

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	223.357	241.473	(11.391)	18.116	(2.867)	-1,17%	3.176	1,33%	362.201	66,67%	(120.728)
2	Tabungan	1.732.891	1.802.856	1.834.413	1.859.030	29.707	24.616	56.174	3,12%	126.139	7,28%	1.946.222	95,52%	(87.192)
3	Deposito	877.742	978.850	1.008.532	1.006.845	(19.602)	(1.687)	27.995	2,86%	129.103	14,71%	890.297	113,09%	116.548
Total		2.848.930	3.026.046	3.066.302	3.107.348	(1.285)	41.046	81.302	2,69%	258.418	9,07%	3.198.720	97,14%	(91.372)
CASA		1.971.188	2.047.196	2.057.770	2.100.503	18.317	42.733	53.307	2,60%	129.315	6,56%	2.308.423	90,99%	(207.920)
(% CASA		69,19%	67,65%	67,11%	67,60%									
FDR		84,13%	88,41%	88,24%	87,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	83.987	83.911		(76)	(2.344)	-2,72%	4.501	5,67%	112.606	74,52%	(28.695)
2	Giro ISE	37.094	37.631	37.208	35.641		(1.567)	(1.990)	-5,29%	(1.453)	-3,92%	57.195	62,32%	(21.554)
3	Tabungan ISE	39.484	46.229	44.381	45.872		1.491	(357)	-0,77%	6.389	16,18%	44.107	103,00%	1.765
4	Deposito ISE	2.833	2.395	2.398	2.398		0	3	0,12%	(435)	-15,36%	11.305	21,21%	(8.907)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	125.291	2.126	5.719	3.593	3.565	-6.011	2.329	11.730	150.454	83,28%	(25.162)
	Linkage	22.750	26.128	26.138	476	934	458	-604	10	3.388	924	34.722	75,28%	(8.584)
	Non-Linkage	100.212	105.175	99.154	1.650	4.785	3.135	4.169	-6.021	-1.059	10.806	115.732	85,68%	(16.578)
	• Local Champion	83.501	78.669	67.399	1.650	4.420	2.770	660	-11.270	-16.102	15.690	90.858	74,18%	(23.460)
	• Value Chain	16.712	26.506	31.755	-	365	365	3.509	5.249	15.043	(4.884)	24.874	127,67%	6.882
2	MBG	310.816	320.636	324.540	12.203	16.230	4.027	17	3.940	13.724	12.326	351.574	92,31%	(27.034)
	KUR	291.370	301.323	304.664	11.548	14.845	3.297	75	3.340	13.294	11.505	330.088	92,30%	(25.424)
	Non KUR	19.446	19.312	19.876	655	1.385	730	-59	564	430	821	21.486	92,51%	(1.610)
3	PWG	193.140	299.908	311.736	62.859	67.816	4.958	10.921	11.829	118.596	55.988	325.406	95,80%	(13.670)
	Cilem	122.752	205.802	210.728	25.711	20.887	-8.824	8.216	4.926	87.977	15.961	229.541	91,80%	(18.813)
	Gadai	70.389	94.106	101.008	37.148	46.929	9.781	2.705	6.902	30.619	40.027	95.865	105,36%	5.143
4	CFG	1.770.026	1.923.386	1.944.093	54.420	59.402	4.982	13.176	20.707	174.067	38.695	1.967.825	98,79%	(23.731)
	CF 1	463.002	510.260	518.559	14.690	19.084	4.393	1.484	8.299	55.558	10.784	496.629	104,42%	21.930
	Total Griya	392.209	427.095	435.699	10.581	16.630	6.049	0	8.604	43.490	8.026	409.121	106,50%	26.578
	• Total Non Program	388.279	417.704	424.552	8.908	14.966	6.058	1.426	6.848	36.273	8.118	395.750	107,28%	28.803
	• Program	3.930	9.391	11.147	1.672	1.664	-9	1.765	1.756	7.217	(92)	13.371	83,36%	(2.225)
	Oto	70.793	83.165	82.860	4.109	2.454	-1.656	1.484	-305	12.067	2.759	87.508	94,69%	(4.648)
	CF 2	1.307.024	1.413.126	1.425.534	39.730	40.319	589	11.692	12.408	118.509	27.911	1.471.195	96,90%	(45.661)
	Mitraguna & Others	1.211.757	1.314.846	1.326.190	37.314	37.664	350	10.936	11.344	114.433	26.320	1.361.529	97,40%	(35.339)
	Pensium	95.268	98.280	99.344	2.416	2.655	239	755	1.064	4.076	1.591	109.666	90,59%	(10.323)
Total Pembiayaan		2.396.945	2.675.232	2.705.661	131.607	149.168	17.560	27.678	30.428	308.716	118.739	2.795.258	96,79%	(89.598)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	6	0,41%	0,00%	0,00%	0	(502)	(152)			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	0	(37)	0			
	Local Champion	465	152	-	-	0,46%	0,00%	0,00%	-	(465)	(152)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	6.233	1,43%	2,06%	1,92%	(385)	1.792	(385)			
	KUR	3.770	5.303	5.303	4.834	1,29%	1,76%	1,59%	(469)	1.064	(469)			
	Non KUR	671	1.315	1.315	1.399	3,45%	6,81%	7,04%	84	728	84			
3	PWG	155	86	86	2	0,08%	0,03%	0,00%	(84)	(153)	(84)			
	Cilem	155	-	-	2	0,13%	0,00%	0,00%	2	(153)	2			
	Gadai	-	86	86	-	0,00%	0,09%	0,00%	(86)	-	(86)			
4	CFG	19.018	22.141	30.183	28.147	1,07%	1,57%	1,45%	(2.036)	9.130	6.007			
	CF 1	8.456	8.236	11.874	11.479	1,83%	2,33%	2,21%	(396)	3.023	3.243			
	Total Griya	6.832	6.851	10.848	10.463	1,74%	2,54%	2,40%	(385)	3.630	3.611			
	Oto	1.624	1.385	1.027	1.016	2,29%	1,23%	1,23%	(11)	(608)	(368)			
	CF 2	10.562	13.905	18.309	16.669	0,81%	1,30%	1,17%	(1.640)	6.107	2.764			
	Mitraguna & Others	10.315	13.389	17.929	16.481	0,85%	1,36%	1,24%	(1.448)	6.166	3.092			
	Pensium	247	516	379	188	0,26%	0,39%	0,19%	(192)	(59)	(328)			
Total Pembiayaan		24.121	29.003	36.893	34.388	1,01%	1,38%	1,27%	(2.505)	10.267	5.385	1,03%	18,71%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,39%	0	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,91%	0	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,51%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	4.684	1,04%	1,53%	1,44%	(232)	1.457	(169)			
	KUR	1.952	4.202	4.295	4.075	0,67%	1,43%	1,34%	(220)	2.123	(127)			
	Non KUR	1.274	650	620	609	6,55%	3,21%	3,06%	(12)	(666)	(42)			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	27.766	1,90%	1,43%	1,43%	185	(5.925)	(10.122)			
	CF 1	5.942	10.689	6.610	4.809	1,28%	1,30%	0,93%	(1.801)	(1.133)	(5.880)			
	Total Griya	5.028	9.344	6.005	4.373	1,28%	1,41%	1,00%	(1.631)	(655)	(4.971)			
	Oto	914	1.345	606	436	1,29%	0,73%	0,53%	(170)	(478)	(909)			
	CF 2	27.748	27.199	20.970	22.956	2,12%	1,48%	1,61%	1.986	(4.792)	(4.243)			
	Mitraguna & Others	27.082	26.792	20.709	22.326	2,23%	1,57%	1,68%	1.617	(4.757)	(4.466)			
	Pensium	666	407	262	631	0,03%	0,01%	0,63%	369	(35)	223			
Total Pembiayaan		38.001	44.522	34.235	34.188	1,59%	1,28%	1,26%	(47)	(3.813)	(10.334)	1,45%	-14,37%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	29.658	26.846	25.395	(5.317)	(1.452)	(4.264)	-14,38%	(4.141)	-14,02%	40.822	62,21%	(15.428)
2	Tabungan	75.287	89.835	89.202	92.481	3.318	3.279	2.646	2,95%	17.194	22,84%	91.882	100,65%	599
3	Deposito	166.484	132.830	142.703	142.703	(19.775)	(0)	9.873	7,43%	(23.778)	-14,28%	167.727	85,08%	(25.024)
	Total	271.304	252.324	258.752	260.579	(21.774)	1.827	8.255	3,27%	(10.725)	-3,95%	300.431	86,73%	(39.852)
	CASA	104.823	119.493	116.049	117.876	(1.999)	1.827	(1.618)	-1,35%	13.053	12,45%	132.704	88,83%	(14.829)
	(%) CASA	38,64%	47,36%	44,85%	45,24%									
	FDR	71,62%	79,04%	79,33%	78,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	21.241	20.536	20.528		(9)	(713)	-3,36%	4.263	26,21%	-	0,00%	20.528
2	Giro ISE	12.924	11.655	12.062	10.625		(1.437)	(1.030)	-8,84%	(2.299)	-17,79%		0,00%	10.625
3	Tabungan ISE	1.712	7.934	6.820	8.249		1.429	314	3,96%	6.537	381,92%		0,00%	8.249
4	Deposito ISE	1.628	1.651	1.654	1.654		0	2	0,15%	25	1,55%		0,00%	1.654
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	12.202	14.664	-	3.100	3.100	-113	2.462	4.773	638	16.908	86,73%	(2.244)
	Linkage	1.111	838	822	-	-	-	-17	-17	-290	17	4.167	19,71%	(3.346)
	Non-Linkage	8.780	11.364	13.842	-	3.100	3.100	-96	2.478	5.063	622	12.741	108,64%	1.101
	• Local Champion	6.630	6.714	9.192	-	3.100	3.100	-96	2.478	2.563	622	8.508	108,05%	685
	• Value Chain	2.150	4.650	4.650	-	-	-	0	-0	2.500	0	4.233	109,84%	417
2	MBG	65.409	59.479	60.423	2.020	3.225	1.205	-260	944	-4.986	2.281	69.051	87,50%	(8.628)
	KUR	63.164	57.371	57.622	2.020	2.475	455	-187	251	-5.542	2.224	66.640	86,47%	(9.018)
	Non KUR	2.245	2.107	2.800	-	750	750	-73	693	556	57	2.411	116,15%	389
3	PWG	10.519	14.295	14.446	976	1.460	483	-71	152	3.927	1.308	16.238	88,96%	(1.792)
	Cilem	10.519	14.295	14.446	976	1.460	483	-71	152	3.927	1.308	16.238	88,96%	(1.792)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	115.743	1.761	4.307	2.546	218	2.286	7.266	2.021	130.550	88,66%	(14.806)
	CF 1	58.498	60.171	62.301	1.051	2.947	1.896	194	2.131	3.804	816	60.091	103,68%	2.211
	Total Griya	56.812	57.447	59.489	785	2.781	1.995	0	2.041	2.677	740	56.788	104,76%	2.700
	• Total Non Program	55.952	56.627	58.671	785	2.781	1.995	-146	2.044	2.719	737	53.862	108,93%	4.810
	• Program	860	820	817	-	-	0	-3	-3	-43	3	2.927	27,93%	(2.109)
	Oto	1.686	2.723	2.813	266	166	-99	194	89	1.127	77	3.302	85,17%	(490)
	CF 2	49.980	53.287	53.442	710	1.360	650	24	155	3.462	1.205	70.459	75,85%	(17.017)
	Mitraguna & Others	49.699	53.008	53.170	710	1.360	650	107	162	3.470	1.198	69.630	76,36%	(16.460)
	Pensiun	281	279	272	-	-	0	-83	-6	-8	6	829	32,85%	(557)
	Total Pembiayaan	194.296	199.432	205.276	4.758	12.092	7.334	-225	5.844	10.980	6.248	232.747	88,20%	(27.471)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	6	0,00%	0,05%	0,04%	0	6	0			
	Linkage	-	6	6	6	0,00%	0,72%	0,74%	0	6	0			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	2.044	1.487	1.504	1,64%	2,50%	2,49%	17	433	(539)			
	KUR	1.022	1.488	1.291	1.029	1,62%	2,25%	1,79%	(262)	7	(459)			
	Non KUR	49	556	196	475	2,19%	9,29%	16,97%	279	426	(81)			
3	PWG	95	292	-	-	0,91%	0,00%	0,00%	-	(95)	(292)			
	Cilem	95	292	-	-	0,91%	0,00%	0,00%	-	(95)	(292)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	2.403	1,72%	2,25%	2,08%	(149)	538	247			
	CF 1	1.284	1.630	1.536	1.880	2,19%	2,55%	3,02%	344	596	251			
	Total Griya	1.284	1.630	1.536	1.880	2,26%	2,67%	3,16%	344	596	251			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	526	1.015	522	1,16%	1,91%	0,98%	(493)	(58)	(4)			
	Mitraguna & Others	581	526	1.015	522	1,17%	1,92%	0,98%	(493)	(58)	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	3.913	1,56%	2,03%	1,91%	(132)	882	(585)	0,61%	68,03%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	196	1,98%	1,61%	1,34%	0	0	0			
	Linkage	196	196	196	196	17,64%	23,39%	23,87%	0	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	736	742	907	0,65%	1,25%	1,50%	165	483	171			
	KUR	260	686	691	859	0,41%	1,21%	1,49%	167	599	173			
	Non KUR	164	50	50	48	7,29%	2,38%	1,72%	(2)	(115)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	1.063	383	379	2,17%	0,34%	0,33%	(3)	(1.973)	(684)			
	CF 1	1.777	1.063	383	379	3,04%	0,64%	0,61%	(3)	(1.398)	(684)			
	Total Griya	1.777	1.063	383	379	3,13%	0,67%	0,64%	(3)	(1.398)	(684)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.995	1.320	1.482	1,53%	0,66%	0,72%	162	(1.490)	(513)	0,34%	52,66%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.994	271.304	252.324	(10.670)	
2	Contribution Margin	8.567	11.836	8.958	391	-4,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	2,84	2,86	0,02	(0,11)
CIF Payroll	1.306	1.933	1.950	17	644

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	26.918	22.160	22.043	633	(116)	(4.874)	-18,11%	(2.718)	-10,98%	35.851	61,49%	(13.807)
2	Tabungan	139.675	133.158	136.926	136.927	1.374	1	3.770	2,83%	(2.748)	-1,97%	156.231	87,64%	(19.304)
3	Deposito	81.953	80.237	78.971	78.771	(844)	(200)	(1.465)	-1,83%	(3.182)	-3,88%	82.984	94,92%	(4.212)
	Total	246.389	240.312	238.057	237.742	1.163	(315)	(2.570)	-1,07%	(8.647)	-3,51%	275.065	86,43%	(37.323)
	CASA	164.436	160.075	159.086	158.971	2.007	(115)	(1.105)	-0,69%	(5.466)	-3,32%	192.082	82,76%	(33.111)
	(%) CASA	66,74%	66,61%	66,83%	66,87%									
	FDR	63,49%	70,94%	72,27%	72,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	11.025	11.107	10.781		(327)	(244)	-2,21%	(129)	-1,18%	-	0,00%	10.781
2	Giro ISE	6.429	6.899	7.272	7.250		(22)	351	5,09%	820	12,76%		0,00%	7.250
3	Tabungan ISE	3.915	4.126	3.836	3.531		(305)	(595)	-14,42%	(384)	-9,81%		0,00%	3.531
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	143	146	146		0	3	2,10%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.363	19.195	-	350	350	-1.170	-168	146	518	24.252	79,15%	(5.057)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.266	0,00%	(2.266)
	Non-Linkage	19.048	19.363	19.195	-	350	350	-1.170	-168	146	518	21.986	87,30%	(2.791)
	• Local Champion	15.448	18.576	17.449	-	350	350	-261	-1.127	2.000	1.477	16.841	103,61%	608
	• Value Chain	3.600	787	1.746	-	-	-	-909	959	-1.854	(959)	5.145	33,94%	(3.399)
2	MBG	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	KUR	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.245	9.785	1.236	1.229	-6	305	540	3.947	689	11.796	82,96%	(2.010)
	Cilem	5.838	9.245	9.785	1.236	1.229	-6	305	540	3.947	689	11.796	82,96%	(2.010)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	143.075	4.781	4.346	-436	2.732	1.211	11.533	3.134	149.582	95,65%	(6.507)
	CF 1	81.145	75.487	75.863	935	2.219	1.283	-99	377	-5.282	1.842	80.881	93,80%	(5.018)
	Total Griya	74.220	69.503	69.714	847	1.806	959	0	210	-4.506	1.596	72.944	95,57%	(3.230)
	• Total Non Program	73.552	68.870	69.083	847	1.806	959	-1.185	213	-4.468	1.593	70.669	97,76%	(1.585)
	• Program	669	633	630	-	-	0	-4	-3	-38	3	2.275	27,71%	(1.645)
	Oto	6.925	5.983	6.150	88	413	324	-99	166	-775	247	7.937	77,47%	(1.788)
	CF 2	50.397	66.377	67.212	3.846	2.127	-1.719	2.831	835	16.814	1.292	68.701	97,83%	(1.489)
	Mitraguna & Others	49.913	65.509	66.240	3.846	2.027	-1.819	2.840	731	16.327	1.296	67.554	98,06%	(1.313)
	Pensiun	484	868	971	-	100	100	-9	104	487	(4)	1.147	84,68%	(176)
	Total Pembiayaan	156.429	170.471	172.055	6.017	5.925	-92	1.867	1.584	15.626	4.342	185.646	92,68%	(13.591)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	335	-	-	0,19%	0,00%	0,00%	-	(11)	(335)			
	Cilem	11	335	-	-	0,19%	0,00%	0,00%	-	(11)	(335)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	1.437	0,88%	1,06%	1,00%	(72)	275	(169)			
	CF 1	1.162	1.606	1.459	1.383	1,43%	1,93%	1,82%	(75)	222	(223)			
	Total Griya	1.162	1.606	1.459	1.383	1,57%	2,10%	1,98%	(75)	222	(223)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	51	54	0,00%	0,08%	0,08%	3	54	54			
	Mitraguna & Others	-	-	51	54	0,00%	0,08%	0,08%	3	54	54			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	1.437	0,75%	0,89%	0,84%	(72)	264	(504)	0,24%	71,56%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.405	1.309	1.299	0,59%	0,92%	0,91%	(10)	521	(106)			
	CF 1	342	685	589	585	0,42%	0,78%	0,77%	(5)	243	(100)			
	Total Griya	342	685	589	585	0,46%	0,85%	0,84%	(5)	243	(100)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	719	714	0,86%	1,08%	1,06%	(5)	279	(5)			
	Mitraguna & Others	436	719	719	714	0,87%	1,10%	1,08%	(5)	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.448	1.309	1.299	0,50%	0,77%	0,75%	(10)	521	(149)	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236.079	246.389	240.312	4.233	
2	Contribution Margin	16.732	20.650	10.306	(6.426)	38,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,28	3,28	0,00	0,30
CIF Payroll	907	1.162	1.230	68	323

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	53.233	51.959	51.260	24.444	(699)	(1.973)	-3,71%	32.485	173,03%	30.522	167,95%	20.738
2	Tabungan	206.902	250.796	255.729	259.410	(2.374)	3.681	8.614	3,43%	52.507	25,38%	224.168	115,72%	35.242
3	Deposito	118.442	99.808	104.388	104.385	12.661	(3)	4.578	4,59%	(14.057)	-11,87%	119.857	87,09%	(15.472)
	Total	344.119	403.836	412.076	415.055	34.730	2.978	11.219	2,78%	70.936	20,61%	374.547	110,82%	40.508
	CASA	225.677	304.028	307.688	310.670	22.069	2.981	6.642	2,18%	84.993	37,66%	254.690	121,98%	55.980
	(%) CASA	65,58%	75,29%	74,67%	74,85%									
	FDR	96,55%	96,24%	92,81%	92,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.388	3.264	3.350		86	(38)	-1,13%	(581)	-14,77%	-	0,00%	3.350
2	Giro ISE	1.420	1.484	1.361	1.401		40	(84)	-5,63%	(19)	-1,34%		0,00%	1.401
3	Tabungan ISE	2.001	1.290	1.289	1.335		45	45	3,47%	(666)	-33,30%		0,00%	1.335
4	Deposito ISE	510	614	614	614		0	0	0,08%	105	20,53%		0,00%	614
5	CIF ISE	179	186	187	187		0	1	0,54%	8	4,47%		0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	87.575	2.126	2.269	143	5.663	-9.025	4.590	11.294	98.256	89,13%	(10.680)
	Linkage	21.612	25.275	25.302	476	934	458	-586	28	3.690	906	28.262	89,53%	(2.960)
	Non-Linkage	61.373	71.326	62.273	1.650	1.335	-315	6.249	-9.053	900	10.388	69.993	88,97%	(7.720)
	• Local Champion	55.173	50.677	37.334	1.650	970	-680	1.831	-13.343	-17.839	14.313	59.260	63,00%	(21.926)
	• Value Chain	6.200	20.649	24.939	-	365	365	4.418	4.291	18.739	(3.926)	10.734	232,35%	14.206
2	MBG	43.181	42.999	43.262	1.105	1.895	790	-485	264	81	1.631	46.124	93,80%	(2.861)
	KUR	40.519	40.676	41.115	1.105	1.895	790	-397	439	596	1.456	43.285	94,99%	(2.170)
	Non KUR	2.662	2.323	2.147	-	-	0	-88	-175	-515	175	2.839	75,64%	(691)
3	PWG	26.463	41.100	43.181	12.379	10.343	-2.036	3.822	2.081	16.717	8.262	35.996	119,96%	7.185
	Cilem	12.356	22.408	24.198	5.133	3.045	-2.088	3.536	1.790	11.843	1.255	16.966	142,63%	7.233
	Gadai	14.108	18.691	18.982	7.246	7.298	52	287	291	4.875	7.007	19.030	99,75%	(48)
4	CFG	179.631	207.954	208.442	6.624	7.292	668	1.235	488	28.811	6.804	196.796	105,92%	11.646
	CF 1	55.651	66.800	68.195	3.540	3.263	-277	131	1.396	12.544	1.868	59.151	115,29%	9.044
	Total Griya	50.392	58.396	59.584	3.160	2.760	-400	0	1.188	9.192	1.572	52.245	114,05%	7.339
	• Total Non Program	50.392	58.396	59.584	3.160	2.760	-400	1.972	1.188	9.192	1.572	52.245	114,05%	7.339
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.404	8.611	380	503	123	131	207	3.352	296	6.906	124,69%	1.705
	CF 2	123.980	141.154	140.247	3.084	4.029	945	1.104	-907	16.267	4.936	137.645	101,89%	2.601
	Mitraguna & Others	122.658	139.810	138.841	3.084	3.960	876	1.111	-970	16.183	4.930	135.502	102,46%	3.339
	Pensiun	1.322	1.344	1.406	-	69	69	-7	62	84	7	2.144	65,60%	(737)
	Total Pembiayaan	332.261	388.653	382.460	22.234	21.799	-434	10.236	-6.192	50.199	27.992	377.171	101,40%	5.289

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	152	-	-	0,61%	0,00%	0,00%	-	(508)	(152)			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	152	-	-	0,76%	0,00%	0,00%	-	(465)	(152)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	1.016	968	740	0,95%	2,25%	1,71%	(229)	330	(276)			
	KUR	305	807	765	686	0,75%	1,88%	1,67%	(79)	382	(120)			
	Non KUR	104	209	203	53	3,92%	8,75%	2,47%	(150)	(51)	(156)			
3	PWG	-	110	-	-	0,00%	0,00%	0,00%	-	-	(110)			
	Cilem	-	110	-	-	0,00%	0,00%	0,00%	-	-	(110)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	673	818	1.272	1.279	0,37%	0,61%	0,61%	6	606	460			
	CF 1	295	263	265	196	0,53%	0,40%	0,29%	(69)	(99)	(67)			
	Total Griya	295	228	-	-	0,58%	0,00%	0,00%	-	(295)	(228)			
	Oto	-	34	265	196	0,00%	3,15%	2,28%	(69)	196	162			
	CF 2	379	556	1.007	1.083	0,31%	0,71%	0,77%	75	704	527			
	Mitraguna & Others	379	556	1.007	1.083	0,31%	0,72%	0,78%	75	704	527			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.096	2.241	2.018	0,48%	0,58%	0,53%	(222)	428	(78)	0,70%	-32,82%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,04%	0,05%	0	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	0	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	215	209	0,00%	0,50%	0,48%	(6)	209	(12)			
	KUR	-	221	215	209	0,00%	0,53%	0,51%	(6)	209	(12)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	6.888	2.133	2.042	0,54%	1,03%	0,98%	(91)	1.073	(4.846)			
	CF 1	153	2.763	115	113	0,27%	0,17%	0,17%	(1)	(40)	(2.649)			
	Total Griya	153	2.160	115	113	0,30%	0,20%	0,19%	(1)	(40)	(2.046)			
	Oto	-	603	-	-	0,00%	0,00%	0,00%	-	-	(603)			
	CF 2	815	4.126	2.018	1.928	0,66%	1,43%	1,37%	(90)	1.113	(2.197)			
	Mitraguna & Others	815	4.126	2.018	1.928	0,66%	1,44%	1,39%	(90)	1.113	(2.197)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	7.151	2.390	2.293	0,35%	0,61%	0,60%	(97)	1.132	(4.858)	1,08%	-80,51%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	360.860	345.686	405.148	44.288	
2	Contribution Margin	16.269	23.898	15.726	(543)	3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,11	3,18	3,22	0,03	0,11
CIF Payroll	1.112	1.799	1.859	60	747



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.847	2.678	2.636	165	(42)	(211)	-7,42%	(17.183)	-86,70%	29.919	8,81%	(27.283)
2	Tabungan	188.323	159.348	166.604	168.806	(623)	2.202	9.458	5,94%	(19.517)	-10,36%	204.895	82,39%	(36.089)
3	Deposito	54.534	90.709	91.559	91.558	9.966	(0)	849	0,94%	37.024	67,89%	55.546	164,83%	36.012
	Total	262.676	252.904	260.840	263.000	9.508	2.160	10.096	3,99%	324	0,12%	290.360	90,58%	(27.360)
	CASA	208.142	162.195	169.282	171.442	(457)	2.160	9.247	5,70%	(36.700)	-17,63%	234.814	73,01%	(63.372)
	(%) CASA	79,24%	64,13%	64,90%	65,19%									
	FDR	66,71%	77,92%	77,44%	76,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.849	3.581	3.542	(39)	(306)	-7,95%	(2.644)	-42,74%	-	0,00%	3.542
2	Giro ISE	879	700	377	380	3	(320)	-45,73%	(499)	-56,78%		0,00%	380
3	Tabungan ISE	5.307	3.149	3.205	3.163	(42)	14	0,44%	(2.145)	-40,41%		0,00%	3.163
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	229	229	229	0	0	0,00%	14	6,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	435	434	-	-	0	-1	-1	-6.553	1	6.986	6,21%	(6.553)
	Linkage	26	15	14	-	-	-	-1	-1	-12	1	26	52,76%	(12)
	Non-Linkage	6.960	420	420	-	-	0	-0	-0	-6.540	0	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	-0	-4.342	0	4.762	8,82%	(4.342)
2	MBG	707	7.866	9.059	695	1.315	620	568	1.193	8.352	122	4.660	194,38%	4.398
	KUR	498	6.697	7.829	545	1.245	700	425	1.132	7.332	113	4.169	187,82%	3.661
	Non KUR	209	1.168	1.229	150	70	-80	143	61	1.020	9	492	250,01%	738
3	PWG	23.244	31.127	33.746	10.128	12.069	1.941	566	2.619	10.502	9.450	35.474	95,13%	(1.728)
	Cilem	7.809	11.447	11.491	1.297	1.171	-125	275	44	3.682	1.127	16.242	70,75%	(4.751)
	Gadai	15.435	19.681	22.255	8.831	10.898	2.067	291	2.574	6.820	8.323	19.232	115,72%	3.023
4	CFG	144.290	157.645	158.744	3.448	3.762	315	722	1.099	14.454	2.663	162.791	97,51%	(4.047)
	CF 1	8.588	11.348	11.624	-	688	688	-25	277	3.036	411	11.541	100,72%	83
	Total Griya	7.701	10.278	10.580	-	688	688	0	301	2.879	387	9.699	109,08%	881
	• Total Non Program	7.409	9.657	9.962	-	688	688	-73	305	2.553	383	8.705	114,43%	1.257
	• Program	292	621	618	-	-	0	-3	-3	326	3	993	62,17%	(376)
	Oto	888	1.070	1.045	-	-	0	-25	-25	157	25	1.842	56,71%	(798)
	CF 2	135.702	146.297	147.119	3.448	3.074	-374	747	822	11.418	2.252	151.250	97,27%	(4.131)
	Mitraguna & Others	125.011	133.401	133.617	2.813	2.340	-473	360	216	8.606	2.124	138.855	96,23%	(5.238)
	Pensiun	10.691	12.897	13.503	635	734	99	387	606	2.812	128	12.395	108,93%	1.107
	Total Pembiayaan	175.227	197.073	201.982	14.270	17.146	2.876	1.855	4.909	26.755	12.237	209.912	96,22%	(7.930)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	190	0,00%	0,00%	2,09%	190	190	190			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	190	0,00%	0,00%	15,42%	190	190	190			
3	PWG	-	6	86	-	0,00%	0,28%	0,00%	(86)	-	(6)			
	Cilem	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Gadai	-	-	86	-	0,00%	0,44%	0,00%	(86)	-	-			
4	CFG	2.296	2.213	3.915	3.664	1,59%	2,48%	2,31%	(251)	1.368	1.451			
	CF 1	66	58	54	33	0,77%	0,48%	0,28%	(22)	(34)	(25)			
	Total Griya	66	58	54	33	0,86%	0,53%	0,31%	(22)	(34)	(25)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	2.155	3.861	3.631	1,64%	2,64%	2,47%	(230)	1.401	1.476			
	Mitraguna & Others	2.230	2.155	3.861	3.631	1,78%	2,89%	2,72%	(230)	1.401	1.476			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.296	2.219	4.001	3.853	1,31%	2,03%	1,91%	(148)	1.557	1.634	1,68%	12,10%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	4.766	3.933	3.440	2,86%	2,49%	2,17%	(493)	(680)	(1.326)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	4.766	3.933	3.440	3,00%	2,69%	2,34%	(493)	(633)	(1.326)			
	Mitraguna & Others	4.073	4.766	3.933	3.440	3,26%	2,95%	2,57%	(493)	(633)	(1.326)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	4.766	3.933	3.440	2,35%	2,00%	1,70%	(493)	(680)	(1.326)	5,88%	-245,06%	4,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	581	430	430	(130)	(0)	(151)	-26,04%	(1.657)	-79,40%	2.831	15,18%	(2.402)
2	Tabungan	37.117	37.936	38.569	39.166	1.771	597	1.229	3,24%	2.048	5,52%	41.689	93,95%	(2.523)
3	Deposito	10.740	12.543	12.547	12.547	3	0	4	0,03%	1.808	16,83%	10.799	116,19%	1.749
	Total	49.943	51.061	51.546	52.143	1.644	597	1.082	2,12%	2.199	4,40%	55.319	94,26%	(3.176)
	CASA	39.204	38.517	38.999	39.595	1.641	597	1.078	2,80%	392	1,00%	44.520	88,94%	(4.925)
	(%) CASA	78,50%	75,43%	75,66%	75,94%									
	FDR	145,08%	123,76%	122,86%	121,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	621	456	483		27	(138)	-22,27%	(98)	-16,86%	-	0,00%	483
2	Giro ISE	1	1	1	1		(0)	(0)	-1,32%	0	13,71%		0,00%	1
3	Tabungan ISE	580	620	455	482		27	(138)	-22,31%	(98)	-16,91%		0,00%	482
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.786	2.874	518	323	-195	279	88	1.640	234	2.437	117,96%	438
	Cilem	1.235	2.786	2.874	518	323	-195	279	88	1.640	234	2.437	117,96%	438
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	60.453	1.486	950	-536	-236	45	-10.769	905	65.025	92,97%	(4.572)
	CF 1	464	417	412	-	-	0	-2	-5	-52	5	458	89,89%	(46)
	Total Griya	301	275	272	-	-	0	0	-3	-29	3	296	92,20%	(23)
	• Total Non Program	301	275	272	-	-	0	-3	-3	-29	3	296	92,20%	(23)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	142	139	-	-	0	-2	-2	-23	2	163	85,70%	(23)
	CF 2	70.758	59.991	60.041	1.486	950	-536	-234	51	-10.717	899	64.567	92,99%	(4.526)
	Mitraguna & Others	66.540	55.348	55.435	1.370	950	-420	-292	87	-11.105	863	58.095	95,42%	(2.660)
	Pensiun	4.218	4.643	4.607	116	-	-116	58	-36	389	36	6.472	71,17%	(1.866)
	Total Pembiayaan	72.457	63.194	63.328	2.004	1.273	-731	43	134	-9.129	1.139	67.462	93,87%	(4.134)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Cilem	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	3.788	2.416	2.337	4,24%	4,00%	3,87%	(79)	(686)	(1.451)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	3.788	2.416	2.337	4,27%	4,03%	3,89%	(79)	(686)	(1.451)			
	Mitraguna & Others	2.931	3.788	2.416	2.337	4,41%	4,36%	4,22%	(79)	(594)	(1.451)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	2.337	4,17%	3,82%	3,69%	(79)	(686)	(1.468)	0,00%	100,00%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	5.073	3.961	4.188	17,29%	6,56%	6,93%	227	(8.125)	(885)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	5.073	3.961	4.188	17,40%	6,60%	6,98%	227	(8.125)	(885)			
	Mitraguna & Others	11.834	4.895	3.785	4.013	17,79%	6,84%	7,24%	227	(7.822)	(883)			
	Pensiun	479	178	175	176	0,66%	0,28%	3,81%	0	(303)	(2)			
	Total Pembiayaan	12.313	5.073	3.961	4.188	16,99%	6,27%	6,61%	227	(8.125)	(885)	0,00%	100,00%	-6,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75.007	74.633	65.512	(9.495)	
2	Contribution Margin	609	1.330	4.612	4.003	-657,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,28	2,65	2,60	(0,05)	0,32
CIF Payroll	410	328	431	103	21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	29.931	26.387	26.192	(8.858)	(195)	(3.738)	-12,49%	(32.970)	-55,73%	67.212	38,97%	(41.019)
2	Tabungan	111.248	116.480	117.724	118.802	979	1.078	2.322	1,99%	7.554	6,79%	122.554	96,94%	(3.752)
3	Deposito	16.666	19.273	19.386	19.370	84	(16)	97	0,50%	2.704	16,22%	17.662	109,67%	1.709
	Total	187.077	165.684	163.497	164.364	(7.794)	867	(1.320)	-0,80%	(22.713)	-12,14%	207.427	79,24%	(43.063)
	CASA	170.411	146.411	144.111	144.994	(7.878)	883	(1.416)	-0,97%	(25.417)	-14,91%	189.765	76,41%	(44.771)
	(%) CASA	91,09%	88,37%	88,14%	88,22%									
	FDR	105,51%	129,76%	132,47%	131,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.820	2.571	2.989	2.810	(180)	239	9,28%	(1.010)	-26,45%	-	0,00%	2.810
2	Giro ISE	954	1.109	1.373	1.173	(200)	65	5,84%	219	22,99%		0,00%	1.173
3	Tabungan ISE	2.866	1.462	1.616	1.636	20	174	11,88%	(1.230)	-42,91%		0,00%	1.636
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	126	126	0	0	0,00%	5	4,13%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.509	3.243	-	-	0	-803	733	-58	(733)	3.301	98,25%	(58)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.509	3.243	-	-	0	-803	733	-58	(733)	3.301	98,25%	(58)
	• Local Champion	3.301	2.509	3.243	-	-	0	-803	733	-58	(733)	3.301	98,25%	(58)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.952	49.790	1.975	2.020	45	192	-162	3.693	2.182	50.846	97,92%	(1.056)
	KUR	42.963	47.375	47.332	1.975	2.020	45	402	-42	4.370	2.062	47.582	99,48%	(249)
	Non KUR	3.135	2.578	2.458	-	-	0	-210	-120	-677	120	3.264	75,29%	(806)
3	PWG	20.876	29.833	31.646	9.021	10.111	1.090	783	1.812	10.770	8.299	34.041	92,96%	(2.396)
	Cilem	7.514	12.221	12.700	1.951	1.414	-537	700	479	5.185	935	15.758	80,59%	(3.058)
	Gadai	13.361	17.612	18.946	7.070	8.697	1.627	83	1.334	5.585	7.363	18.284	103,62%	662
4	CFG	127.111	132.702	131.908	2.785	5.468	2.682	1.128	-794	4.797	6.262	138.671	95,12%	(6.763)
	CF 1	49.510	49.324	49.727	1.245	2.743	1.497	766	403	218	2.339	50.982	97,54%	(1.255)
	Total Griya	39.898	38.758	39.179	150	2.358	2.208	0	420	-720	1.938	40.670	96,33%	(1.492)
	• Total Non Program	39.898	38.758	39.179	150	2.358	2.208	-310	420	-720	1.938	40.670	96,33%	(1.492)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.549	1.095	385	-711	766	-17	937	402	10.312	102,29%	237
	CF 2	77.602	83.378	82.181	1.540	2.725	1.185	362	-1.198	4.579	3.923	87.689	93,72%	(5.508)
	Mitraguna & Others	75.812	81.522	80.105	1.540	2.425	885	383	-1.417	4.293	3.842	85.492	93,70%	(5.387)
	Pensiun	1.790	1.856	2.076	-	300	300	-21	220	286	80	2.197	94,47%	(121)
	Total Pembiayaan	197.385	214.997	216.587	13.782	17.599	3.817	1.301	1.589	19.202	16.010	226.859	95,47%	(10.272)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	496	444	548	0,27%	0,89%	1,10%	104	424	52			
	KUR	68	354	332	433	0,16%	0,70%	0,92%	101	366	79			
	Non KUR	56	141	112	115	1,79%	4,34%	4,67%	3	59	(27)			
3	PWG	-	158	-	-	0,00%	0,00%	0,00%	-	-	(158)			
	Cilem	-	158	-	-	0,00%	0,00%	0,00%	-	-	(158)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.018	301	3.874	4.027	1,59%	2,92%	3,05%	152	2.009	3.726			
	CF 1	1.770	144	1.943	1.931	3,58%	3,94%	3,88%	(12)	161	1.787			
	Total Griya	1.463	92	1.943	1.931	3,67%	5,01%	4,93%	(12)	468	1.839			
	Oto	307	52	-	-	3,19%	0,00%	0,00%	-	(307)	(52)			
	CF 2	248	157	1.932	2.096	0,32%	2,32%	2,55%	164	1.848	1.939			
	Mitraguna & Others	248	157	1.932	2.096	0,33%	2,37%	2,62%	164	1.848	1.939			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	4.575	1,09%	2,01%	2,11%	257	2.433	3.620	0,35%	83,23%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	59,77%	46,25%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	59,77%	46,25%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	612	561	260	1,07%	1,12%	0,52%	(302)	(234)	(352)			
	KUR	115	465	465	169	0,27%	0,98%	0,36%	(295)	54	(296)			
	Non KUR	378	147	97	91	12,06%	3,76%	3,68%	(6)	(288)	(56)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.384	2.374	935	0,26%	1,79%	0,71%	(1.439)	599	(1.449)			
	CF 1	297	1.504	1.529	90	0,60%	3,10%	0,18%	(1.439)	(207)	(1.414)			
	Total Griya	297	1.504	1.529	90	0,74%	3,94%	0,23%	(1.439)	(207)	(1.414)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	880	845	845	0,05%	1,01%	1,03%	0	806	(35)			
	Mitraguna & Others	39	880	845	845	0,05%	1,04%	1,05%	0	806	(35)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.496	4.435	2.695	0,42%	2,06%	1,24%	(1.740)	1.865	(1.802)	0,25%	79,77%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	194.027	199.917	218.714	24.687	
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	3,13	3,15	0,03	0,29
CIF Payroll	707	933	1.087	154	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	4.356	1.449	1.391	(6.165)	(58)	(2.965)	-68,06%	(536)	-27,80%	9.349	14,88%	(7.957)
2	Tabungan	70.495	80.102	80.798	82.378	60	1.581	2.277	2,84%	11.883	16,86%	83.156	99,06%	(778)
3	Deposito	64.264	93.406	93.395	93.395	(35)	0	(11)	-0,01%	29.132	45,33%	64.994	143,70%	28.401
	Total	136.686	177.864	175.642	177.165	(6.140)	1.523	(699)	-0,39%	40.479	29,61%	157.499	112,49%	19.666
	CASA	72.423	84.458	82.247	83.770	(6.105)	1.523	(688)	-0,81%	11.347	15,67%	92.505	90,56%	(8.735)
	(%) CASA	52,98%	47,48%	46,83%	47,28%									
	FDR	94,77%	83,31%	85,67%	84,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	4.213	3.550	3.545		(4)	(668)	-15,85%	2.223	168,18%	-	0,00%	3.545
2	Giro ISE	771	617	626	627		1	9	1,53%	(144)	-18,72%		0,00%	627
3	Tabungan ISE	551	3.596	2.924	2.919		(5)	(677)	-18,84%	2.368	429,64%		0,00%	2.919
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	74	78	78		0	4	5,41%	13	20,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.637	35.311	1.600	1.730	130	351	674	3.552	1.056	35.966	98,18%	(655)
	KUR	29.577	32.136	32.881	1.400	1.730	330	208	745	3.304	985	33.596	97,87%	(715)
	Non KUR	2.181	2.502	2.430	200	-	-200	143	-72	249	72	2.370	102,53%	60
3	PWG	6.201	8.970	8.941	886	700	-186	127	-29	2.740	729	12.535	71,33%	(3.594)
	Cilem	6.201	8.970	8.941	886	700	-186	127	-29	2.740	729	12.535	71,33%	(3.594)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	106.214	3.719	2.895	-824	1.299	1.643	14.633	1.252	101.093	105,07%	5.121
	CF 1	23.474	29.603	29.546	621	350	-271	136	-57	6.072	407	26.174	112,89%	3.373
	Total Griya	17.263	19.825	19.997	126	350	224	0	172	2.734	178	18.192	109,92%	1.804
	• Total Non Program	17.263	19.825	19.997	126	350	224	-73	172	2.734	178	18.192	109,92%	1.804
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	6.212	9.778	9.550	495	-	-495	136	-229	3.338	229	7.981	119,65%	1.568
	CF 2	68.107	74.968	76.668	3.098	2.545	-553	1.163	1.700	8.561	845	74.920	102,33%	1.748
	Mitraguna & Others	64.272	71.142	72.869	3.098	2.545	-553	1.190	1.727	8.598	818	70.925	102,74%	1.945
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,08%	(196)
	Total Pembiayaan	129.541	148.179	150.466	6.205	5.325	-880	1.776	2.287	20.925	3.038	149.594	100,58%	872

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	6	3	43	0,01%	0,01%	0,12%	40	39	37			
	KUR	-	6	3	43	0,00%	0,01%	0,13%	40	43	37			
	Non KUR	4	-	-	-	0,19%	0,00%	0,00%	-	(4)	-			
3	PWG	48	155	-	-	0,78%	0,00%	0,00%	-	(48)	(155)			
	Cilem	48	155	-	-	0,78%	0,00%	0,00%	-	(48)	(155)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	1.422	0,60%	1,37%	1,34%	(9)	874	(297)			
	CF 1	172	1.253	1.127	1.125	0,73%	3,81%	3,81%	(2)	953	(128)			
	Total Griya	-	1.128	1.127	1.125	0,00%	5,68%	5,62%	(2)	1.125	(3)			
	Oto	172	125	-	-	2,76%	0,00%	0,00%	-	(172)	(125)			
	CF 2	375	466	304	297	0,55%	0,41%	0,39%	(7)	(79)	(169)			
	Mitraguna & Others	375	466	304	297	0,58%	0,43%	0,41%	(7)	(79)	(169)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	1.465	0,46%	0,97%	0,97%	31	865	(415)	0,79%	18,33%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	316	315	315	0,23%	0,91%	0,89%	(0)	241	(1)			
	KUR	70	316	315	315	0,24%	0,98%	0,96%	(0)	245	(1)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	356	353	389	0,54%	0,34%	0,37%	35	(104)	32			
	CF 1	203	203	203	203	0,87%	0,69%	0,69%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,08%	2,13%	-	-	-			
	CF 2	289	153	150	185	0,42%	0,20%	0,24%	35	(104)	32			
	Mitraguna & Others	289	153	150	185	0,45%	0,21%	0,25%	35	(104)	32			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	672	669	704	0,44%	0,45%	0,47%	35	137	32	0,39%	17,04%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	121.260	136.686	177.864	56.604	
2	Contribution Margin	3.924	5.714	6.093	2.169	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,92	3,04	3,03	(0,01)	0,11
CIF Payroll	939	923	1.022	99	83



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.318	3.116	6.525	(437)	3.410	208	3,29%	2.220	51,56%	11.989	54,43%	(5.463)
2	Tabungan	84.533	86.328	85.346	89.368	2.903	4.022	3.040	3,52%	4.835	5,72%	96.135	92,96%	(6.767)
3	Deposito	19.903	28.614	28.334	26.834	(41)	(1.500)	(1.780)	-6,22%	6.931	34,82%	20.471	131,08%	6.363
	Total	108.741	121.259	116.795	122.727	2.425	5.932	1.468	1,21%	13.986	12,86%	128.595	95,44%	(5.868)
	CASA	88.838	92.645	88.461	95.893	2.466	7.432	3.248	3,51%	7.055	7,94%	108.123	88,69%	(12.230)
	(%) CASA	81,70%	76,40%	75,74%	78,14%									
	FDR	78,57%	82,93%	86,78%	82,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.916	4.558	3.203	3.342	139	(1.216)	-26,67%	(573)	-14,64%	-	0,00%	3.342
2	Giro ISE	3.001	3.483	2.232	2.348	115	(1.135)	-32,59%	(653)	-21,75%		0,00%	2.348
3	Tabungan ISE	915	1.075	971	995	24	(81)	-7,52%	80	8,70%		0,00%	995
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	120	120	120	0	0	0,00%	11	10,09%		0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.677	3.873	-	300	300	-116	197	804	103	6.683	57,96%	(2.810)
	KUR	2.657	3.421	3.623	-	300	300	-110	202	965	98	6.060	59,78%	(2.437)
	Non KUR	412	256	251	-	-	0	-5	-5	-161	5	623	40,23%	(372)
3	PWG	13.521	18.647	18.803	4.658	5.189	531	465	156	5.282	5.033	25.439	73,92%	(6.636)
	Cilem	6.370	9.633	9.288	1.156	579	-577	180	-345	2.917	924	15.191	61,14%	(5.903)
	Gadai	7.151	9.015	9.515	3.502	4.610	1.108	285	500	2.365	4.110	10.247	92,85%	(732)
4	CFG	68.150	78.238	78.677	3.022	2.379	-644	1.605	439	10.527	1.940	85.232	92,31%	(6.555)
	CF 1	32.030	34.375	33.916	360	150	-210	181	-460	1.885	610	33.473	101,32%	442
	Total Griya	25.555	26.636	26.419	-	150	150	0	-217	864	367	25.620	103,12%	799
	• Total Non Program	25.555	26.636	26.419	-	150	150	-440	-217	864	367	25.620	103,12%	799
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.739	7.496	360	-	-360	181	-243	1.021	243	7.853	95,46%	(357)
	CF 2	36.119	43.863	44.761	2.662	2.229	-434	1.424	898	8.642	1.330	51.759	86,48%	(6.997)
	Mitraguna & Others	32.486	40.541	41.386	2.662	2.069	-594	1.458	845	8.900	1.223	48.065	86,11%	(6.678)
	Pensiun	3.633	3.322	3.375	-	160	160	-34	53	-258	107	3.694	91,36%	(319)
	Total Pembiayaan	85.434	100.562	101.353	7.680	7.868	187	1.954	791	15.919	7.077	118.049	85,86%	(16.695)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	33	100	0,00%	0,90%	2,57%	67	100	100			
	KUR	-	-	33	100	0,00%	0,96%	2,75%	67	100	100			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	95	-	-	0,00%	0,00%	0,00%	-	-	(95)			
	Cilem	-	95	-	-	0,00%	0,00%	0,00%	-	-	(95)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.050	320	644	794	1,54%	0,82%	1,01%	149	(257)	474			
	CF 1	1.050	227	520	669	3,28%	1,51%	1,97%	148	(382)	442			
	Total Griya	697	227	520	669	2,73%	1,95%	2,53%	148	(28)	442			
	Oto	353	-	-	-	5,46%	0,00%	0,00%	-	(353)	-			
	CF 2	-	93	124	125	0,00%	0,28%	0,28%	1	125	32			
	Mitraguna & Others	-	93	124	125	0,00%	0,31%	0,30%	1	125	32			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	893	1,23%	0,67%	0,88%	216	(157)	479	1,40%	-59,09%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	86	4,32%	2,35%	2,23%	0	(46)	0			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	86	32,19%	33,74%	34,46%	0	(46)	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	816	902	893	0,49%	1,15%	1,13%	(9)	556	77			
	CF 1	337	74	70	67	1,05%	0,20%	0,20%	(3)	(269)	(7)			
	Total Griya	189	74	70	67	0,74%	0,26%	0,26%	(3)	(121)	(7)			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	741	832	825	0,00%	1,90%	1,84%	(6)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	1,99%	(6)	825	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	902	988	979	1,36%	0,98%	0,97%	(9)	(185)	77	4,15%	-329,81%	3,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.804	108.741	121.259	15.455	
2	Contribution Margin	3.733	5.501	4.793	1.060	-28,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,34	3,34	(0,00)	0,29
CIF Payroll	959	1.155	1.225	70	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.449	8.383	9.360	(16.331)	977	(89)	-0,95%	1.679	21,86%	14.948	62,62%	(5.588)
2	Tabungan	96.197	117.846	115.116	116.467	15.747	1.351	(1.379)	-1,17%	20.270	21,07%	109.632	106,23%	6.835
3	Deposito	50.701	45.337	45.951	45.950	792	(0)	614	1,35%	(4.751)	-9,37%	51.441	89,33%	(5.491)
	Total	154.579	172.632	169.449	171.777	208	2.328	(855)	-0,50%	17.198	11,13%	176.021	97,59%	(4.244)
	CASA	103.878	127.295	123.498	125.827	(584)	2.328	(1.468)	-1,15%	21.949	21,13%	124.580	101,00%	1.247
	(%) CASA	67,20%	73,74%	72,88%	73,25%									
	FDR	122,53%	116,46%	119,95%	118,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.386	4.156	4.057		(100)	(329)	-7,51%	119	3,01%	-	0,00%	4.057
2	Giro ISE	1.498	2.690	2.709	2.633		(76)	(57)	-2,12%	1.134	75,71%		0,00%	2.633
3	Tabungan ISE	2.310	1.566	1.317	1.294		(23)	(272)	-17,38%	(1.016)	-43,98%		0,00%	1.294
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	158	160	160		0	2	1,27%	13	8,84%		0,00%	160

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.815	35.888	1.408	1.800	392	258	73	1.468	1.727	38.024	94,38%	(2.137)
	KUR	32.500	34.010	34.255	1.408	1.800	392	336	245	1.755	1.555	35.917	95,37%	(1.662)
	Non KUR	1.920	1.805	1.633	-	-	0	-78	-172	-287	172	2.107	77,49%	(474)
3	PWG	17.830	27.612	30.105	7.057	12.230	5.173	1.310	2.493	12.275	9.737	29.751	101,19%	354
	Cilem	5.164	9.572	10.604	1.060	1.805	744	195	1.032	5.440	773	12.528	84,64%	(1.924)
	Gadai	12.666	18.040	19.501	5.997	10.426	4.429	1.115	1.461	6.835	8.964	17.223	113,23%	2.278
4	CFG	137.158	137.626	137.253	1.944	1.436	-508	-2.117	-372	95	1.809	145.889	94,08%	(8.636)
	CF 1	38.164	40.347	40.292	665	446	-219	-49	-54	2.128	501	39.148	102,92%	1.144
	Total Griya	33.008	34.101	34.228	530	446	-84	0	127	1.220	319	32.722	104,60%	1.507
	• Total Non Program	33.008	34.101	34.228	530	446	-84	-483	127	1.220	319	32.722	104,60%	1.507
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.245	6.064	135	-	-135	-49	-181	908	181	6.426	94,36%	(362)
	CF 2	98.994	97.279	96.961	1.279	990	-289	-2.068	-318	-2.033	1.308	106.742	90,84%	(9.781)
	Mitraguna & Others	71.310	71.137	70.983	965	760	-205	-1.970	-155	-328	915	80.263	88,44%	(9.280)
	Pensiun	27.683	26.142	25.978	314	230	-84	-98	-163	-1.705	393	26.479	98,11%	(500)
	Total Pembiayaan	189.407	201.052	203.246	10.409	15.467	5.058	-548	2.194	13.838	13.273	213.665	95,12%	(10.419)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	874	721	634	0,69%	2,01%	1,77%	(87)	396	(241)			
	KUR	105	712	543	522	0,32%	1,60%	1,53%	(21)	417	(190)			
	Non KUR	133	163	177	111	6,92%	9,83%	6,81%	(66)	(22)	(51)			
3	PWG	-	23	-	-	0,00%	0,00%	0,00%	-	-	(23)			
	Cilem	-	23	-	-	0,00%	0,00%	0,00%	-	-	(23)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.146	1.276	1.668	999	0,84%	1,21%	0,73%	(668)	(147)	(277)			
	CF 1	198	225	738	258	0,52%	1,83%	0,64%	(480)	60	34			
	Total Griya	73	4	609	-	0,22%	1,79%	0,00%	(609)	(73)	(4)			
	Oto	125	221	129	258	2,42%	2,07%	4,26%	129	133	37			
	CF 2	948	1.052	929	741	0,96%	0,96%	0,76%	(188)	(206)	(310)			
	Mitraguna & Others	799	816	691	690	1,12%	0,97%	0,97%	(1)	(109)	(126)			
	Pensiun	149	236	238	51	0,54%	0,91%	0,20%	(187)	(98)	(185)			
	Total Pembiayaan	1.384	2.174	2.388	1.633	0,73%	1,19%	0,80%	(755)	249	(541)	1,85%	-129,80%	1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	379	318	1,39%	1,06%	0,88%	(62)	(160)	(0)			
	KUR	477	210	248	186	1,47%	0,73%	0,54%	(62)	(292)	(24)			
	Non KUR	-	108	132	132	0,00%	7,30%	8,07%	0	132	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	4.830	2.320	2.648	3,20%	1,69%	1,93%	328	(1.746)	(2.182)			
	CF 1	1.329	2.591	1.891	1.891	3,48%	4,69%	4,69%	(0)	562	(700)			
	Total Griya	1.025	2.359	1.659	1.659	3,10%	4,87%	4,85%	(0)	634	(700)			
	Oto	305	232	232	232	0,00%	3,72%	3,83%	-	(72)	-			
	CF 2	3.064	2.239	428	757	3,10%	0,44%	0,78%	328	(2.308)	(1.482)			
	Mitraguna & Others	2.968	2.009	342	440	4,16%	0,48%	0,62%	97	(2.528)	(1.569)			
	Pensiun	97	230	86	317	0,05%	0,04%	1,22%	231	220	87			
	Total Pembiayaan	4.871	5.148	2.699	2.966	2,57%	1,34%	1,46%	267	(1.906)	(2.182)	1,34%	8,50%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	184.816	193.297	211.772	26.956	
2	Contribution Margin	4.637	6.941	7.375	2.738	-59,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,86	2,85	(0,01)	0,15
CIF Payroll	1.098	1.553	1.557	4	459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	13.161	13.815	14.957	(293)	1.142	1.795	13,64%	2.161	16,89%	23.544	63,53%	(8.587)
2	Tabungan	133.664	148.730	151.386	151.079	4.363	(308)	2.349	1,58%	17.415	13,03%	150.993	100,06%	86
3	Deposito	120.976	139.871	138.272	138.301	250	30	(1.570)	-1,12%	17.326	14,32%	122.375	113,01%	15.926
	Total	267.435	301.762	303.473	304.336	4.321	864	2.574	0,85%	36.901	13,80%	296.912	102,50%	7.425
	CASA	146.460	161.891	165.201	166.035	4.071	834	4.144	2,56%	19.576	13,37%	174.537	95,13%	(8.502)
	(%) CASA	54,76%	53,65%	54,44%	54,56%									
	FDR	60,13%	60,18%	60,49%	60,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	3.921	4.328	4.134		(195)	213	5,43%	552	15,41%	-	0,00%	4.134
2	Giro ISE	1.025	1.483	1.305	1.271		(33)	(211)	-14,25%	247	24,06%		0,00%	1.271
3	Tabungan ISE	2.557	2.438	3.024	2.862		(161)	424	17,39%	305	11,94%		0,00%	2.862
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	224	226	226		0	2	0,89%	13	6,10%		0,00%	226

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	39.082	38.794	1.350	1.060	-290	-1.024	-288	-1.858	1.348	43.620	88,94%	(4.826)
	KUR	37.299	37.085	36.721	1.350	900	-450	-932	-364	-578	1.264	40.221	91,30%	(3.499)
	Non KUR	3.353	1.997	2.073	-	160	160	-93	76	-1.280	84	3.399	60,98%	(1.326)
3	PWG	6.039	12.787	13.363	1.325	1.279	-46	295	576	7.324	703	13.318	100,34%	45
	Cilem	6.039	12.787	13.363	1.325	1.279	-46	295	576	7.324	703	13.318	100,34%	45
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	131.419	2.895	4.431	1.536	1.025	1.690	17.311	2.741	122.231	107,52%	9.189
	CF 1	24.580	27.346	27.681	763	825	62	-230	335	3.100	490	27.603	100,28%	78
	Total Griya	19.863	21.032	21.337	634	622	-12	0	305	1.474	317	21.311	100,12%	26
	• Total Non Program	19.863	21.032	21.337	634	622	-12	332	305	1.474	317	21.311	100,12%	26
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.314	6.344	129	203	74	-230	30	1.626	173	6.292	100,83%	53
	CF 2	89.528	102.383	103.738	2.132	3.606	1.474	1.255	1.355	14.211	2.251	94.628	109,63%	9.111
	Mitraguna & Others	89.444	101.973	103.126	2.132	3.401	1.269	1.258	1.153	13.683	2.248	93.970	109,74%	9.156
	Pensiun	84	411	612	-	205	205	-3	202	528	3	658	93,13%	(45)
	Total Pembiayaan	160.799	181.599	183.577	5.570	6.770	1.200	295	1.977	22.778	4.792	179.168	102,46%	4.409

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.222	1.028	797	2,64%	2,63%	2,05%	(232)	(275)	(426)			
	KUR	877	1.138	947	705	2,35%	2,55%	1,92%	(242)	(172)	(433)			
	Non KUR	194	85	81	92	5,80%	4,06%	4,42%	11	(103)	7			
3	PWG	-	92	-	-	0,00%	0,00%	0,00%	-	-	(92)			
	Cilem	-	92	-	-	0,00%	0,00%	0,00%	-	-	(92)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	161	0,69%	0,26%	0,12%	(181)	(631)	121			
	CF 1	630	40	216	38	2,56%	0,79%	0,14%	(178)	(592)	(2)			
	Total Griya	568	-	175	-	2,86%	0,83%	0,00%	(175)	(568)	-			
	Oto	61	40	41	38	1,30%	0,64%	0,60%	(2)	(23)	(2)			
	CF 2	162	-	126	123	0,18%	0,12%	0,12%	(4)	(39)	123			
	Mitraguna & Others	162	-	126	123	0,18%	0,12%	0,12%	(4)	(39)	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.354	1.371	958	1,16%	0,75%	0,52%	(413)	(906)	(396)	0,41%	20,66%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.478	1.423	1.625	2,29%	3,64%	4,19%	201	694	147			
	KUR	399	1.277	1.226	1.431	1,07%	3,31%	3,90%	205	1.033	154			
	Non KUR	532	201	197	194	15,87%	9,86%	9,34%	(3)	(339)	(7)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	840	700	695	0,35%	0,54%	0,53%	(5)	294	(145)			
	CF 1	315	760	623	619	1,28%	2,28%	2,24%	(3)	304	(141)			
	Total Griya	179	624	623	619	0,90%	2,96%	2,90%	(3)	440	(5)			
	Oto	136	136	-	-	2,89%	0,00%	0,00%	-	(136)	(136)			
	CF 2	85	79	77	76	0,10%	0,08%	0,07%	(2)	(10)	(4)			
	Mitraguna & Others	85	79	77	76	0,10%	0,08%	0,07%	(2)	(10)	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.317	2.123	2.320	0,83%	1,17%	1,26%	196	988	3	0,44%	65,28%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	261.311	267.435	301.762	40.451	
2	Contribution Margin	6.979	10.276	7.840	861	-12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,20	3,36	3,38	0,02	0,18
CIF Payroll	1.030	1.213	1.363	150	333

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	49.404	49.915	64.855	(1.317)	14.940	15.451	31,28%	25.672	65,52%	48.893	132,65%	15.962
2	Tabungan	123.525	144.042	145.505	146.373	2.628	868	2.331	1,62%	22.849	18,50%	139.606	104,85%	6.767
3	Deposito	68.863	130.786	124.306	124.306	(20.438)	(0)	(6.480)	-4,95%	55.443	80,51%	69.895	177,85%	54.411
	Total	231.570	324.232	319.726	335.534	(19.127)	15.808	11.302	3,49%	103.964	44,90%	258.394	129,85%	77.140
	CASA	162.707	193.446	195.420	211.228	1.311	15.808	17.782	9,19%	48.521	29,82%	188.499	112,06%	22.729
	(%) CASA	70,26%	59,66%	61,12%	62,95%									
	FDR	34,66%	31,02%	32,02%	30,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.412	6.677	6.709		32	297	4,63%	818	13,88%	-	0,00%	6.709
2	Giro ISE	3.773	3.632	3.735	3.799		64	167	4,60%	26	0,69%		0,00%	3.799
3	Tabungan ISE	2.118	2.780	2.942	2.910		(32)	130	4,68%	792	37,38%		0,00%	2.910
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	122	125	125		0	3	2,46%	9	7,76%		0,00%	125

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.832	10.591	1.209	651	-558	406	-241	3.741	892	12.359	85,69%	(1.768)
	Cilem	6.849	10.832	10.591	1.209	651	-558	406	-241	3.741	892	12.359	85,69%	(1.768)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	91.773	3.809	3.116	-693	1.025	2.036	18.354	1.079	94.346	97,27%	(2.573)
	CF 1	59.117	70.636	72.436	3.359	2.486	-873	809	1.800	13.319	686	67.036	108,05%	5.399
	Total Griya	51.507	62.435	63.844	2.352	1.889	-464	0	1.409	12.336	480	58.383	109,35%	5.461
	• Total Non Program	49.547	60.583	62.004	2.352	1.889	-464	1.902	1.421	12.457	467	51.714	119,90%	10.290
	• Program	1.960	1.852	1.839	-	-	0	-12	-13	-121	13	6.669	27,58%	(4.829)
	Oto	7.609	8.201	8.592	1.007	597	-410	809	391	983	206	8.653	99,29%	(61)
	CF 2	14.303	19.101	19.337	450	630	180	216	236	5.035	394	27.310	70,81%	(7.972)
	Mitraguna & Others	14.303	19.089	19.326	450	630	180	216	236	5.023	394	27.073	71,38%	(7.747)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	237	4,98%	(225)
	Total Pembiayaan	80.269	100.568	102.364	5.018	3.766	-1.251	1.432	1.795	22.095	1.971	106.705	95,93%	(4.341)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	185	-	-	0,00%	0,00%	0,00%	-	-	(185)			
	Cilem	-	185	-	-	0,00%	0,00%	0,00%	-	-	(185)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	2.768	0,88%	3,43%	3,02%	(310)	2.118	1.299			
	CF 1	650	1.469	3.077	2.768	1,10%	4,36%	3,82%	(310)	2.118	1.299			
	Total Griya	404	1.275	2.891	2.588	0,79%	4,63%	4,05%	(303)	2.183	1.312			
	Oto	245	193	187	180	3,22%	2,28%	2,09%	(7)	(65)	(14)			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	1.653	3.077	2.768	0,81%	3,06%	2,70%	(310)	2.118	1.114	1,76%	35,06%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	535	534	1,09%	0,60%	0,58%	(1)	(266)	(1)			
	CF 1	800	498	497	496	1,35%	0,70%	0,68%	(1)	(304)	(1)			
	Total Griya	679	498	497	496	1,32%	0,80%	0,78%	(1)	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	535	534	1,00%	0,53%	0,52%	(1)	(266)	(1)	0,94%	-80,31%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.326	231.570	324.232	118.906	
2	Contribution Margin	4.598	6.760	5.281	683	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,54	2,84	2,86	0,02	0,32
CIF Payroll	1.411	1.602	1.677	75	266



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.782	7.461	7.314	766	(147)	(1.468)	-16,71%	(1.519)	-17,20%	17.563	41,65%	(10.249)
2	Tabungan	83.648	72.195	75.353	76.820	(521)	1.467	4.625	6,41%	(6.828)	-8,16%	95.539	80,41%	(18.719)
3	Deposito	21.297	29.110	29.101	29.103	186	3	(7)	-0,02%	7.806	36,66%	21.602	134,73%	7.502
	Total	113.778	110.087	111.915	113.238	431	1.323	3.150	2,86%	(541)	-0,48%	134.703	84,06%	(21.466)
	CASA	92.481	80.977	82.814	84.134	245	1.320	3.157	3,90%	(8.347)	-9,03%	113.102	74,39%	(28.968)
	(%) CASA	81,28%	73,56%	74,00%	74,30%									
	FDR	151,33%	174,55%	176,75%	174,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.358	5.105	5.543		438	185	3,44%	2.128	62,30%	-	0,00%	5.543
2	Giro ISE	1.685	1.616	2.139	2.124		(15)	509	31,49%	439	26,04%		0,00%	2.124
3	Tabungan ISE	1.730	3.743	2.966	3.419		453	(324)	-8,66%	1.689	97,63%		0,00%	3.419
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	12.073	11.605	55	190	135	-525	-468	-3.895	658	17.370	66,81%	(5.765)
	KUR	13.526	9.186	8.643	-	30	30	-521	-544	-4.884	574	15.342	56,33%	(6.699)
	Non KUR	1.974	2.886	2.963	55	160	105	-4	76	988	84	2.029	146,02%	934
3	PWG	14.491	21.774	22.837	5.708	5.991	283	1.115	1.063	8.346	4.928	27.944	81,72%	(5.107)
	Cilem	6.823	10.707	11.029	1.207	991	-216	472	322	4.206	669	16.096	68,52%	(5.067)
	Gadai	7.668	11.067	11.808	4.501	5.000	499	643	741	4.140	4.259	11.849	99,66%	(41)
4	CFG	142.193	158.314	163.370	5.664	7.216	1.552	2.416	5.056	21.177	2.160	151.972	107,50%	11.398
	CF 1	6.747	8.905	8.753	-	-	0	-136	-152	2.006	152	8.513	102,82%	240
	Total Griya	3.465	5.267	5.226	-	-	0	0	-41	1.761	41	4.650	112,38%	576
	• Total Non Program	3.465	5.267	5.226	-	-	0	-41	-41	1.761	41	4.650	112,38%	576
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.638	3.527	-	-	0	-136	-111	245	111	3.863	91,32%	(335)
	CF 2	135.445	149.408	154.617	5.664	7.216	1.552	2.552	5.209	19.172	2.007	143.460	107,78%	11.157
	Mitraguna & Others	125.884	140.596	145.797	5.664	7.116	1.452	2.644	5.201	19.913	1.915	133.242	109,42%	12.555
	Pensiun	9.561	8.812	8.820	-	100	100	-92	8	-741	92	10.217	86,32%	(1.397)
	Total Pembiayaan	172.184	192.160	197.812	11.427	13.397	1.970	3.007	5.652	25.628	7.745	197.287	100,27%	525

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.318	1.610	1.182	8,85%	13,34%	10,18%	(428)	(190)	(136)			
	KUR	1.295	954	1.152	819	9,57%	12,54%	9,47%	(333)	(476)	(135)			
	Non KUR	77	364	458	363	3,89%	15,88%	12,25%	(95)	286	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6	146	577	-	0,00%	0,36%	0,00%	(577)	(6)	(146)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	6	146	577	-	0,00%	0,39%	0,00%	(577)	(6)	(146)			
	Mitraguna & Others	-	146	577	-	0,00%	0,41%	0,00%	(577)	-	(146)			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	1.182	0,80%	1,14%	0,60%	(1.005)	(196)	(282)	0,00%	100,00%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	749	865	858	3,76%	7,17%	7,39%	(7)	275	109			
	KUR	557	728	844	837	4,11%	9,18%	9,68%	(7)	280	109			
	Non KUR	26	21	21	21	1,32%	0,74%	0,72%	(0)	(5)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	1.274	947	945	0,27%	0,60%	0,58%	(2)	557	(328)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	1.274	947	945	0,29%	0,63%	0,61%	(2)	557	(328)			
	Mitraguna & Others	388	1.274	947	945	0,31%	0,67%	0,65%	(2)	557	(328)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	2.023	1.812	1.803	0,56%	0,94%	0,91%	(9)	832	(220)	0,11%	87,62%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	175.005	176.155	201.258	26.253	
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,49	3,52	0,03	0,47
CIF Payroll	1.376	1.106	1.114	8	(262)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	877	867	942	166	75	65	7,40%	70	7,98%	1.468	64,20%	(525)
2	Tabungan	63.525	59.825	61.050	62.562	3.484	1.512	2.737	4,57%	(963)	-1,52%	69.755	89,69%	(7.192)
3	Deposito	5.722	7.461	7.427	7.427	(34)	(0)	(34)	-0,45%	1.704	29,78%	5.899	125,90%	1.528
	Total	70.120	68.163	69.345	70.931	3.616	1.587	2.768	4,06%	811	1,16%	77.121	91,97%	(6.190)
	CASA	64.398	60.703	61.918	63.504	3.650	1.587	2.802	4,62%	(893)	-1,39%	71.222	89,16%	(7.718)
	(%) CASA	91,84%	89,05%	89,29%	89,53%									
	FDR	73,73%	90,51%	91,69%	89,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.386	3.427	3.429		2	43	1,27%	(58)	-1,65%	-	0,00%	3.429
2	Giro ISE	561	445	443	443		(0)	(2)	-0,46%	(118)	-21,03%		0,00%	443
3	Tabungan ISE	2.926	2.941	2.984	2.987		2	45	1,54%	60	2,06%		0,00%	2.987
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	127	128	128		0	1	0,79%	5	4,07%		0,00%	128

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.876	4.934	273	439	166	46	58	2.351	382	4.963	99,40%	(30)
	Cilem	2.583	4.876	4.934	273	439	166	46	58	2.351	382	4.963	99,40%	(30)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	58.651	1.870	2.935	1.065	1.032	1.830	9.535	1.105	57.211	102,52%	1.440
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	56.821	58.651	1.870	2.935	1.065	1.032	1.830	9.535	1.105	57.211	102,52%	1.440
	Mitraguna & Others	45.066	52.568	54.231	1.735	2.545	810	935	1.663	9.165	882	50.440	107,52%	3.791
	Pensiun	4.050	4.253	4.420	135	390	255	97	167	370	223	6.771	65,28%	(2.351)
	Total Pembiayaan	51.699	61.697	63.584	2.143	3.374	1.231	1.079	1.887	11.885	1.487	62.174	102,27%	1.410

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,96%	#DIV/0!	3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	210	209	208	0,45%	0,37%	0,35%	(1)	(12)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	210	209	208	0,45%	0,37%	0,35%	(1)	(12)	(3)			
	Mitraguna & Others	220	210	209	208	0,49%	0,40%	0,38%	(1)	(12)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	210	209	208	0,43%	0,34%	0,33%	(1)	(12)	(3)	3,82%	#####	3,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66.462	72.064	68.959	2.497	
2	Contribution Margin	2.297	3.362	2.902	605	-26,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,62	3,56	(0,05)	0,41
CIF Payroll	571	650	826	176	255

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.533	1.959	1.962	127	3	(571)	-22,55%	(123)	-5,88%	5.545	35,37%	(3.584)
2	Tabungan	153.901	142.288	146.149	146.675	(2.334)	526	4.387	3,08%	(7.226)	-4,69%	167.276	87,68%	(20.600)
3	Deposito	36.197	30.886	29.274	29.274	(1.174)	0	(1.612)	-5,22%	(6.922)	-19,12%	36.899	79,34%	(7.624)
	Total	192.181	175.707	177.382	177.911	(3.380)	529	2.204	1,25%	(14.270)	-7,43%	209.719	84,83%	(31.808)
	CASA	155.985	144.821	148.108	148.637	(2.206)	529	3.816	2,63%	(7.348)	-4,71%	172.821	86,01%	(24.184)
	(%) CASA	81,17%	82,42%	83,50%	83,55%									
	FDR	138,97%	169,47%	169,65%	169,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	470	2.118	2.147		29	1.677	357,11%	1.618	305,77%	-	0,00%	2.147
2	Giro ISE	45	50	735	763		28	713	1419,00%	718	1591,29%		0,00%	763
3	Tabungan ISE	484	419	1.382	1.383		1	964	229,86%	899	185,87%		0,00%	1.383
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	36	107	107		0	71	197,22%	72	205,71%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	48	47	-	-	0	-1	-1	-9	1	56	83,18%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	48	47	-	-	0	-1	-1	-9	1	56	83,18%	(9)
	• Local Champion	56	48	47	-	-	0	-1	-1	-9	1	56	83,18%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.356	6.563	350	370	20	178	206	1.482	164	8.115	80,87%	(1.553)
	KUR	4.827	6.161	6.313	350	315	-35	192	152	1.486	163	7.591	83,16%	(1.278)
	Non KUR	254	195	250	-	55	55	-14	54	-4	1	524	47,63%	(274)
3	PWG	24.335	47.140	48.034	6.073	4.701	-1.372	2.141	895	23.699	3.806	38.986	123,21%	9.049
	Cilem	24.335	47.140	48.034	6.073	4.701	-1.372	2.141	895	23.699	3.806	38.986	123,21%	9.049
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	244.219	246.289	7.479	5.060	-2.419	877	2.071	8.686	2.989	245.515	100,32%	774
	CF 1	8.506	8.682	8.927	324	420	96	-74	245	421	175	9.959	89,64%	(1.032)
	Total Griya	6.805	6.635	6.954	324	420	96	0	318	149	102	7.194	96,66%	(241)
	• Total Non Program	6.655	6.492	6.810	324	420	96	78	318	155	102	6.686	101,85%	124
	• Program	149	144	143	-	-	0	0	-0	-6	0	508	28,23%	(364)
	Oto	1.701	2.046	1.973	-	-	0	-74	-73	272	73	2.764	71,38%	(791)
	CF 2	229.097	235.537	237.362	7.155	4.640	-2.515	950	1.825	8.265	2.815	235.557	100,77%	1.806
	Mitraguna & Others	203.836	209.392	211.430	6.075	4.480	-1.595	466	2.038	7.595	2.442	206.862	102,21%	4.568
	Pensiun	25.262	26.145	25.932	1.080	160	-920	484	-213	670	373	28.694	90,37%	(2.762)
	Total Pembiayaan	267.076	297.763	300.933	13.902	10.131	-3.771	3.195	3.171	33.857	6.960	292.673	102,82%	8.260

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	48	-	22	0,00%	0,00%	0,33%	22	22	(26)			
	KUR	-	-	-	22	0,00%	0,00%	0,35%	22	22	22			
	Non KUR	-	48	-	-	0,00%	0,00%	0,00%	-	-	(48)			
3	PWG	-	297	-	2	0,00%	0,00%	0,00%	2	2	(295)			
	Cilem	-	297	-	2	0,00%	0,00%	0,00%	2	2	(295)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	2.755	3.424	3.719	1,09%	1,40%	1,51%	295	1.134	964			
	CF 1	819	603	533	854	9,63%	6,14%	9,56%	320	35	250			
	Total Griya	819	603	533	854	12,04%	8,04%	12,28%	320	35	250			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.152	2.890	2.865	0,77%	1,23%	1,21%	(25)	1.100	714			
	Mitraguna & Others	1.765	1.872	2.749	2.729	0,87%	1,31%	1,29%	(21)	963	857			
	Pensiun	-	280	141	136	0,00%	0,54%	0,53%	(4)	136	(143)			
	Total Pembiayaan	2.584	3.101	3.424	3.743	0,97%	1,15%	1,24%	319	1.158	642	0,59%	52,49%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.644	3.535	3.498	1,42%	1,45%	1,42%	(37)	128	(146)			
	CF 1	340	377	540	364	4,00%	6,22%	4,08%	(175)	24	(13)			
	Total Griya	340	377	540	364	5,00%	8,13%	5,24%	(175)	24	(13)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.267	2.995	3.134	1,32%	1,27%	1,32%	138	104	(133)			
	Mitraguna & Others	2.939	3.267	2.995	2.995	1,44%	1,43%	1,42%	0	56	(271)			
	Pensiun	90	-	-	138	0,03%	0,00%	0,53%	138	48	138			
	Total Pembiayaan	3.370	3.644	3.535	3.498	1,26%	1,19%	1,16%	(37)	128	(146)	0,51%	56,19%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165.712	185.257	203.844	38.132	
2	Contribution Margin	4.785	6.968	5.063	278	-5,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,23	3,27	3,24	(0,02)	0,01
CIF Payroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	1.544	-	-		0	(1.544)	-100,00%	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	854	-	-		0	(854)	-100,00%	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	690	-	-		0	(690)	-100,00%	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	71	-	-		0	(71)	-100,00%	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,36%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,91%	#DIV/0!	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,54	3,43	(0,11)	0,27
CIF Payroll	802	682	821	139	19



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.704	655	1.812	784	1.157	108	6,32%	1.216	204,26%	8.467	21,39%	(6.656)
2	Tabungan	46.385	45.400	46.926	47.950	660	1.024	2.551	5,62%	1.565	3,37%	57.671	83,14%	(9.721)
3	Deposito	18.302	22.298	47.011	47.011	(907)	(0)	24.713	110,83%	28.709	156,86%	18.838	249,56%	28.173
	Total	65.283	69.401	94.592	96.773	537	2.181	27.371	39,44%	31.490	48,24%	84.976	113,88%	11.797
	CASA	46.981	47.103	47.581	49.762	1.444	2.181	2.658	5,64%	2.781	5,92%	66.138	75,24%	(16.377)
	(%) CASA	71,97%	67,87%	50,30%	51,42%									
	FDR	134,21%	137,49%	103,13%	100,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	953	978	991	13	38	3,94%	(407)	-29,12%	-	0,00%	991	
2	Giro ISE	39	1	1	1	(0)	(0)	-2,88%	(38)	-97,86%		0,00%	1	
3	Tabungan ISE	1.358	952	977	990	13	38	3,94%	(368)	-27,13%		0,00%	990	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	87	94	94	94	0	0	0,00%	7	8,05%		0,00%	94	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	15.773	16.330	445	1.335	890	-82	557	892	778	17.643	92,56%	(1.313)
	KUR	14.693	15.230	15.812	445	1.335	890	-62	581	1.119	754	16.784	94,21%	(972)
	Non KUR	745	543	518	-	-	0	-20	-24	-227	24	860	60,27%	(342)
3	PWG	3.211	6.099	6.101	860	533	-327	427	2	2.890	531	7.318	83,37%	(1.217)
	Cilem	3.211	6.099	6.101	860	533	-327	427	2	2.890	531	7.318	83,37%	(1.217)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	75.127	1.716	2.256	540	216	1.576	6.158	680	76.308	98,45%	(1.181)
	CF 1	2.071	9.541	11.185	690	1.631	941	-0	1.644	9.114	(13)	4.985	224,40%	6.201
	Total Griya	1.516	8.512	10.178	669	1.631	962	0	1.666	8.662	(35)	3.711	274,26%	6.467
	• Total Non Program	1.516	4.274	4.880	-	636	636	-29	606	3.364	30	3.711	131,50%	1.169
	• Program	-	4.238	5.298	669	995	326	705	1.060	5.298	(65)	0	0,00%	5.298
	Oto	555	1.029	1.007	21	-	-21	-0	-22	452	22	1.274	79,11%	(266)
	CF 2	66.897	64.010	63.942	1.026	625	-401	216	-68	-2.956	693	71.324	89,65%	(7.382)
	Mitraguna & Others	64.762	61.071	61.118	890	625	-265	110	47	-3.644	578	68.225	89,58%	(7.107)
	Pensiun	2.135	2.939	2.824	136	-	-136	106	-115	689	115	3.098	91,13%	(275)
	Total Pembiayaan	87.617	95.422	97.557	3.021	4.124	1.103	561	2.135	9.940	1.989	101.269	96,33%	(3.712)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	375	323	475	0,98%	2,05%	2,91%	151	323	99			
	KUR	98	286	236	475	0,67%	1,55%	3,00%	238	377	189			
	Non KUR	53	90	87	-	7,15%	15,97%	0,00%	(87)	(53)	(90)			
3	PWG	-	132	-	-	0,00%	0,00%	0,00%	-	-	(132)			
	Cilem	-	132	-	-	0,00%	0,00%	0,00%	-	-	(132)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	2.796	1,23%	4,18%	3,72%	(282)	1.950	(19)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.815	3.078	2.796	1,26%	4,81%	4,37%	(282)	1.950	(19)			
	Mitraguna & Others	846	2.815	3.078	2.796	1,31%	5,04%	4,57%	(282)	1.950	(19)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.322	3.401	3.270	1,14%	3,56%	3,35%	(130)	2.274	(52)	1,52%	54,68%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	337	329	107	0,73%	2,08%	0,66%	(222)	(5)	(230)			
	KUR	75	300	292	70	0,51%	1,92%	0,44%	(222)	(5)	(230)			
	Non KUR	37	37	37	37	4,98%	6,79%	7,10%	(0)	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.633	3.817	5.673	3,51%	5,19%	7,55%	1.856	3.253	2.040			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.633	3.817	5.673	3,62%	5,96%	8,87%	1.856	3.253	2.040			
	Mitraguna & Others	2.420	3.633	3.817	5.673	3,74%	6,25%	9,28%	1.856	3.253	2.040			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	3.970	4.145	5.780	2,89%	4,34%	5,92%	1.635	3.248	1.810	3,86%	34,79%	-2,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87.310	90.194	98.622	11.312	
2	Contribution Margin	1.440	2.111	1.558	118	-8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	2,79	2,79	0,01	(0,54)
CIF Payroll	279	423	453	30	174

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.336	4.456	3.589	720	(867)	252	7,56%	(2.288)	-38,94%	13.272	27,04%	(9.684)
2	Tabungan	83.977	87.989	90.993	92.628	(1.320)	1.636	4.640	5,27%	8.651	10,30%	95.909	96,58%	(3.280)
3	Deposito	19.184	13.176	13.402	13.402	(396)	0	227	1,72%	(5.782)	-30,14%	19.742	67,89%	(6.340)
	Total	109.038	104.501	108.851	109.619	(996)	769	5.119	4,90%	581	0,53%	128.924	85,03%	(19.304)
	CASA	89.854	91.325	95.448	96.217	(600)	769	4.892	5,36%	6.363	7,08%	109.181	88,13%	(12.964)
	(%) CASA	82,41%	87,39%	87,69%	87,77%									
	FDR	40,48%	58,79%	57,05%	56,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.282	8.430	8.459		29	177	2,13%	(122)	-1,42%	-	0,00%	8.459
2	Giro ISE	1.236	912	837	802		(35)	(111)	-12,12%	(434)	-35,13%		0,00%	802
3	Tabungan ISE	7.345	7.370	7.594	7.657		64	287	3,90%	312	4,25%		0,00%	7.657
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	145	134	-	-	0	-11	-11	134	11	0	0,00%	134
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	145	134	-	-	0	-11	-11	134	11	0	0,00%	134
	• Local Champion	-	145	134	-	-	0	-11	-11	134	11	0	0,00%	134
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	12.927	13.642	1.200	990	-210	961	715	4.138	275	13.454	101,40%	188
	KUR	9.147	11.975	12.517	950	800	-150	720	542	3.370	258	12.886	97,14%	(368)
	Non KUR	358	953	1.125	250	190	-60	241	173	768	17	569	197,78%	556
3	PWG	9.262	11.837	11.461	498	565	67	-1.029	-376	2.199	940	15.146	75,67%	(3.685)
	Cilem	9.262	11.837	11.461	498	565	67	-1.029	-376	2.199	940	15.146	75,67%	(3.685)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.866	1.418	1.484	66	-0	342	11.489	1.142	44.532	82,79%	(7.666)
	CF 1	14.455	17.279	17.700	1.138	916	-222	-117	421	3.245	495	16.635	106,40%	1.065
	Total Griya	3.903	7.993	8.700	1.004	729	-275	0	707	4.797	22	4.696	185,26%	4.004
	• Total Non Program	3.903	6.912	6.900	-	60	60	-72	-12	2.997	72	4.696	146,92%	2.203
	• Program	-	1.082	1.801	1.004	669	-335	1.082	719	1.801	(50)	0	0,00%	1.801
	Oto	10.552	9.286	9.000	134	187	53	-117	-286	-1.552	473	11.939	75,38%	(2.939)
	CF 2	10.922	19.245	19.166	280	568	288	117	-79	8.244	647	27.897	68,70%	(8.731)
	Mitraguna & Others	10.683	18.712	18.429	280	361	81	120	-283	7.746	644	27.258	67,61%	(8.829)
	Pensiun	239	533	737	-	207	207	-3	204	498	3	639	115,44%	99
	Total Pembiayaan	44.143	61.434	62.104	3.116	3.039	-77	-79	670	17.960	2.369	73.132	84,92%	(11.029)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	78	-	-	0,00%	0,00%	0,00%	-	-	(78)			
	Cilem	-	78	-	-	0,00%	0,00%	0,00%	-	-	(78)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	344	1,42%	1,11%	0,93%	(62)	(16)	(375)			
	CF 1	360	718	405	344	2,49%	2,35%	1,94%	(62)	(16)	(375)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	718	405	344	3,41%	4,37%	3,82%	(62)	(16)	(375)			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	797	405	344	0,82%	0,66%	0,55%	(62)	(16)	(453)	3,03%	-448,36%	2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	170	-	0,00%	0,46%	0,00%	(170)	-	(170)			
	CF 1	-	170	170	-	0,00%	0,98%	0,00%	(170)	-	(170)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	170	-	0,00%	1,83%	0,00%	(170)	-	(170)			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	170	-	0,00%	0,28%	0,00%	(170)	-	(170)	1,74%	#DIV/0!	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	1.252	822	811	(348)	(11)	(442)	-35,25%	807	23370,99%	5	#####	805
2	Tabungan	34.487	30.560	31.037	31.138	(409)	100	578	1,89%	(3.350)	-9,71%	39.133	79,57%	(7.996)
3	Deposito	3.517	2.505	2.505	2.505	100	(0)	0	0,00%	(1.012)	-28,78%	3.567	70,21%	(1.063)
	Total	38.008	34.317	34.364	34.454	(658)	89	137	0,40%	(3.554)	-9,35%	42.706	80,68%	(8.253)
	CASA	34.491	31.812	31.860	31.949	(758)	89	137	0,43%	(2.542)	-7,37%	39.139	81,63%	(7.190)
	(%) CASA	90,75%	92,70%	92,71%	92,73%									
	FDR	1,90%	2,84%	2,84%	2,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	76	80	62		(17)	(14)	-18,12%	(97)	-60,93%	-	0,00%	62
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	159	76	80	62		(17)	(14)	-18,12%	(97)	-60,93%		0,00%	62
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	44	46	46	46		0	0	0,00%	2	4,55%		0,00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	949	889	54	4	-50	-68	-60	246	64	1.666	53,38%	(777)
	Cilem	644	949	889	54	4	-50	-68	-60	246	64	1.666	53,38%	(777)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	26	88	-	70	70	-1	62	9	8	78	112,00%	9
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	26	88	-	70	70	-1	62	9	8	78	112,00%	9
	Mitraguna & Others	78	26	88	-	70	70	-1	62	9	8	78	112,00%	9
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	975	977	54	74	20	-70	2	255	72	1.744	56,01%	(767)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	185,96%	#DIV/0!	186,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	61,63%	#DIV/0!	61,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,36	2,69	2,55	(0,14)	0,19
CIF Payroll	351	322	410	88	59