

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.462.855	1.433.720	74.764	(29.136)	2.297	0,16%	322.658	29,04%	1.322.054	108,45%	111.666
2	Tabungan	4.778.169	5.005.887	4.930.031	4.960.526	85.418	30.496	(45.360)	-0,91%	182.357	3,82%	5.099.763	97,27%	(139.236)
3	Deposito	1.667.902	1.728.824	1.749.259	1.700.025	405	(49.234)	(28.799)	-1,67%	32.123	1,93%	1.686.464	100,80%	13.561
Total		7.557.133	8.166.133	8.142.145	8.094.271	160.587	(47.874)	(71.862)	-0,88%	537.138	7,11%	8.108.281	99,83%	(14.010)
CASA		5.889.231	6.437.309	6.392.886	6.394.246	160.182	1.360	(43.064)	-0,67%	505.015	8,58%	6.421.817	99,57%	(27.571)
(% CASA		77,93%	78,83%	78,52%	79,00%									
FDR		79,28%	79,49%	79,91%	80,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	354.192	354.518		325	(3.956)	-1,10%	50.140	16,47%	385.505	91,96%	(30.987)
2	Giro ISE	93.275	92.040	88.716	88.724		8	(3.315)	-3,60%	(4.550)	-4,88%	142.601	62,22%	(53.876)
3	Tabungan ISE	174.173	212.269	211.409	211.698		289	(571)	-0,27%	37.525	21,54%	185.227	114,29%	26.471
4	Deposito ISE	36.929	54.165	54.067	54.095		28	(70)	-0,13%	17.166	46,48%	57.677	93,79%	(3.582)
5	CIF ISE	3.133	3.575	3.630	3.630		0	55	1,54%	497	15,86%		0,00%	3.630

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	791.585	4.500	5.240		-4.795	-25.080	-33.023	30.320	878.745	90,08%	(87.161)
	Linkage	583.855	553.306	548.292	-	-	-	-5.029	-5.014	-35.563	5.014	607.246	90,29%	(58.954)
	Non-Linkage	240.753	263.359	243.292	4.500	5.240	740	234	-20.067	2.540	25.307	271.499	89,61%	(28.207)
	• Local Champion	177.655	195.105	176.603	350	1.890	1.540	1.257	-18.503	-1.052	20.393	186.853	94,51%	(10.250)
	• Value Chain	63.098	68.253	66.689	4.150	3.350	(800)	-1.023	-1.564	3.592	4.914	84.646	78,79%	(17.956)
2	MBG	1.025.144	1.045.933	1.041.601	36.812	30.376	-6.436	2.841	-4.332	16.457	34.708	1.115.685	93,36%	(74.084)
	KUR	965.396	986.476	982.706	34.761	29.421	-5.340	2.859	-3.770	17.309	33.191	1.051.405	93,47%	(68.699)
	Non KUR	59.748	59.457	58.895	2.051	955	-1.096	-18	-562	-853	1.517	64.280	91,62%	(5.385)
3	PWG	255.819	477.283	505.136	106.251	112.487	6.236	46.636	27.853	249.317	84.633	525.365	96,15%	(20.229)
	Cilem	149.863	330.427	345.076	52.032	36.867	-15.165	38.110	14.650	195.213	22.218	365.836	94,33%	(20.760)
	Gadai	105.956	146.856	160.600	54.219	75.619	21.401	8.526	13.204	54.104	62.416	159.528	100,33%	531
4	CFG	3.885.901	4.151.068	4.168.185	111.448	98.796	-12.652	38.714	17.117	282.284	81.679	4.283.662	97,30%	(115.476)
	CF 1	838.535	895.893	896.687	15.240	16.741	1.501	1.926	794	58.152	15.948	905.413	99,04%	(8.726)
	Total Griya	595.912	602.650	602.883	6.047	7.154	1.108	0	233	6.971	6.922	629.412	95,79%	(26.529)
	• Total Non Program	435.065	452.121	453.178	5.888	6.676	788	-4.251	1.057	18.113	5.619	449.863	100,74%	3.315
	• Program	160.848	150.530	149.706	159	478	320	-1.380	-824	-11.142	1.303	179.549	83,38%	(29.844)
	Oto	242.622	293.243	293.804	9.194	9.587	393	1.926	561	51.181	9.026	276.000	106,45%	17.803
	CF 2	3.047.367	3.255.175	3.271.498	96.208	82.055	-14.153	36.788	16.324	224.132	65.731	3.378.249	96,84%	(106.750)
	Mitraguna & Others	2.497.673	2.696.677	2.712.099	85.585	74.778	-10.808	33.940	15.423	214.427	59.355	2.799.668	96,87%	(87.568)
	Pensiun	549.694	558.498	559.399	10.623	7.278	-3.345	2.848	901	9.705	6.377	578.581	96,68%	(19.182)
Total Pembiayaan		5.991.472	6.490.949	6.506.507	259.011	246.899	-12.112	83.397	15.559	515.035	231.340	6.803.457	95,64%	(296.949)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	35.180	0,16%	0,03%	4,44%	34.929	33.889	34.745			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	12.185	0,54%	0,10%	5,01%	11.934	10.894	11.750			
	Value Chain	-	-	-	22.995	0,00%	0,00%	13,02%	22.995	22.995	22.995			
2	MBG	11.476	21.446	21.446	52.686	1,12%	2,05%	5,06%	31.240	41.211	31.240			
	KUR	9.838	17.677	17.677	45.372	1,02%	1,79%	4,62%	27.695	35.534	27.695			
	Non KUR	1.638	3.769	3.769	7.314	2,74%	6,34%	12,42%	3.545	5.676	3.545			
3	PWG	124	155	155	16.229	0,05%	0,03%	3,21%	16.073	16.105	16.073			
	Cilem	118	-	-	13.674	0,08%	0,00%	3,96%	13.674	13.556	13.674			
	Gadai	7	155	155	2.555	0,01%	0,11%	1,60%	2.399	2.548	2.399			
4	CFG	59.411	64.056	71.220	121.198	1,53%	1,72%	2,91%	49.978	61.786	57.142			
	CF 1	35.165	40.591	42.144	65.159	4,19%	4,70%	7,27%	23.015	29.994	24.568			
	Total Griya	29.490	29.495	31.633	48.232	4,95%	5,25%	8,00%	16.598	18.741	18.736			
	Oto	5.675	11.095	10.511	16.927	2,34%	3,58%	5,76%	6.416	11.253	5.832			
	CF 2	24.246	23.465	29.076	56.039	0,80%	0,89%	1,71%	26.963	31.792	32.573			
	Mitraguna & Others	22.605	22.227	26.760	50.188	0,91%	0,99%	1,85%	23.428	27.583	27.961			
	Pensiun	1.642	1.239	2.316	5.851	0,30%	0,41%	1,05%	3.536	4.210	4.613			
Total Pembiayaan		72.302	86.092	93.072	225.292	1,21%	1,43%	3,46%	132.221	152.990	139.200	1,24%	64,14%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	1.179	0,21%	0,14%	0,15%	57	(543)	807			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	1.179	0,72%	0,43%	0,48%	57	(543)	807			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	23.240	1,84%	2,08%	2,23%	1.491	4.363	1.518			
	KUR	14.751	17.344	16.970	18.187	1,53%	1,72%	1,85%	1.216	3.435	843			
	Non KUR	4.126	4.378	4.778	5.054	6,91%	8,04%	8,58%	275	928	676			
3	PWG	-	7	7	88	0,00%	0,00%	0,02%	81	88	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	88	0,00%	0,00%	0,05%	81	88	81			
4	CFG	50.713	74.420	72.384	73.459	1,31%	1,74%	1,76%	1.075	22.747	(961)			
	CF 1	15.203	26.703	26.269	27.563	1,81%	2,93%	3,07%	1.294	12.360	860			
	Total Griya	12.941	23.550	22.853	24.357	2,17%	3,79%	4,04%	1.504	11.415	1.106			
	Oto	2.262	3.453	3.416	3.206	0,93%	1,16%	1,09%	(210)	945	(247)			
	CF 2	35.510	47.717	46.115	45.896	1,17%	1,42%	1,40%	(219)	10.386	(1.821)			
	Mitraguna & Others	25.071	43.487	43.079	42.861	1,00%	1,60%	1,58%	(218)	17.790	(626)			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,54%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	97.966	1,19%	1,47%	1,51%	2.704	26.655	1.445	1,16%	22,82%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511</

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	15.566	14.689	14.852	1.008	163	(714)	-4,59%	5.875	65,44%	18.157	81,80%	(3.305)
2	Tabungan	318.561	336.067	314.198	319.103	17.430	4.905	(16.964)	-5,05%	542	0,17%	335.461	95,12%	(16.358)
3	Deposito	104.995	105.558	107.301	107.501	(2.024)	200	1.944	1,84%	2.507	2,39%	105.512	101,89%	1.990
	Total	432.533	457.190	436.187	441.456	16.413	5.268	(15.735)	-3,44%	8.923	2,06%	459.130	96,15%	(17.674)
	CASA	327.538	351.633	328.887	333.954	18.437	5.068	(17.679)	-5,03%	6.416	1,96%	353.618	94,44%	(19.664)
	(%) CASA	75,73%	76,91%	75,40%	75,65%									
	FDR	79,97%	80,67%	85,09%	84,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.094	13.752	13.195		(557)	(899)	-6,38%	2.889	28,03%	-	0,00%	13.195
2	Giro ISE	2.678	1.984	2.023	2.024		1	41	2,04%	(654)	-24,41%	-	0,00%	2.024
3	Tabungan ISE	7.628	9.110	8.729	8.171		(558)	(940)	-10,32%	543	7,11%	-	0,00%	8.171
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	171	171	171		0	0	0,00%	5	3,01%	-	0,00%	171

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.056	19.953	1.150	990	-160	-394	897	-3.222	93	28.677	69,58%	(8.724)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	19.953	1.150	990	-160	-394	897	-3.222	93	26.228	76,08%	(6.275)
	• Local Champion	13.476	10.978	11.893	-	990	-593	-593	915	-1.583	75	14.439	82,37%	(2.546)
	• Value Chain	9.700	8.078	8.061	1.150	-	(1.150)	199	-18	-1.639	18	11.789	68,37%	(3.729)
2	MBG	32.111	34.194	33.497	990	300	-690	382	-697	1.386	997	36.071	92,87%	(2.573)
	KUR	29.277	31.557	30.970	990	300	-690	524	-587	1.693	887	33.152	93,42%	(2.182)
	Non KUR	2.834	2.637	2.527	-	-	0	-141	-110	-307	110	2.919	86,58%	(392)
3	PWG	33.786	45.293	46.523	8.456	9.253	796	1.334	1.230	12.737	8.023	39.347	118,24%	7.176
	Cilem	19.457	29.599	28.804	3.846	1.585	-2.261	1.872	-795	9.348	2.379	21.759	132,38%	7.045
	Gadai	14.329	15.694	17.719	4.611	7.668	3.057	-539	2.025	3.389	5.643	17.588	100,74%	130
4	CFG	256.811	270.254	271.178	8.100	8.822	721	1.736	924	14.366	7.897	268.964	100,82%	2.214
	CF 1	12.729	15.585	14.922	225	78	-148	82	-663	2.194	740	14.185	105,20%	738
	Total Griya	2.031	4.143	4.112	-	-	0	0	-31	2.081	31	2.408	170,76%	1.704
	• Total Non Program	2.031	4.143	4.112	-	-	0	351	-31	2.081	31	2.408	170,76%	1.704
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	11.442	10.810	225	78	-148	82	-632	113	709	11.776	91,79%	(966)
	CF 2	244.083	254.669	256.256	7.875	8.744	869	1.654	1.587	12.173	7.157	254.779	100,58%	1.477
	Mitraguna & Others	223.458	231.889	233.844	7.449	8.744	1.295	1.485	1.954	10.385	6.790	233.221	100,27%	623
	Pensiun	20.624	22.779	22.412	426	-	-426	170	-368	1.787	368	21.558	103,96%	854
	Total Pembiayaan	345.884	368.797	371.151	18.696	19.364	668	3.059	2.355	25.267	17.010	373.059	99,49%	(1.908)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	20	1.800	0,00%	0,11%	9,02%	1.780	1.800	1.800			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	20	1.800	0,00%	0,11%	9,02%	1.780	1.800	1.800			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	1.926	940	2.072	0,71%	2,75%	6,19%	1.132	1.843	146			
	KUR	230	1.553	858	1.869	0,78%	2,72%	6,03%	1.011	1.639	316			
	Non KUR	-	373	82	203	0,00%	3,10%	8,04%	121	203	(170)			
3	PWG	-	-	-	1.700	0,00%	0,00%	3,65%	1.700	1.700	1.700			
	Cilem	-	-	-	1.413	0,00%	0,00%	4,91%	1.413	1.413	1.413			
	Gadai	-	-	-	287	0,00%	0,00%	1,62%	287	287	287			
4	CFG	1.832	1.586	1.119	2.316	0,71%	0,41%	0,85%	1.198	485	730			
	CF 1	169	630	580	643	1,33%	3,72%	4,31%	64	474	13			
	Total Griya	33	-	19	18	1,62%	0,46%	0,43%	(2)	(15)	18			
	Oto	136	630	561	626	1,28%	4,90%	5,79%	65	489	(4)			
	CF 2	1.662	956	539	1.673	0,68%	0,21%	0,65%	1.134	11	717			
	Mitraguna & Others	1.662	956	539	1.448	0,74%	0,23%	0,62%	910	(214)	492			
	Pensiun	-	-	-	224	0,00%	0,00%	1,00%	224	224	224			
	Total Pembiayaan	2.061	3.512	2.078	7.889	0,60%	0,56%	2,13%	5.811	5.828	4.377	0,41%	80,62%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	73	104	98	165	0,23%	0,29%	0,49%	67	92	61			
	KUR	73	104	98	165	0,25%	0,31%	0,53%	67	92	61			
	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	868	3.032	3.527	3.519	0,34%	1,31%	1,30%	(8)	2.651	487			
	CF 1	-	132	132	132	0,00%	0,85%	0,88%	-	132	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	132	0,00%	1,15%	1,22%	-	132	-			
	CF 2	868	2.900	3.395	3.387	0,36%	1,33%	1,32%	(8)	2.519	487			
	Mitraguna & Others	868	2.900	3.395	3.387	0,39%	1,46%	1,45%	(8)	2.519	487			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.136	3.625	3.684	0,27%	0,98%	0,99%	59	2.743	548	0,42%	57,67%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	432.156	432.533	457.190	25.034	
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,58	3,82	3,81	(0,00)	0,24
CIF Payroll	1.493	1.658	1.761	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.405	3.912	3.281	83	(631)	876	36,43%	1.794	120,75%	6.342	51,72%	(3.062)
2	Tabungan	231.208	244.208	234.632	236.270	7.464	1.637	(7.939)	-3,25%	5.061	2,19%	245.466	96,25%	(9.196)
3	Deposito	90.995	80.405	78.063	78.062	(1.951)	(1)	(2.343)	-2,91%	(12.933)	-14,21%	91.598	85,22%	(13.536)
	Total	323.689	327.017	316.607	317.612	5.597	1.005	(9.405)	-2,88%	(6.077)	-1,88%	343.406	92,49%	(25.794)
	CASA	232.695	246.613	238.544	239.550	7.547	1.006	(7.063)	-2,86%	6.856	2,95%	251.808	95,13%	(12.258)
	(%) CASA	71,89%	75,41%	75,34%	75,42%									
	FDR	38,52%	40,38%	42,13%	42,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.789	8.523	8.675		151	(114)	-1,30%	913	11,77%	-	0,00%	8.675
2	Giro ISE	590	587	616	588		(28)	0	0,04%	(3)	-0,47%	-	0,00%	588
3	Tabungan ISE	7.171	8.202	7.908	8.087		180	(114)	-1,40%	916	12,78%	-	0,00%	8.087
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	30.140	29.622	-	450	450	-1.327	-518	-6.743	968	41.558	71,28%	(11.936)
	KUR	33.975	27.638	26.887	-	150	150	-1.165	-751	-7.088	901	38.976	68,99%	(12.088)
	Non KUR	2.390	2.502	2.734	-	300	300	-162	233	345	67	2.582	105,91%	153
3	PWG	10.065	18.819	19.080	4.533	3.475	-1.058	2.189	262	9.015	3.213	22.938	83,18%	(3.858)
	Cilem	6.212	12.768	12.835	1.964	702	-1.261	1.697	67	6.623	635	14.687	87,39%	(1.853)
	Gadai	3.854	6.051	6.245	2.569	2.772	203	492	194	2.392	2.578	8.251	75,69%	(2.006)
4	CFG	78.172	83.086	84.682	2.778	3.330	553	1.356	1.596	6.510	1.734	91.537	92,51%	(6.855)
	CF 1	15.674	20.115	21.108	1.238	1.518	281	532	993	5.434	525	17.275	122,19%	3.833
	Total Griya	3.604	3.680	3.941	402	300	-102	0	261	338	39	4.018	98,09%	(77)
	• Total Non Program	3.604	3.680	3.941	402	300	-102	135	261	338	39	4.018	98,09%	(77)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	16.435	17.167	836	1.218	383	532	732	5.096	486	13.257	129,49%	3.910
	CF 2	62.498	62.971	63.574	1.540	1.812	272	824	603	1.076	1.209	74.261	85,61%	(10.688)
	Mitraguna & Others	54.964	55.505	56.014	1.350	1.540	190	747	509	1.050	1.031	65.701	85,26%	(9.687)
	Pensiun	7.534	7.466	7.560	190	272	82	77	94	26	178	8.561	88,31%	(1.001)
	Total Pembiayaan	124.679	132.044	133.384	7.311	7.255	-56	2.219	1.340	8.705	5.915	156.109	85,44%	(22.725)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.146	2.277	3.227	2,92%	7,56%	10,89%	950	2.164	1.081			
	KUR	1.062	2.016	2.074	2.754	3,13%	7,50%	10,24%	680	1.692	738			
	Non KUR	-	129	203	472	0,00%	8,12%	17,28%	269	472	343			
3	PWG	-	-	-	357	0,00%	0,00%	1,87%	357	357	357			
	Cilem	-	-	-	236	0,00%	0,00%	1,84%	236	236	236			
	Gadai	-	-	-	121	0,00%	0,00%	1,93%	121	121	121			
4	CFG	113	1.221	586	1.180	0,14%	0,71%	1,39%	594	1.067	(42)			
	CF 1	113	355	304	298	0,72%	1,51%	1,41%	(6)	186	(57)			
	Total Griya	-	38	50	51	0,00%	1,37%	1,31%	1	51	13			
	Oto	113	317	254	247	0,93%	1,54%	1,44%	(7)	134	(70)			
	CF 2	-	866	282	881	0,00%	0,45%	1,39%	599	881	15			
	Mitraguna & Others	-	866	282	881	0,00%	0,51%	1,57%	599	881	15			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	3.367	2.863	4.764	1,00%	2,17%	3,57%	1.900	3.512	1.396	2,68%	25,01%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	846	850	886	1.017	2,33%	2,94%	3,43%	131	171	167			
	KUR	846	850	886	1.017	2,49%	3,21%	3,78%	131	171	167			
	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	588	262	411	373	0,75%	0,49%	0,44%	(37)	(214)	111			
	CF 1	-	22	17	17	0,00%	0,09%	0,08%	-	17	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	17	17	0,00%	0,10%	0,10%	-	17	(5)			
	CF 2	588	240	393	356	0,94%	0,62%	0,56%	(37)	(232)	116			
	Mitraguna & Others	588	140	293	256	1,07%	0,53%	0,46%	(37)	(332)	116			
	Pensiun	-	101	101	101	0,00%	0,08%	1,33%	-	101	-			
	Total Pembiayaan	1.434	1.112	1.297	1.391	1,15%	0,98%	1,04%	94	(43)	278	2,90%	-177,77%	1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,63	3,64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.010	25.231	25.087	3.860	(145)	76	0,31%	1.196	5,01%	31.787	78,92%	(6.701)
2	Tabungan	197.564	209.818	212.277	213.649	1.029	1.372	3.831	1,83%	16.085	8,14%	209.165	102,14%	4.484
3	Deposito	16.291	19.666	20.199	20.200	4.562	1	533	2,71%	3.908	23,99%	16.876	119,69%	3.323
	Total	237.746	254.494	257.707	258.935	9.451	1.228	4.441	1,74%	21.189	8,91%	257.828	100,43%	1.107
	CASA	221.455	234.828	237.508	238.736	4.889	1.227	3.908	1,66%	17.281	7,80%	240.952	99,08%	(2.217)
	(%) CASA	93,15%	92,27%	92,16%	92,20%									
	FDR	68,74%	65,61%	65,33%	65,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	41.818	41.198	42.685		1.487	868	2,07%	11.872	38,53%	-	0,00%	42.685
2	Giro ISE	20.367	23.390	23.781	23.675		(106)	284	1,22%	3.308	16,24%		0,00%	23.675
3	Tabungan ISE	10.446	18.427	17.417	19.010		1.593	583	3,16%	8.564	81,98%		0,00%	19.010
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	217	218	218		0	1	0,46%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	• Local Champion	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.549	45.320	500	1.000	500	-485	-229	-4.862	1.229	51.896	87,33%	(6.576)
	KUR	46.016	41.585	41.410	500	1.000	500	-400	-174	-4.605	1.174	47.506	87,17%	(6.096)
	Non KUR	4.166	3.964	3.910	-	-	0	-85	-55	-256	55	4.390	89,06%	(480)
3	PWG	5.806	12.872	13.530	2.453	2.669	216	1.076	658	7.723	2.011	20.099	67,31%	(6.570)
	Cilem	4.026	9.832	10.353	1.703	1.353	-350	1.088	522	6.327	831	13.603	76,11%	(3.249)
	Gadai	1.780	3.040	3.176	750	1.316	566	-11	136	1.396	1.180	6.496	48,89%	(3.320)
4	CFG	106.465	107.693	108.656	3.637	3.720	83	2.141	963	2.191	2.757	116.162	93,54%	(7.507)
	CF 1	51.093	49.084	50.279	391	1.952	1.561	-225	1.195	-813	757	52.282	96,17%	(2.003)
	Total Griya	39.118	37.211	38.100	280	1.320	1.040	0	889	-1.018	431	39.449	96,58%	(1.350)
	• Total Non Program	38.883	36.982	37.872	280	1.320	1.040	19	890	-1.011	430	39.188	96,64%	(1.316)
	• Program	235	228	228	-	-	0	-1	-1	-7	1	262	87,02%	(34)
	Oto	11.975	11.874	12.179	111	632	521	-225	306	205	326	12.833	94,91%	(654)
	CF 2	55.372	58.609	58.376	3.246	1.768	-1.478	2.367	-232	3.004	2.000	63.880	91,38%	(5.503)
	Mitraguna & Others	53.214	55.444	55.238	3.196	1.768	-1.428	2.345	-207	2.024	1.975	60.979	90,59%	(5.741)
	Pensiun	2.158	3.164	3.139	50	-	-50	22	-26	980	26	2.901	108,18%	237
	Total Pembiayaan	163.429	166.976	168.355	6.590	7.389	799	2.720	1.379	4.927	6.010	189.133	89,01%	(20.778)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	1.207	2.660	2.603	4.632	2,41%	5,72%	10,22%	2.029	3.425	1.971			
	KUR	992	1.590	1.735	3.384	2,15%	4,17%	8,17%	1.649	2.392	1.794			
	Non KUR	216	1.070	868	1.248	5,18%	21,89%	31,92%	380	1.032	178			
3	PWG	-	299	-	1.031	0,00%	0,00%	7,62%	1.031	1.031	731			
	Cilem	-	290	-	1.023	0,00%	0,00%	9,88%	1.023	1.023	733			
	Gadai	-	9	-	7	0,00%	0,00%	0,23%	7	7	(2)			
4	CFG	1.664	3.519	4.680	7.824	1,56%	4,35%	7,20%	3.145	6.161	4.305			
	CF 1	1.143	3.292	3.118	6.272	2,24%	6,35%	12,48%	3.155	5.129	2.980			
	Total Griya	959	3.212	3.039	5.873	2,45%	8,17%	15,42%	2.835	4.915	2.662			
	Oto	185	81	79	399	1,54%	0,67%	3,28%	320	215	319			
	CF 2	521	227	1.562	1.552	0,94%	2,67%	2,66%	(10)	1.031	1.325			
	Mitraguna & Others	521	227	1.562	1.552	0,98%	2,82%	2,81%	(10)	1.031	1.325			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.479	7.283	13.487	1,76%	4,36%	8,01%	6.204	10.616	7.008	2,22%	72,27%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,81%	5,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,81%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.244	1.491	1.704	1,16%	3,27%	3,76%	213	1.121	459			
	KUR	582	875	844	1.057	1,27%	2,03%	2,55%	213	475	183			
	Non KUR	-	370	646	646	0,00%	16,30%	16,53%	-	646	277			
3	PWG	-	-	-	81	0,00%	0,00%	0,60%	81	81	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	81	0,00%	0,00%	2,56%	81	81	81			
4	CFG	2.957	1.226	1.306	1.587	2,78%	1,21%	1,46%	281	(1.370)	361			
	CF 1	1.322	756	836	1.117	2,59%	1,70%	2,22%	281	(205)	361			
	Total Griya	1.322	664	744	1.025	3,38%	2,00%	2,69%	281	(296)	361			
	Oto	-	92	92	92	0,00%	0,77%	0,75%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,81%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.520	2.847	3.422	2,20%	1,70%	2,03%	575	(167)	902	3,00%	-47,71%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	233.412	237.820	254.568	21.156	
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,47	3,48	0,01	0,10
CIF Payroll	2.062	2.147	2.166	19	104

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	24.647	38.632	17.062	(9.397)	(21.569)	(7.585)	-30,77%	(5.065)	-22,89%	32.913	51,84%	(15.851)
2	Tabungan	184.167	192.540	199.174	199.548	2.758	375	7.008	3,64%	15.381	8,35%	202.737	98,43%	(3.188)
3	Deposito	54.206	50.932	49.479	49.479	(225)	0	(1.453)	-2,85%	(4.728)	-8,72%	54.636	90,56%	(5.157)
	Total	260.500	268.120	287.284	266.089	(6.864)	(21.195)	(2.030)	-0,76%	5.589	2,15%	290.286	91,66%	(24.196)
	CASA	206.294	217.187	237.805	216.610	(6.639)	(21.195)	(577)	-0,27%	10.316	5,00%	235.650	91,92%	(19.039)
	(%) CASA	79,19%	81,00%	82,78%	81,41%									
	FDR	138,97%	149,32%	140,82%	152,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.854	7.130	6.971		(159)	(1.883)	-21,27%	(1.529)	-17,99%	-	0,00%	6.971
2	Giro ISE	2.572	800	904	819		(85)	19	2,36%	(1.753)	-68,16%	-	0,00%	819
3	Tabungan ISE	5.928	8.054	6.226	6.152		(74)	(1.902)	-23,61%	224	3,77%	-	0,00%	6.152
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	132	154	157	157		0	3	1,95%	25	18,94%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.838	16.058	-	-	0	-2.691	-780	-5.630	780	27.517	58,36%	(11.459)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.058	-	-	0	-2.691	-780	-5.630	780	24.933	64,40%	(8.875)
	• Local Champion	15.491	12.134	11.922	-	-	0	-183	-212	-3.569	212	16.507	72,22%	(4.585)
	• Value Chain	6.197	4.704	4.136	-	-	-	-2.508	-569	-2.061	569	8.426	49,08%	(4.290)
2	MBG	56.291	52.351	50.956	1.120	470	-650	-1.137	-1.394	-5.335	1.864	57.500	88,62%	(6.544)
	KUR	53.330	49.760	48.427	1.120	470	-650	-1.043	-1.333	-4.903	1.803	54.361	89,08%	(5.934)
	Non KUR	2.961	2.591	2.529	-	-	0	-94	-61	-432	61	3.139	80,57%	(610)
3	PWG	18.519	29.031	31.625	8.191	8.438	246	2.293	2.594	13.106	5.844	31.368	100,82%	257
	Cilem	7.342	14.973	15.598	2.160	1.889	-271	1.391	624	8.256	1.265	17.671	88,27%	(2.074)
	Gadai	11.177	14.057	16.027	6.031	6.549	518	903	1.970	4.850	4.579	13.696	117,02%	2.331
4	CFG	265.530	302.127	305.914	9.413	8.831	-582	5.947	3.787	40.384	5.044	291.066	105,10%	14.847
	CF 1	155.192	153.557	153.296	348	1.676	1.328	252	-261	-1.896	1.937	172.308	88,97%	(19.012)
	Total Griya	146.765	139.591	139.153	-	1.130	1.130	0	-438	-7.612	1.568	163.033	85,35%	(23.880)
	• Total Non Program	29.135	30.778	31.306	-	1.130	1.130	-604	528	2.171	602	31.725	98,68%	(419)
	• Program	117.630	108.813	107.847	-	-	0	-1.210	-966	-9.783	966	131.307	82,13%	(23.460)
	Oto	8.426	13.966	14.143	348	546	198	252	178	5.717	368	9.276	152,47%	4.867
	CF 2	110.338	148.570	152.618	9.065	7.155	-1.910	5.695	4.047	42.279	3.108	118.758	128,51%	33.860
	Mitraguna & Others	99.558	136.909	141.068	8.690	7.155	-1.535	5.420	4.159	41.510	2.996	107.243	131,54%	33.826
	Pensiun	10.780	11.661	11.549	375	-	-375	276	-112	769	112	11.515	100,30%	34
	Total Pembiayaan	362.027	400.346	404.552	18.725	17.739	-986	4.412	4.206	42.525	13.533	407.451	99,29%	(2.899)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	344	0,00%	0,00%	2,15%	344	344	344			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	344	0,00%	0,00%	2,15%	344	344	344			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	3.041	1.894	4.502	1,39%	3,62%	8,84%	2.608	3.721	1.461			
	KUR	645	2.534	1.569	4.019	1,21%	3,15%	8,30%	2.450	3.375	1.486			
	Non KUR	137	508	325	483	4,62%	12,55%	19,10%	158	346	(25)			
3	PWG	-	16	-	831	0,00%	0,00%	2,63%	831	831	815			
	Cilem	-	16	-	572	0,00%	0,00%	3,67%	572	572	556			
	Gadai	-	-	-	259	0,00%	0,00%	1,61%	259	259	259			
4	CFG	18.567	17.527	17.925	24.383	6,99%	5,93%	7,97%	6.458	5.816	6.856			
	CF 1	18.567	15.878	16.344	22.203	11,96%	10,64%	14,48%	5.859	3.636	6.325			
	Total Griya	18.403	15.720	16.099	21.660	12,54%	11,53%	15,57%	5.561	3.257	5.940			
	Oto	164	159	246	543	1,95%	1,76%	3,84%	298	379	385			
	CF 2	-	1.649	1.581	2.180	0,00%	1,06%	1,43%	599	2.180	531			
	Mitraguna & Others	-	1.649	1.399	1.997	0,00%	1,02%	1,42%	599	1.997	349			
	Pensiun	-	-	182	182	0,00%	1,56%	1,58%	(0)	182	182			
	Total Pembiayaan	19.349	20.584	19.819	30.061	5,34%	4,95%	7,43%	10.241	10.712	9.477	0,32%	95,76%	-7,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,06%	1,12%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,06%	1,12%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.353	1.515	1.862	2,77%	2,89%	3,65%	347	300	509			
	KUR	1.074	1.197	1.209	1.455	2,01%	2,43%	3,00%	245	380	258			
	Non KUR	488	156	306	408	16,47%	11,81%	16,11%	101	(80)	251			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.669	11.528	12.194	1,59%	3,82%	3,99%	666	7.978	525			
	CF 1	4.193	10.725	10.321	10.912	2,70%	6,72%	7,12%	591	6.720	187			
	Total Griya	4.144	10.582	10.272	10.863	2,82%	7,36%	7,81%	591	6.720	281			
	Oto	49	143	49	49	0,58%	0,35%	0,35%	-	-	(94)			
	CF 2	23	944	1.207	1.282	0,02%	0,81%	0,84%	75	1.258	338			
	Mitraguna & Others	23	944	1.207	1.282	0,02%	0,88%	0,91%	75	1.258	338			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.202	13.223	14.235	1,65%	3,30%	3,52%	1.013	8.278	1.034	0,67%	80,93%	-2,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	379.510	400.234	436.244	56.734	
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,07	3,08	0,01	0,31
CIF Payroll	1.430	1.442	1.472	30	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	47.608	53.966	51.635	17.478	(2.331)	4.027	8,46%	35.025	210,87%	24.924	207,17%	26.711
2	Tabungan	236.060	258.839	257.235	257.158	2.296	(77)	(1.681)	-0,65%	21.098	8,94%	253.523	101,43%	3.635
3	Deposito	132.723	131.676	131.702	131.678	248	(24)	2	0,00%	(1.045)	-0,79%	133.468	98,66%	(1.790)
	Total	385.393	438.123	442.903	440.471	20.022	(2.432)	2.348	0,54%	55.079	14,29%	411.915	106,93%	28.556
	CASA	252.670	306.447	311.201	308.793	19.774	(2.408)	2.346	0,77%	56.123	22,21%	278.447	110,90%	30.347
	(%) CASA	65,56%	69,95%	70,26%	70,11%									
	FDR	115,76%	106,22%	105,08%	105,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.232	56.656	57.254		598	5.022	9,61%	15.712	37,82%	-	0,00%	57.254
2	Giro ISE	8.627	6.135	8.628	9.039		412	2.904	47,33%	412	4,78%		0,00%	9.039
3	Tabungan ISE	5.900	9.846	11.875	12.034		158	2.188	22,22%	6.134	103,96%		0,00%	12.034
4	Deposito ISE	27.015	36.251	36.153	36.181		28	(70)	-0,19%	9.166	33,93%		0,00%	36.181
5	CIF ISE	181	205	208	208		0	3	1,46%	27	14,92%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	174.879	172.974	3.000	500	-2.500	709	-1.906	-11.421	2.406	189.174	91,44%	(16.200)
	Linkage	161.832	153.707	152.422	-	-	-	-1.254	-1.285	-9.409	1.285	163.984	92,95%	(11.561)
	Non-Linkage	22.563	21.172	20.551	3.000	500	-2.500	1.963	-621	-2.012	1.121	25.190	81,58%	(4.639)
	• Local Champion	13.053	13.965	13.725	-	-	0	-239	-241	672	241	13.899	98,75%	(174)
	• Value Chain	9.510	7.207	6.826	3.000	500	(2.500)	2.202	-380	-2.684	880	11.291	60,46%	(4.465)
2	MBG	15.807	19.726	19.751	1.090	560	-530	437	25	3.944	535	20.361	97,00%	(610)
	KUR	15.684	19.203	19.234	1.090	560	-530	555	30	3.549	530	20.112	95,63%	(878)
	Non KUR	123	523	517	-	-	0	-117	-5	395	5	249	207,47%	268
3	PWG	19.902	28.891	30.809	8.398	8.942	544	2.556	1.918	10.907	7.024	32.607	94,49%	(1.798)
	Cilem	10.166	16.240	16.964	2.219	2.034	-185	1.728	724	6.799	1.309	19.005	89,26%	(2.041)
	Gadai	9.737	12.651	13.845	6.179	6.908	729	829	1.194	4.108	5.715	13.602	101,78%	242
4	CFG	226.020	241.868	241.872	4.783	6.222	1.439	629	4	15.853	6.219	246.766	98,02%	(4.893)
	CF 1	15.856	20.426	21.284	1.108	1.154	46	234	858	5.428	297	18.342	116,04%	2.942
	Total Griya	12.125	16.897	17.721	749	1.000	251	0	824	5.595	176	12.769	138,78%	4.952
	• Total Non Program	12.125	16.897	17.721	749	1.000	251	234	824	5.595	176	12.769	138,78%	4.952
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.530	3.564	359	154	-205	234	34	-167	120	5.573	63,95%	(2.009)
	CF 2	210.163	221.442	220.588	3.675	5.068	1.393	394	-854	10.425	5.922	228.424	96,57%	(7.836)
	Mitraguna & Others	179.175	185.496	184.221	3.101	4.387	1.286	134	-1.275	5.046	5.662	195.841	94,07%	(11.620)
	Pensiun	30.988	35.946	36.367	574	681	107	260	421	5.379	260	32.583	111,62%	3.785
	Total Pembiayaan	446.124	465.365	465.406	17.271	16.224	-1.047	4.331	41	19.283	16.183	488.909	95,19%	(23.502)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	108	0,00%	0,00%	0,52%	108	108	108			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	273	262	569	2,64%	1,33%	2,88%	307	153	297			
	KUR	294	273	262	569	1,87%	1,36%	2,96%	307	275	297			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	287	-	848	0,00%	0,00%	2,75%	848	848	562			
	Cilem	-	272	-	690	0,00%	0,00%	4,07%	690	690	417			
	Gadai	-	14	-	159	0,00%	0,00%	1,15%	159	159	144			
4	CFG	3.141	1.657	3.045	6.043	1,39%	1,26%	2,50%	2.998	2.901	4.385			
	CF 1	52	120	42	302	0,33%	0,21%	1,42%	260	250	182			
	Total Griya	52	44	42	41	0,43%	0,25%	0,23%	(1)	(10)	(2)			
	Oto	-	76	-	261	0,00%	0,00%	7,31%	261	261	184			
	CF 2	3.089	1.538	3.002	5.741	1,47%	1,36%	2,60%	2.738	2.651	4.203			
	Mitraguna & Others	2.920	1.538	3.002	5.296	1,63%	1,62%	2,87%	2.294	2.377	3.759			
	Pensiun	170	-	-	444	0,55%	0,00%	1,22%	444	275	444			
	Total Pembiayaan	3.558	2.217	3.307	7.568	0,80%	0,71%	1,63%	4.262	4.010	5.351	0,35%	78,70%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	111	-	126	0,52%	0,00%	0,64%	126	44	15			
	KUR	83	-	-	126	0,53%	0,00%	0,66%	126	44	126			
	Non KUR	-	111	-	-	0,00%	0,00%	0,00%	-	-	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.627	4.773	4.751	1,57%	1,97%	1,96%	(22)	1.193	124			
	CF 1	753	303	302	301	4,75%	1,48%	1,41%	(1)	(453)	(2)			
	Total Griya	312	303	302	301	2,57%	1,79%	1,70%	(1)	(11)	(2)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.325	4.471	4.450	1,33%	2,02%	2,02%	(21)	1.645	126			
	Mitraguna & Others	2.805	4.325	4.471	4.450	1,57%	2,41%	2,42%	(21)	1.645	126			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.739	4.773	4.877	1,05%	1,03%	1,05%	105	202	139	1,07%	-1,97%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.207	453.809	476.460	42.253	
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,38	3,38	0,00	0,24
CIF Payroll	2.600	3.500	3.360	(140)	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	628.539	623.476	621.845	131.372	(1.631)	(6.694)	-1,07%	(7.126)	-1,13%	684.170	90,89%	(62.325)
2	Tabungan	522.123	530.517	503.299	521.686	3.310	18.387	(8.831)	-1,66%	(437)	-0,08%	547.916	95,21%	(26.230)
3	Deposito	264.012	291.731	294.598	243.945	3.379	(50.654)	(47.787)	-16,38%	(20.068)	-7,60%	264.420	92,26%	(20.476)
	Total	1.415.106	1.450.787	1.421.373	1.387.475	138.061	(33.898)	(63.312)	-4,36%	(27.631)	-1,95%	1.496.506	92,71%	(109.030)
	CASA	1.151.094	1.159.056	1.126.775	1.143.531	134.682	16.756	(15.525)	-1,34%	(7.563)	-0,66%	1.232.085	92,81%	(88.555)
	(%) CASA	81,34%	79,89%	79,27%	82,42%									
	FDR	55,59%	58,22%	58,03%	59,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	55.491	46.040	46.463		424	(9.027)	-16,27%	6.855	17,31%	-	0,00%	46.463
2	Giro ISE	24.819	32.659	26.048	25.727		(321)	(6.932)	-21,22%	908	3,66%		0,00%	25.727
3	Tabungan ISE	14.728	20.771	17.930	18.675		745	(2.096)	-10,09%	3.947	26,80%		0,00%	18.675
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	168	170	170		0	2	1,19%	15	9,68%		0,00%	170

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	517.410	493.141	-	850	850	-1.350	-24.270	4	25.120	514.844	95,78%	(21.704)
	Linkage	388.874	369.345	365.948	-	-	-	-3.441	-3.397	-22.926	3.397	397.993	91,95%	(32.045)
	Non-Linkage	104.263	148.065	127.193	-	850	850	2.091	-20.873	22.930	21.723	116.851	108,85%	10.341
	• Local Champion	71.739	102.380	84.070	-	-	0	2.972	-18.310	12.331	18.310	75.325	111,61%	8.745
	• Value Chain	32.524	45.686	43.123	-	850	850	-881	-2.562	10.599	3.412	41.526	103,84%	1.597
2	MBG	11.179	15.825	16.235	1.425	945	-480	1.001	410	5.056	535	14.805	109,66%	1.430
	KUR	10.795	15.542	15.958	1.425	945	-480	1.008	416	5.163	529	14.325	111,40%	1.633
	Non KUR	384	283	277	-	-	0	-6	-6	-107	6	480	57,72%	(203)
3	PWG	42.303	62.566	64.255	15.011	17.888	2.877	4.277	1.689	21.952	16.199	59.345	108,27%	4.909
	Cilem	16.301	28.738	29.275	4.150	2.430	-1.720	2.893	537	12.974	1.893	32.018	91,43%	(2.743)
	Gadai	26.001	33.828	34.979	10.860	15.458	4.597	1.384	1.152	8.978	14.306	27.327	128,00%	7.652
4	CFG	239.992	248.847	251.199	8.238	7.651	-587	968	2.352	11.207	5.299	263.599	95,30%	(12.400)
	CF 1	49.326	55.374	55.616	2.391	1.159	-1.232	150	242	6.290	917	52.155	106,64%	3.461
	Total Griya	38.490	43.084	43.040	1.624	400	-1.224	0	-44	4.550	444	39.222	109,73%	3.817
	• Total Non Program	38.490	43.084	43.040	1.624	400	-1.224	1.160	-44	4.550	444	39.222	109,73%	3.817
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.290	12.577	767	759	-8	150	286	1.740	473	12.933	97,25%	(356)
	CF 2	190.665	193.473	195.583	5.848	6.492	645	818	2.110	4.918	4.382	211.444	92,50%	(15.861)
	Mitraguna & Others	156.155	161.098	163.411	5.308	6.426	1.119	678	2.313	7.256	4.113	175.120	93,31%	(11.709)
	Pensiun	34.510	32.375	32.172	540	66	-474	140	-203	-2.338	269	36.324	88,57%	(4.152)
	Total Pembiayaan	786.611	844.648	824.829	24.674	27.334	2.660	4.896	-19.819	38.219	47.153	852.594	96,74%	(27.764)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	27.786	0,00%	0,00%	5,63%	27.786	27.786	27.786			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	4.790	0,00%	0,00%	3,77%	4.790	4.790	4.790			
	Value Chain	-	-	-	22.995	0,00%	0,00%	27,35%	22.995	22.995	22.995			
2	MBG	-	-	-	260	0,00%	0,00%	1,60%	260	260	260			
	KUR	-	-	-	260	0,00%	0,00%	1,63%	260	260	260			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	84	10	1.052	0,00%	0,02%	1,64%	1.042	1.052	968			
	Cilem	-	84	-	569	0,00%	0,00%	1,95%	569	569	486			
	Gadai	-	-	10	482	0,00%	0,03%	1,38%	473	482	482			
4	CFG	1.445	1.978	2.456	5.646	0,60%	0,99%	2,25%	3.190	4.201	3.668			
	CF 1	161	202	866	2.750	0,33%	1,56%	4,94%	1.884	2.589	2.548			
	Total Griya	152	146	752	2.533	0,39%	1,75%	5,89%	1.782	2.382	2.388			
	Oto	9	56	114	216	0,08%	0,93%	1,72%	103	208	160			
	CF 2	1.284	1.776	1.591	2.896	0,67%	0,82%	1,48%	1.306	1.612	1.120			
	Mitraguna & Others	1.284	1.763	1.591	2.354	0,82%	0,99%	1,44%	763	1.070	591			
	Pensiun	-	14	-	542	0,00%	0,00%	1,69%	542	542	529			
	Total Pembiayaan	1.445	2.062	2.466	34.743	0,18%	0,29%	4,21%	32.277	33.298	32.682	0,15%	96,47%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	4.879	3.260	3.635	3.625	2,03%	1,46%	1,44%	(10)	(1.254)	365			
	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	4.879	3.260	3.635	3.625	2,56%	1,88%	1,85%	(10)	(1.254)	365			
	Mitraguna & Others	4.851	3.260	3.635	3.625	3,11%	2,26%	2,22%	(10)	(1.226)	365			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	3.625	0,62%	0,43%	0,44%	(10)	(1.254)	365	0,12%	72,47%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	1.491.506	1.415.515	1.456.150	(35.356)	
2	Contribution Margin	61.248	81.475	53.696	(7.552)	12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,29	3,29	0,00	0,44
CIF Payroll	2.555	2.385	2.488	103	(67)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	26.918	38.582	36.731	(804)	(1.851)	9.813	36,45%	8.588	30,51%	35.576	103,25%	1.155
2	Tabungan	312.220	335.311	333.986	333.818	7.454	(168)	(1.493)	-0,45%	21.598	6,92%	329.969	101,17%	3.849
3	Deposito	88.440	73.380	70.336	70.336	(1.713)	(0)	(3.044)	-4,15%	(18.104)	-20,47%	89.072	78,97%	(18.736)
	Total	428.803	435.609	442.904	440.885	4.937	(2.019)	5.276	1,21%	12.082	2,82%	454.617	96,98%	(13.732)
	CASA	340.363	362.230	372.568	370.549	6.650	(2.019)	8.319	2,30%	30.186	8,87%	365.545	101,37%	5.004
	(%) CASA	79,38%	83,15%	84,12%	84,05%									
	FDR	84,89%	89,87%	88,89%	89,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	41.556	42.866	42.748	(118)	1.192	2,87%	2.467	6,12%	-	0,00%	42.748	
2	Giro ISE	7.566	4.637	4.982	4.894	(88)	257	5,54%	(2.672)	-35,32%	-	0,00%	4.894	
3	Tabungan ISE	32.715	36.919	37.884	37.854	(30)	935	2,53%	5.139	15,71%	-	0,00%	37.854	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	182	200	205	205	0	5	2,50%	23	12,64%	-	0,00%	205	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.563	53.876	350	2.000	1.650	-445	1.312	-4.093	688	68.899	78,20%	(15.023)
	Linkage	31.740	29.210	28.918	-	-	-	-293	-291	-2.822	291	36.423	79,40%	(7.505)
	Non-Linkage	26.229	23.354	24.958	350	2.000	1.650	-152	1.604	-1.271	396	32.475	76,85%	(7.518)
	• Local Champion	25.361	22.616	22.235	350	-	-	-350	-381	-3.127	381	27.203	81,74%	(4.968)
	• Value Chain	867	738	2.723	-	2.000	2.000	-15	1.985	1.855	15	5.272	51,64%	(2.549)
2	MBG	34.002	30.957	30.097	-	110	110	-1.276	-860	-3.905	970	35.355	85,13%	(5.258)
	KUR	32.921	29.685	28.850	-	110	110	-1.243	-835	-4.072	945	34.159	84,46%	(5.310)
	Non KUR	1.081	1.272	1.247	-	-	0	-33	-25	166	25	1.195	104,32%	52
3	PWG	9.475	19.029	19.144	3.921	3.078	-843	1.969	115	9.669	2.964	25.560	74,90%	(6.416)
	Cilem	5.148	12.330	12.235	1.687	720	-967	1.279	-95	7.087	815	16.445	74,40%	(4.210)
	Gadai	4.327	6.699	6.909	2.234	2.358	124	691	210	2.582	2.148	9.115	75,80%	(2.206)
4	CFG	262.577	288.932	290.585	8.325	6.044	-2.281	4.468	1.652	28.008	4.392	282.867	102,73%	7.718
	CF 1	159.367	168.492	168.841	2.893	2.399	-494	251	349	9.474	2.050	161.798	104,35%	7.043
	Total Griya	139.426	144.422	145.060	2.013	2.051	38	0	638	5.635	1.413	140.055	103,57%	5.005
	• Total Non Program	139.426	144.422	145.060	2.013	2.051	38	315	638	5.635	1.413	140.055	103,57%	5.005
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.780	880	348	-532	251	-289	3.839	637	21.743	109,37%	2.038
	CF 2	103.210	120.441	121.744	5.432	3.645	-1.787	4.217	1.303	18.534	2.342	121.069	100,56%	675
	Mitraguna & Others	99.172	115.488	116.480	5.432	3.295	-2.137	4.258	992	17.308	2.303	115.472	100,87%	1.008
	Pensiun	4.038	4.953	5.264	-	350	350	-41	311	1.226	39	5.597	94,05%	(333)
	Total Pembiayaan	364.023	391.482	393.701	12.596	11.233	-1.364	4.716	2.219	29.678	9.014	412.680	95,40%	(18.979)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	29	30	3.373	0,00%	0,06%	6,26%	3.344	3.373	3.344			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	29	30	3.373	0,00%	0,13%	13,52%	3.344	3.373	3.344			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.878	1.889	2.579	2,57%	6,10%	8,57%	691	1.707	701			
	KUR	703	1.591	1.737	2.427	2,14%	5,85%	8,41%	691	1.724	836			
	Non KUR	169	287	152	152	15,61%	11,94%	12,18%	-	(17)	(135)			
3	PWG	-	222	-	692	0,00%	0,00%	3,61%	692	692	470			
	Cilem	-	222	-	651	0,00%	0,00%	5,32%	651	651	429			
	Gadai	-	-	-	41	0,00%	0,00%	0,59%	41	41	41			
4	CFG	4.689	3.876	3.435	7.790	1,79%	1,19%	2,68%	4.356	3.101	3.915			
	CF 1	4.583	3.324	3.018	5.859	2,88%	1,79%	3,47%	2.841	1.276	2.536			
	Total Griya	3.651	2.050	1.927	3.880	2,62%	1,33%	2,67%	1.953	229	1.831			
	Oto	932	1.274	1.091	1.979	4,67%	4,53%	8,32%	888	1.047	705			
	CF 2	106	552	417	1.931	0,10%	0,35%	1,59%	1.515	1.825	1.379			
	Mitraguna & Others	106	552	417	1.931	0,11%	0,36%	1,66%	1.515	1.825	1.379			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	6.006	5.353	14.435	1,53%	1,37%	3,67%	9.082	8.874	8.429	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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,24%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,53%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.932	1.576	1.692	1,53%	5,09%	5,62%	117	1.171	(240)			
	KUR	341	1.602	1.120	1.239	1,04%	3,77%	4,29%	119	898	(363)			
	Non KUR	180	330	456	453	16,68%	35,82%	36,34%	(3)	273	123			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.861	6.822	6.659	1,07%	2,36%	2,29%	(163)	3.862	(202)			
	CF 1	2.607	5.561	5.540	5.377	1,64%	3,29%	3,18%	(163)	2.770	(184)			
	Total Griya	2.357	4.922	4.907	4.996	1,69%	3,40%	3,44%	89	2.639	74			
	Oto	250	639	633	381	1,25%	2,63%	1,60%	(252)	131	(258)			
	CF 2	190	1.300	1.282	1.282	0,18%	1,06%	1,05%	-	1.092	(19)			
	Mitraguna & Others	190	1.300	1.282	1.282	0,19%	1,11%	1,10%	-	1.092	(19)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.918	8.522	8.476	0,91%	2,18%	2,15%	(47)	5.157	(442)	0,00%	100,00%	-2,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.888	431.152	437.306	2.418	
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,31	3,45	3,50	0,05	0,19
CIF Payroll	1.298	1.823	1.730	(93)	432

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	36	47	47	6	0	11	30,78%	(170)	-78,19%	4.016	1,18%	(3.969)
2	Tabungan	144.169	157.059	162.284	161.785	(3.152)	(499)	4.727	3,01%	17.617	12,22%	153.747	105,23%	8.038
3	Deposito	10.918	22.690	20.142	20.142	1.622	0	(2.548)	-11,23%	9.224	84,49%	11.390	176,85%	8.752
	Total	155.304	179.785	182.474	181.975	(1.524)	(499)	2.190	1,22%	26.671	17,17%	169.153	107,58%	12.822
	CASA	144.386	157.095	162.331	161.833	(3.146)	(499)	4.738	3,02%	17.446	12,08%	157.763	102,58%	4.070
	(%) CASA	92,97%	87,38%	88,96%	88,93%									
	FDR	134,72%	125,44%	124,06%	124,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.150	1.051	1.238		187	88	7,68%	(22)	-1,77%	-	0,00%	1.238
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-65,22%		0,00%	0
3	Tabungan ISE	1.260	1.150	1.051	1.238		187	88	7,68%	(22)	-1,75%		0,00%	1.238
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	81	83	83		0	2	2,47%	12	16,90%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.887	1.879	-	-	0	-35	-8	-380	8	2.258	83,19%	(380)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.879	-	-	0	-35	-8	-380	8	2.258	83,19%	(380)
	• Local Champion	2.258	1.887	1.879	-	-	0	-35	-8	-380	8	2.258	83,19%	(380)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	59.857	2.425	2.650	225	681	805	4.943	1.845	59.967	99,82%	(110)
	KUR	53.824	57.681	58.516	2.425	2.650	225	710	835	4.692	1.815	58.554	99,94%	(37)
	Non KUR	1.089	1.370	1.340	-	-	0	-29	-30	251	30	1.413	94,83%	(73)
3	PWG	2.063	7.419	7.763	765	701	-64	457	344	5.699	358	8.829	87,93%	(1.066)
	Cilem	2.063	7.419	7.763	765	701	-64	457	344	5.699	358	8.829	87,93%	(1.066)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	156.870	2.587	1.908	-680	986	-297	6.872	2.205	159.620	98,28%	(2.750)
	CF 1	15.162	17.559	17.479	472	338	-135	112	-80	2.317	418	16.355	106,87%	1.124
	Total Griya	4.320	3.872	3.835	-	-	0	0	-37	-485	37	4.663	82,24%	(828)
	• Total Non Program	3.984	3.556	3.520	-	-	0	-40	-35	-464	35	4.288	82,10%	(768)
	• Program	336	317	315	-	-	0	-2	-2	-21	2	375	83,92%	(60)
	Oto	10.841	13.686	13.644	472	338	-135	112	-43	2.802	381	11.692	116,69%	1.952
	CF 2	134.836	139.609	139.391	2.115	1.570	-545	874	-217	4.555	1.787	143.265	97,30%	(3.874)
	Mitraguna & Others	130.780	135.631	135.431	2.115	1.570	-545	897	-200	4.650	1.770	138.474	97,80%	(3.043)
	Pensiun	4.056	3.978	3.961	-	-	0	-23	-17	-95	17	4.792	82,66%	(831)
	Total Pembiayaan	209.233	225.525	226.368	5.778	5.259	-518	2.090	843	17.135	4.416	230.674	98,13%	(4.306)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	618	0,00%	0,00%	32,87%	618	618	618			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	618	0,00%	0,00%	32,87%	618	618	618			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	88	57	590	0,00%	0,10%	0,99%	534	590	502			
	KUR	-	22	-	535	0,00%	0,00%	0,91%	535	535	513			
	Non KUR	-	67	57	55	0,00%	4,14%	4,14%	(1)	55	(11)			
3	PWG	-	-	-	63	0,00%	0,00%	0,81%	63	63	63			
	Cilem	-	-	-	63	0,00%	0,00%	0,81%	63	63	63			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.123	1.464	4.519	0,72%	0,93%	2,88%	3.055	3.442	3.395			
	CF 1	278	526	521	635	1,83%	2,97%	3,63%	114	357	108			
	Total Griya	278	253	253	388	6,43%	6,54%	10,13%	135	110	135			
	Oto	-	273	268	247	0,00%	1,96%	1,81%	(22)	247	(26)			
	CF 2	799	597	942	3.884	0,59%	0,68%	2,79%	2.941	3.085	3.287			
	Mitraguna & Others	799	597	942	3.300	0,61%	0,69%	2,44%	2.358	2.502	2.704			
	Pensiun	-	-	-	583	0,00%	0,00%	14,73%	583	583	583			
	Total Pembiayaan	1.077	1.212	1.520	5.789	0,51%	0,67%	2,56%	4.269	4.713	4.578	0,43%	83,30%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	750	750	0,00%	39,76%	39,93%	-	750	750			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	750	750	0,00%	39,76%	39,93%	-	750	750			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	-	9	8	0,26%	0,02%	0,01%	(2)	(136)	8			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	-	9	8	3,71%	0,68%	0,58%	(2)	(33)	8			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.321	1.390	1.343	0,54%	0,88%	0,86%	(47)	533	22			
	CF 1	140	132	132	132	0,92%	0,75%	0,75%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,96%	-	-	-			
	CF 2	670	1.190	1.258	1.212	0,50%	0,90%	0,87%	(47)	542	22			
	Mitraguna & Others	670	1.122	1.190	1.144	0,51%	0,88%	0,84%	(47)	474	22			
	Pensiun	-	68	68	68	0,00%	0,03%	1,71%	-	68	-			
	Total Pembiayaan	954	1.321	2.149	2.101	0,46%	0,95%	0,93%	(48)	1.148	780	0,15%	83,66%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.252	214.060	229.253	24.001	
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,34	3,42	3,37	(0,05)	0,03
CIF Payroll	607	827	604	(223)	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.292	2.243	2.247	(8)	4	(45)	-1,96%	2.010	845,25%	3.947	56,94%	(1.700)
2	Tabungan	85.480	92.325	93.177	93.450	5.233	273	1.125	1,22%	7.970	9,32%	93.731	99,70%	(281)
3	Deposito	55.765	42.238	41.941	41.891	(996)	(50)	(347)	-0,82%	(13.874)	-24,88%	56.364	74,32%	(14.473)
	Total	141.483	136.856	137.361	137.588	4.229	227	733	0,54%	(3.894)	-2,75%	154.042	89,32%	(16.454)
	CASA	85.718	94.618	95.421	95.698	5.225	277	1.080	1,14%	9.980	11,64%	97.678	97,97%	(1.980)
	(%) CASA	60,59%	69,14%	69,47%	69,55%									
	FDR	57,51%	64,33%	64,56%	64,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.442	2.376	2.376	0	(66)	-2,70%	2.039	604,93%	-	0,00%	2.376
2	Giro ISE	44	2.056	2.035	2.035	0	(21)	-1,04%	1.991	4476,11%	-	0,00%	2.035
3	Tabungan ISE	293	385	341	341	0	(44)	-11,53%	48	16,51%	-	0,00%	341
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	90	95	96	96	0	1	1,05%	6	6,67%	-	0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	28.590	25.909	26.306	970	1.400	430	53	397	-2.284	1.003	29.069	90,49%	(2.763)
	KUR	28.019	25.337	25.746	970	1.400	430	67	409	-2.273	991	28.375	90,73%	(2.629)
	Non KUR	572	572	560	-	-	0	-14	-12	-12	12	694	80,72%	(134)
3	PWG	2.056	6.069	6.331	883	612	-271	630	262	4.274	350	6.812	92,93%	(482)
	Cilem	2.056	6.069	6.331	883	612	-271	630	262	4.274	350	6.812	92,93%	(482)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	56.039	633	1.101	468	898	-22	5.314	1.123	58.468	95,85%	(2.429)
	CF 1	3.683	6.400	6.482	-	185	185	-156	82	2.799	102	4.611	140,59%	1.872
	Total Griya	695	363	358	-	-	0	0	-5	-337	5	935	38,24%	(578)
	• Total Non Program	695	363	358	-	-	0	-5	-5	-337	5	935	38,24%	(578)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.037	6.125	-	185	185	-156	87	3.137	98	3.675	166,64%	2.449
	CF 2	47.042	49.662	49.557	633	916	283	1.053	-105	2.515	1.021	53.857	92,02%	(4.300)
	Mitraguna & Others	38.019	39.703	39.665	580	916	336	712	-38	1.646	954	44.239	89,66%	(4.574)
	Pensiun	9.023	9.959	9.892	53	-	-53	341	-67	869	67	9.618	102,85%	274
	Total Pembiayaan	81.372	88.039	88.676	2.486	3.113	627	1.580	637	7.304	2.476	94.350	93,99%	(5.674)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	574	594	689	1.401	2,01%	2,66%	5,33%	712	827	807			
	KUR	574	538	632	1.377	2,05%	2,50%	5,35%	745	803	839			
	Non KUR	-	56	57	24	0,00%	9,90%	4,25%	(33)	24	(32)			
3	PWG	-	72	-	174	0,00%	0,00%	2,74%	174	174	101			
	Cilem	-	72	-	174	0,00%	0,00%	2,74%	174	174	101			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	1.401	2.457	4.244	0,46%	4,38%	7,57%	1.787	4.010	2.844			
	CF 1	134	113	106	2.187	3,65%	1,65%	33,73%	2.081	2.052	2.073			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	113	106	2.187	4,50%	1,75%	35,70%	2.081	2.052	2.073			
	CF 2	100	1.288	2.351	2.058	0,21%	4,73%	4,15%	(294)	1.958	770			
	Mitraguna & Others	-	1.202	1.360	1.646	0,00%	3,42%	4,15%	286	1.646	444			
	Pensiun	100	85	992	412	1,10%	9,96%	4,16%	(580)	312	327			
	Total Pembiayaan	808	2.067	3.146	5.819	0,99%	3,57%	6,56%	2.673	5.011	3.752	1,87%	71,53%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	315	482	431	576	1,10%	1,66%	2,19%	145	261	94			
	KUR	178	315	266	356	0,63%	1,05%	1,38%	90	179	41			
	Non KUR	138	167	165	220	24,08%	28,86%	39,26%	55	82	53			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	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	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,50%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	680	629	774	0,39%	0,71%	0,87%	145	459	94	0,04%	95,29%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	
2	Contribution Margin	3.912	6.308	4.689	777	-19,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	37.658	41.606	41.513	17.716	(93)	3.855	10,24%	21.340	105,79%	24.947	166,41%	16.567
2	Tabungan	135.101	144.598	144.261	144.951	1.028	690	353	0,24%	9.850	7,29%	144.648	100,21%	303
3	Deposito	28.599	25.975	26.070	26.070	(270)	0	95	0,37%	(2.529)	-8,84%	29.038	89,78%	(2.968)
	Total	183.873	208.231	211.938	212.534	18.473	597	4.303	2,07%	28.661	15,59%	198.633	107,00%	13.901
	CASA	155.274	182.256	185.868	186.464	18.743	597	4.209	2,31%	31.190	20,09%	169.595	109,95%	16.870
	(%) CASA	84,45%	87,53%	87,70%	87,73%									
	FDR	85,47%	92,27%	92,63%	92,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.960	12.837	12.851		14	(109)	-0,84%	4.183	48,25%	-	0,00%	12.851
2	Giro ISE	6.094	219	262	258		(4)	39	17,91%	(5.836)	-95,77%		0,00%	258
3	Tabungan ISE	2.575	10.941	10.776	10.793		17	(148)	-1,35%	8.218	319,16%		0,00%	10.793
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	137	138	138		0	1	0,73%	17	14,05%		0,00%	138

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.119	35.718	1.955	680	-1.275	559	-401	5.829	1.081	33.708	105,96%	2.010
	KUR	29.147	35.304	34.873	1.755	620	-1.135	379	-431	5.725	1.051	32.755	106,46%	2.118
	Non KUR	742	816	845	200	60	-140	180	30	104	30	953	88,69%	(108)
3	PWG	5.787	16.629	17.712	4.100	3.891	-209	1.882	1.084	11.925	2.807	18.765	94,39%	(1.053)
	Cilem	4.662	13.656	13.747	2.569	1.416	-1.153	1.700	90	9.085	1.326	14.106	97,45%	(359)
	Gadai	1.126	2.972	3.965	1.531	2.474	944	182	993	2.840	1.481	4.659	85,11%	(694)
4	CFG	121.436	139.388	142.894	3.597	4.969	1.372	2.652	3.506	21.458	1.463	130.535	109,47%	12.359
	CF 1	20.925	20.382	20.777	243	640	397	52	395	-148	245	22.015	94,38%	(1.238)
	Total Griya	15.996	15.349	15.279	-	-	0	0	-70	-717	70	16.278	93,86%	(999)
	• Total Non Program	15.996	15.349	15.279	-	-	0	-76	-70	-717	70	16.278	93,86%	(999)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.033	5.499	243	640	397	52	466	569	174	5.737	95,84%	(239)
	CF 2	100.511	119.006	122.117	3.354	4.329	975	2.600	3.110	21.606	1.219	108.520	112,53%	13.597
	Mitraguna & Others	63.905	77.355	80.322	3.124	3.815	691	2.759	2.967	16.417	848	71.215	112,79%	9.107
	Pensiun	36.606	41.651	41.795	230	514	284	-159	143	5.189	371	37.305	112,04%	4.490
	Total Pembiayaan	157.150	192.136	196.325	9.652	9.540	-113	5.092	4.188	39.174	5.351	183.047	107,25%	13.278

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	179	321	182	1.303	0,60%	0,50%	3,65%	1.121	1.125	983			
	KUR	179	267	128	1.240	0,61%	0,36%	3,56%	1.112	1.061	973			
	Non KUR	-	53	54	63	0,00%	6,64%	7,49%	9	63	10			
3	PWG	74	217	-	635	1,27%	0,00%	3,58%	635	561	418			
	Cilem	74	217	-	576	1,58%	0,00%	4,19%	576	502	359			
	Gadai	-	-	-	59	0,00%	0,00%	1,49%	59	59	59			
4	CFG	1.115	1.247	1.652	3.639	0,92%	1,19%	2,55%	1.987	2.524	2.392			
	CF 1	120	78	248	1.232	0,57%	1,22%	5,93%	984	1.112	1.154			
	Total Griya	-	-	170	936	0,00%	1,11%	6,12%	766	936	936			
	Oto	120	78	78	296	2,43%	1,56%	5,38%	218	176	218			
	CF 2	995	1.169	1.404	2.407	0,99%	1,18%	1,97%	1.003	1.413	1.239			
	Mitraguna & Others	254	1.169	1.081	1.562	0,40%	1,40%	1,94%	481	1.307	393			
	Pensiun	740	-	324	846	2,02%	0,78%	2,02%	522	105	846			
	Total Pembiayaan	1.367	1.784	1.834	5.577	0,87%	0,95%	2,84%	3.742	4.210	3.793	0,15%	94,60%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	35	132	144	144	0,12%	0,40%	0,40%	-	109	11			
	KUR	-	132	144	144	0,00%	0,41%	0,41%	-	144	11			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.278	1.102	1.334	0,00%	0,79%	0,93%	232	1.334	56			
	CF 1	-	173	-	170	0,00%	0,00%	0,82%	170	170	(3)			
	Total Griya	-	173	-	170	0,00%	0,00%	1,11%	170	170	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.105	1.102	1.164	0,00%	0,93%	0,95%	62	1.164	59			
	Mitraguna & Others	-	829	826	889	0,00%	1,07%	1,11%	63	889	60			
	Pensiun	-	276	275	275	0,00%	0,14%	0,66%	(1)	275	(1)			
	Total Pembiayaan	35	1.410	1.245	1.477	0,02%	0,65%	0,75%	232	1.443	67	0,06%	92,08%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.599	185.470	211.409	43.810	
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,04	(0,01)	0,24
CIF Payroll	1.532	1.444	1.536	92	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	372	283	118	149	(165)	(254)	-68,33%	(343)	-74,42%	4.062	2,90%	(3.944)
2	Tabungan	104.069	105.577	100.769	101.358	3.780	588	(4.219)	-4,00%	(2.711)	-2,61%	112.224	90,32%	(10.866)
3	Deposito	24.703	24.980	24.758	24.658	492	(100)	(322)	-1,29%	(46)	-0,18%	25.260	97,61%	(603)
	Total	129.233	130.929	125.810	126.133	4.422	323	(4.796)	-3,66%	(3.100)	-2,40%	141.546	89,11%	(15.413)
	CASA	104.530	105.949	101.053	101.476	3.930	423	(4.474)	-4,22%	(3.054)	-2,92%	116.286	87,26%	(14.810)
	(%) CASA	80,88%	80,92%	80,32%	80,45%									
	FDR	125,49%	142,46%	147,98%	147,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.810	2.248	2.385		136	(425)	-15,12%	(1.649)	-40,88%	-	0,00%	2.385
2	Giro ISE	415	313	188	189		1	(124)	-39,59%	(227)	-54,52%	-	0,00%	189
3	Tabungan ISE	3.618	2.497	2.060	2.196		136	(301)	-12,05%	(1.422)	-39,31%	-	0,00%	2.196
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	119	142	142	142		0	0	0,00%	23	19,33%	-	0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	22.894	22.377	22.335	780	715	-65	-240	-42	-560	757	24.568	90,91%	(2.233)
	KUR	22.067	21.538	21.335	780	520	-260	-202	-203	-732	723	23.628	90,29%	(2.293)
	Non KUR	827	839	1.000	-	195	195	-37	161	172	34	939	106,42%	60
3	PWG	1.733	6.358	7.325	1.279	1.484	205	1.107	967	5.592	517	9.106	80,44%	(1.781)
	Cilem	1.733	6.358	7.325	1.279	1.484	205	1.107	967	5.592	517	9.106	80,44%	(1.781)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	156.509	8.125	3.171	-4.954	5.839	-1.283	18.958	4.454	156.383	100,08%	127
	CF 1	5.904	7.952	7.887	-	133	133	38	-65	1.982	198	8.161	96,65%	(274)
	Total Griya	1.926	1.766	1.748	-	-	0	0	-18	-178	18	2.510	69,64%	(762)
	• Total Non Program	1.926	1.766	1.748	-	-	0	-18	-18	-178	18	2.510	69,64%	(762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.139	-	133	133	38	-47	2.160	181	5.650	108,64%	488
	CF 2	131.647	149.840	148.622	8.125	3.038	-5.087	5.801	-1.218	16.976	4.256	148.222	100,27%	400
	Mitraguna & Others	65.693	81.670	80.542	6.406	1.880	-4.526	5.470	-1.127	14.849	3.007	80.821	99,65%	(279)
	Pensiun	65.954	68.170	68.080	1.719	1.158	-561	331	-91	2.126	1.249	67.401	101,01%	679
	Total Pembiayaan	162.178	186.527	186.168	10.184	5.371	-4.813	6.707	-358	23.990	5.729	190.056	97,95%	(3.888)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	640	988	560	1.995	2,80%	2,50%	8,93%	1.435	1.355	1.007			
	KUR	508	882	507	1.925	2,30%	2,36%	9,02%	1.418	1.417	1.043			
	Non KUR	132	106	53	70	15,90%	6,31%	7,01%	17	(61)	(36)			
3	PWG	-	49	-	274	0,00%	0,00%	3,74%	274	274	225			
	Cilem	-	49	-	274	0,00%	0,00%	3,74%	274	274	225			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	649	709	1.048	0,75%	0,45%	0,67%	339	13	399			
	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	1.035	649	709	1.048	0,79%	0,47%	0,71%	339	13	399			
	Mitraguna & Others	403	-	63	538	0,61%	0,08%	0,67%	475	135	538			
	Pensiun	632	649	646	510	0,96%	0,95%	0,75%	(136)	(122)	(139)			
	Total Pembiayaan	1.675	1.686	1.269	3.317	1,03%	0,68%	1,78%	2.048	1.643	1.631	1,20%	32,61%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	306	180	257	353	1,34%	1,15%	1,58%	96	47	172			
	KUR	52	127	153	253	0,23%	0,71%	1,18%	99	201	126			
	Non KUR	254	54	104	100	30,69%	12,37%	10,03%	(3)	(154)	47			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	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	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	219	295	391	0,19%	0,16%	0,21%	96	85	172	0,88%	-320,17%	0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.590	517.559	517.170	(32.954)	(388)	(420)	-0,08%	355.690	220,27%	167.438	308,87%	349.732
2	Tabungan	199.929	217.425	212.154	212.065	8.212	(89)	(5.360)	-2,47%	12.135	6,07%	214.070	99,06%	(2.006)
3	Deposito	133.285	91.635	91.146	90.997	(5.342)	(149)	(638)	-0,70%	(42.288)	-31,73%	134.772	67,52%	(43.775)
	Total	494.695	826.651	820.859	820.232	(30.084)	(627)	(6.419)	-0,78%	325.537	65,81%	516.280	158,87%	303.952
	CASA	361.410	735.016	729.713	729.235	(24.742)	(478)	(5.781)	-0,79%	367.825	101,77%	381.509	191,15%	347.727
	(%) CASA	73,06%	88,91%	88,90%	88,91%									
	FDR	29,29%	21,32%	21,35%	21,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	1.291	11.348	11.323	(24)	10.033	777,34%	9.458	506,89%	-	0,00%	11.323	
2	Giro ISE	28	21	24	24	0	3	13,97%	(4)	-15,00%		0,00%	24	
3	Tabungan ISE	1.837	1.269	9.724	9.699	(24)	8.430	664,04%	7.862	427,88%		0,00%	9.699	
4	Deposito ISE	-	-	1.600	1.600	0	1.600	#DIV/0!	1.600	#DIV/0!		0,00%	1.600	
5	CIF ISE	40	44	76	76	0	32	72,73%	36	90,00%		0,00%	76	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	• Local Champion	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	61.421	59.827	1.650	800	-850	3	-1.594	2.019	2.394	62.906	95,11%	(3.079)
	KUR	55.256	58.021	56.529	1.550	800	-750	117	-1.491	1.273	2.291	60.034	94,16%	(3.505)
	Non KUR	2.553	3.401	3.298	100	-	-100	-114	-103	745	103	2.872	114,84%	426
3	PWG	4.560	18.579	19.351	2.718	1.566	-1.152	3.147	772	14.791	793	14.732	131,36%	4.619
	Cilem	4.560	18.579	19.351	2.718	1.566	-1.152	3.147	772	14.791	793	14.732	131,36%	4.619
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	95.024	94.884	1.502	2.616	1.115	58	-140	14.022	2.756	91.325	103,90%	3.560
	CF 1	35.630	43.267	43.394	625	881	257	225	127	7.764	754	37.488	115,76%	5.906
	Total Griya	16.876	21.531	21.336	-	-	0	0	-195	4.460	195	17.866	119,42%	3.470
	• Total Non Program	11.817	16.758	16.598	-	-	0	-180	-159	4.781	159	12.219	135,84%	4.379
	• Program	5.059	4.774	4.737	-	-	0	-38	-36	-321	36	5.647	83,90%	(909)
	Oto	18.754	21.736	22.058	625	881	257	225	323	3.304	559	19.622	112,42%	2.436
	CF 2	45.232	51.757	51.490	877	1.735	858	-167	-267	6.258	2.002	53.837	95,64%	(2.347)
	Mitraguna & Others	44.353	50.731	50.560	877	1.735	858	-144	-171	6.208	1.906	52.206	96,85%	(1.646)
	Pensiun	880	1.026	930	-	-	0	-23	-96	50	96	1.631	57,03%	(701)
	Total Pembiayaan	144.886	176.275	175.287	5.869	4.982	-887	3.139	-987	30.401	5.969	170.619	102,74%	4.669

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	291	-	1.013	68,36%	0,00%	82,72%	1.013	(119)	721			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	291	-	1.013	68,36%	0,00%	82,72%	1.013	(119)	721			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	476	1.016	2.807	0,03%	1,65%	4,69%	1.791	2.791	2.331			
	KUR	16	405	857	2.382	0,03%	1,48%	4,21%	1.525	2.366	1.977			
	Non KUR	-	71	159	425	0,00%	4,67%	12,88%	266	425	354			
3	PWG	36	96	-	1.179	0,78%	0,00%	6,09%	1.179	1.143	1.083			
	Cilem	36	96	-	1.179	0,78%	0,00%	6,09%	1.179	1.143	1.083			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.735	1.350	2.649	1,24%	1,42%	2,79%	1.299	1.647	914			
	CF 1	1.001	1.523	1.350	2.649	2,81%	3,12%	6,10%	1.299	1.647	1.125			
	Total Griya	582	634	659	1.328	3,45%	3,06%	6,22%	669	745	694			
	Oto	419	889	691	1.321	2,23%	3,18%	5,99%	630	902	431			
	CF 2	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Mitraguna & Others	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.598	2.365	7.646	1,51%	1,34%	4,36%	5.281	5.462	5.049	0,55%	87,30%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	278	12	12	-	0,48%	0,02%	0,00%	(12)	(278)	(12)			
	KUR	271	12	12	-	0,49%	0,02%	0,00%	(12)	(271)	(12)			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.586	1.754	1.753	1,72%	1,85%	1,85%	(0)	365	168			
	CF 1	693	752	743	743	1,94%	1,72%	1,71%	-	51	(9)			
	Total Griya	592	640	631	631	3,51%	2,93%	2,96%	-	40	(9)			
	Oto	101	112	112	112	0,54%	0,51%	0,51%	-	11	-			
	CF 2	696	834	1.011	1.010	1,54%	1,95%	1,96%	(0)	315	177			
	Mitraguna & Others	696	834	1.011	1.010	1,57%	1,99%	2,00%	(0)	315	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.598	1.766	1.753	1,15%	1,00%	1,00%	(12)	87	156	0,04%	95,80%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139.452	145.538	145.805	6.353	
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,88	3,86	(0,02)	0,73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	203	231	243	52	13	40	19,90%	210	641,35%	5.242	4,64%	(4.999)
2	Tabungan	95.230	93.477	94.375	95.063	158	688	1.586	1,70%	(167)	-0,18%	103.074	92,23%	(8.011)
3	Deposito	25.200	24.172	24.532	24.733	660	201	561	2,32%	(467)	-1,85%	25.823	95,78%	(1.090)
	Total	120.463	117.852	119.138	120.039	870	901	2.187	1,86%	(424)	-0,35%	134.139	89,49%	(14.100)
	CASA	95.263	93.680	94.605	95.306	210	701	1.627	1,74%	44	0,05%	108.316	87,99%	(13.010)
	(%) CASA	79,08%	79,49%	79,41%	79,40%									
	FDR	167,21%	177,99%	175,80%	174,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.646	1.584	1.594		10	(52)	-3,13%	578	56,85%	-	0,00%	1.594
2	Giro ISE	1	29	19	24		5	(5)	-16,72%	24	4607,94%		0,00%	24
3	Tabungan ISE	1.016	1.617	1.565	1.570		5	(47)	-2,89%	554	54,56%		0,00%	1.570
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	67	70	70		0	3	4,48%	11	18,64%		0,00%	70

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	58.418	61.084	60.806	1.265	1.950	685	-743	-277	2.388	2.227	58.966	103,12%	1.841
	KUR	53.406	57.124	56.954	1.265	1.950	685	-644	-170	3.549	2.120	53.818	105,83%	3.137
	Non KUR	5.013	3.959	3.852	-	-	0	-100	-108	-1.161	108	5.148	74,82%	(1.296)
3	PWG	7.973	11.790	12.255	1.287	1.130	-157	733	464	4.282	665	14.414	85,02%	(2.160)
	Cilem	7.973	11.790	12.255	1.287	1.130	-157	733	464	4.282	665	14.414	85,02%	(2.160)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	136.379	1.469	2.048	579	-1.161	-507	1.339	2.555	158.372	86,11%	(21.993)
	CF 1	25.995	30.631	30.478	719	402	-317	363	-153	4.482	556	28.791	105,86%	1.687
	Total Griya	13.277	16.172	16.155	-	125	125	0	-17	2.878	142	14.001	115,39%	2.154
	• Total Non Program	13.277	16.172	16.155	-	125	125	-145	-17	2.878	142	14.001	115,39%	2.154
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.459	14.322	719	277	-442	363	-137	1.604	414	14.789	96,84%	(467)
	CF 2	109.045	106.256	105.902	750	1.646	896	-1.525	-354	-3.143	2.000	129.582	81,73%	(23.680)
	Mitraguna & Others	98.253	96.042	95.527	750	1.420	670	-1.452	-515	-2.726	1.935	116.997	81,65%	(21.470)
	Pensiun	10.792	10.213	10.375	-	226	226	-73	161	-417	65	12.585	82,44%	(2.210)
	Total Pembiayaan	201.431	209.761	209.440	4.021	5.128	1.107	-1.172	-320	8.009	5.448	231.752	90,37%	(22.312)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	1.180	2.221	1.895	4.365	2,02%	3,10%	7,18%	2.470	3.186	2.144			
	KUR	896	1.651	1.456	3.710	1,68%	2,55%	6,51%	2.254	2.814	2.059			
	Non KUR	284	570	439	656	5,67%	11,08%	17,02%	217	371	86			
3	PWG	-	13	-	263	0,00%	0,00%	2,15%	263	263	250			
	Cilem	-	13	-	263	0,00%	0,00%	2,15%	263	263	250			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.268	2.089	3.902	0,59%	1,53%	2,86%	1.814	3.107	1.634			
	CF 1	92	358	281	747	0,35%	0,92%	2,45%	466	655	389			
	Total Griya	-	-	-	292	0,00%	0,00%	1,81%	292	292	292			
	Oto	92	358	281	454	0,72%	1,94%	3,17%	173	363	96			
	CF 2	704	1.911	1.808	3.156	0,65%	1,70%	2,98%	1.348	2.452	1.245			
	Mitraguna & Others	704	1.911	1.808	3.012	0,72%	1,88%	3,15%	1.204	2.309	1.102			
	Pensiun	-	-	-	143	0,00%	0,00%	1,38%	143	143	143			
	Total Pembiayaan	1.975	4.502	3.984	8.531	0,98%	1,90%	4,07%	4.547	6.556	4.028	0,86%	78,87%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	695	878	785	819	1,19%	1,29%	1,35%	33	124	(60)			
	KUR	639	713	624	660	1,20%	1,09%	1,16%	36	21	(53)			
	Non KUR	56	165	161	159	1,12%	4,08%	4,12%	(3)	103	(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	1.105	1.024	1.129	1.260	0,82%	0,82%	0,92%	131	155	236			
	CF 1	-	136	136	230	0,00%	0,44%	0,75%	94	230	94			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	136	230	0,00%	0,94%	1,61%	94	230	94			
	CF 2	1.105	887	992	1.030	1,01%	0,93%	0,97%	38	(75)	143			
	Mitraguna & Others	899	887	992	1.030	0,92%	1,03%	1,08%	38	131	143			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.902	1.914	2.078	0,89%	0,91%	0,99%	165	279	177	0,15%	85,30%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	190.527	204.546	212.462	21.935	
2	Contribution Margin	5.493	7.563	6.309	816	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,44	4,06	4,14	0,08	0,71
CIF Payroll	402	341	359	18	(43)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	150	776	651	(53)	(125)	500	333,21%	(525)	-44,64%	3.787	17,18%	(3.137)
2	Tabungan	91.378	103.309	103.713	103.946	1.863	233	637	0,62%	12.569	13,75%	97.657	106,44%	6.290
3	Deposito	20.885	16.971	17.098	17.098	(184)	0	127	0,75%	(3.788)	-18,14%	21.385	79,95%	(4.287)
	Total	113.438	120.430	121.587	121.695	1.627	108	1.265	1,05%	8.256	7,28%	122.829	99,08%	(1.134)
	CASA	92.553	103.459	104.489	104.597	1.811	108	1.138	1,10%	12.044	13,01%	101.444	103,11%	3.153
	(%) CASA	81,59%	85,91%	85,94%	85,95%									
	FDR	111,58%	119,38%	121,06%	120,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.492	1.204	1.395		192	(97)	-6,51%	(18)	-1,29%	-	0,00%	1.395
2	Giro ISE	4	7	6	158		152	151	2249,80%	153	3533,38%		0,00%	158
3	Tabungan ISE	1.409	1.486	1.198	1.237		40	(248)	-16,71%	(172)	-12,18%		0,00%	1.237
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	98	99	99		0	1	1,02%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	59.493	60.106	2.240	2.650	410	468	613	1.917	2.037	65.181	92,21%	(5.075)
	KUR	54.166	54.900	55.607	2.140	2.650	510	490	707	1.440	1.943	60.909	91,29%	(5.303)
	Non KUR	4.022	4.593	4.499	100	-	-100	-22	-94	477	94	4.271	105,33%	228
3	PWG	2.382	8.045	9.394	1.950	1.836	-114	1.869	1.348	7.012	488	8.936	105,13%	458
	Cilem	2.382	8.045	9.394	1.950	1.836	-114	1.869	1.348	7.012	488	8.936	105,13%	458
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	77.695	1.985	2.160	175	1.086	1.465	11.752	695	72.936	106,52%	4.758
	CF 1	8.522	7.918	7.917	-	100	100	-253	-1	-605	101	9.360	84,58%	(1.443)
	Total Griya	5.933	5.594	5.559	-	-	0	0	-35	-375	35	6.150	90,38%	(592)
	• Total Non Program	5.933	5.594	5.559	-	-	0	-43	-35	-375	35	6.150	90,38%	(592)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.324	2.359	-	100	100	-253	34	-230	66	3.210	73,48%	(851)
	CF 2	57.421	68.312	69.777	1.985	2.060	75	1.339	1.466	12.357	594	63.576	109,75%	6.201
	Mitraguna & Others	56.582	66.967	68.404	1.605	2.025	420	964	1.437	11.822	588	62.200	109,97%	6.204
	Pensiun	838	1.345	1.373	380	35	-345	375	28	535	7	1.376	99,83%	(2)
	Total Pembiayaan	126.569	143.768	147.194	6.175	6.646	472	3.423	3.426	20.625	3.220	147.108	100,06%	86

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	130	386	576	2.992	0,22%	0,97%	4,98%	2.417	2.863	2.606			
	KUR	123	177	204	2.446	0,23%	0,37%	4,40%	2.242	2.323	2.269			
	Non KUR	6	209	372	546	0,16%	8,10%	12,14%	174	540	338			
3	PWG	-	5	-	498	0,00%	0,00%	5,30%	498	498	493			
	Cilem	-	5	-	498	0,00%	0,00%	5,30%	498	498	493			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	542	597	704	0,68%	0,78%	0,91%	106	256	161			
	CF 1	217	530	497	603	2,55%	6,27%	7,62%	106	386	73			
	Total Griya	-	430	497	603	0,00%	8,88%	10,85%	106	603	173			
	Oto	217	100	-	-	8,39%	0,00%	0,00%	-	(217)	(100)			
	CF 2	230	13	100	100	0,40%	0,15%	0,14%	-	(130)	88			
	Mitraguna & Others	230	13	100	100	0,41%	0,15%	0,15%	-	(130)	88			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	933	1.173	4.194	0,46%	0,82%	2,85%	3.021	3.617	3.261	1,31%	54,10%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	47	210	116	116	0,08%	0,19%	0,19%	-	69	(95)			
	KUR	-	131	38	38	0,00%	0,07%	0,07%	-	38	(93)			
	Non KUR	47	80	78	78	1,16%	1,70%	1,73%	-	31	(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	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	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	-	87	87	87	0,00%	0,13%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,13%	0,13%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	297	202	202	0,04%	0,14%	0,14%	-	155	(95)	0,48%	-251,86%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.071	3.117	3.120	(48)	3	50	1,62%	1.243	66,18%	3.692	84,52%	(572)
2	Tabungan	48.550	58.141	53.238	53.331	611	93	(4.811)	-8,27%	4.780	9,85%	54.723	97,46%	(1.392)
3	Deposito	7.602	11.118	13.550	13.550	(25)	0	2.432	21,87%	5.948	78,25%	8.225	164,75%	5.326
	Total	58.030	72.330	69.905	70.001	539	96	(2.329)	-3,22%	11.971	20,63%	66.639	105,05%	3.363
	CASA	50.428	61.212	56.355	56.451	563	96	(4.761)	-7,78%	6.023	11,94%	58.414	96,64%	(1.963)
	(%) CASA	86,90%	84,63%	80,62%	80,64%									
	FDR	148,42%	134,44%	139,08%	138,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	620	675	674		(1)	53	8,62%	215	47,00%	-	0,00%	674
2	Giro ISE	360	211	251	253		2	42	20,09%	(106)	-29,61%		0,00%	253
3	Tabungan ISE	99	409	423	420		(3)	11	2,71%	322	326,44%		0,00%	420
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	45.037	48.815	48.341	1.350	900	-450	366	-474	3.303	1.374	51.370	94,10%	(3.030)
	KUR	43.986	47.464	46.827	1.050	700	-350	110	-638	2.841	1.338	50.024	93,61%	(3.197)
	Non KUR	1.052	1.351	1.514	300	200	-100	255	163	462	37	1.346	112,43%	167
3	PWG	3.221	8.375	8.525	1.233	587	-646	981	150	5.303	437	7.751	109,98%	774
	Cilem	3.221	8.375	8.525	1.233	587	-646	981	150	5.303	437	7.751	109,98%	774
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.362	681	1.120	439	915	308	2.491	812	43.526	92,73%	(3.163)
	CF 1	26.387	25.677	25.162	531	-	-531	-303	-515	-1.225	515	27.065	92,97%	(1.903)
	Total Griya	5.331	5.367	5.309	159	-	-159	0	-58	-21	58	5.506	96,43%	(197)
	• Total Non Program	5.331	5.033	4.977	-	-	0	-56	-56	-354	56	5.506	90,39%	(529)
	• Program	-	334	332	159	-	-159	166	-2	332	2	0	0,00%	332
	Oto	21.057	20.310	19.853	372	-	-372	-303	-457	-1.204	457	21.559	92,09%	(1.706)
	CF 2	11.484	14.377	15.200	150	1.120	970	1.218	823	3.716	297	16.461	92,34%	(1.261)
	Mitraguna & Others	8.469	9.981	10.556	150	850	700	1.241	575	2.087	275	13.011	81,13%	(2.456)
	Pensiun	3.015	4.397	4.644	-	270	270	-23	247	1.629	23	3.449	134,64%	1.195
	Total Pembiayaan	86.130	97.244	97.228	3.264	2.607	-657	2.261	-17	11.098	2.623	102.647	94,72%	(5.419)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	409	373	352	633	0,91%	0,72%	1,31%	281	224	260			
	KUR	384	373	352	561	0,87%	0,74%	1,20%	209	176	187			
	Non KUR	25	-	-	73	2,33%	0,00%	4,80%	73	48	73			
3	PWG	6	-	-	343	0,18%	0,00%	4,02%	343	337	343			
	Cilem	6	-	-	343	0,18%	0,00%	4,02%	343	337	343			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	865	1.865	2.858	3,22%	4,66%	7,08%	993	1.638	1.993			
	CF 1	985	712	1.084	1.514	3,73%	4,22%	6,02%	430	530	802			
	Total Griya	-	-	64	197	0,00%	1,20%	3,72%	133	197	197			
	Oto	985	712	1.020	1.317	4,68%	5,02%	6,63%	297	332	605			
	CF 2	235	153	781	1.343	2,05%	5,43%	8,84%	562	1.108	1.190			
	Mitraguna & Others	235	153	781	1.080	2,78%	7,83%	10,23%	299	845	927			
	Pensiun	-	-	-	264	0,00%	0,00%	5,67%	264	264	264			
	Total Pembiayaan	1.635	1.238	2.217	3.834	1,90%	2,28%	3,94%	1.617	2.199	2.596	3,27%	17,05%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	324	256	275	333	0,72%	0,56%	0,69%	59	9	77			
	KUR	102	152	192	251	0,23%	0,40%	0,54%	59	149	99			
	Non KUR	222	104	83	83	21,14%	6,11%	5,45%	-	(140)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	648	648	0,89%	1,62%	1,61%	-	310	-			
	CF 1	338	648	648	648	1,28%	2,52%	2,58%	-	310	-			
	Total Griya	-	131	131	131	0,00%	2,44%	2,47%	-	131	-			
	Oto	338	517	517	517	1,61%	2,55%	2,60%	-	179	-			
	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	662	904	923	981	0,77%	0,95%	1,01%	59	319	77	3,64%	-260,77%	2,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.341	22.690	22.631	170	(59)	1.290	6,05%	(5.555)	-19,71%	33.561	67,43%	(10.930)
2	Tabungan	231.223	226.599	234.519	236.991	1.518	2.472	10.392	4,59%	5.768	2,49%	242.859	97,58%	(5.868)
3	Deposito	34.752	39.313	38.664	39.664	1.639	1.000	351	0,89%	4.912	14,13%	34.790	114,01%	4.874
	Total	294.162	287.254	295.873	299.286	3.326	3.413	12.033	4,19%	5.124	1,74%	311.210	96,17%	(11.924)
	CASA	259.410	247.940	257.209	259.623	1.687	2.413	11.682	4,71%	212	0,08%	276.420	93,92%	(16.798)
	(%) CASA	88,19%	86,31%	86,93%	86,75%									
	FDR	81,90%	89,36%	87,91%	86,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.092	5.562	5.202		(360)	110	2,16%	714	15,92%	-	0,00%	5.202
2	Giro ISE	733	851	614	610		(4)	(241)	-28,35%	(123)	-16,84%		0,00%	610
3	Tabungan ISE	3.754	4.241	4.948	4.592		(356)	351	8,28%	838	22,31%		0,00%	4.592
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	107	111	111		0	4	3,74%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.754	1.710	-	-	0	-106	-44	-1.532	44	3.242	52,74%	(1.532)
	Linkage	1.406	1.044	1.004	-	-	-	-41	-40	-402	40	1.406	71,40%	(402)
	Non-Linkage	1.836	710	706	-	-	0	-65	-4	-1.130	4	1.836	38,45%	(1.130)
	• Local Champion	1.836	710	706	-	-	0	-65	-4	-1.130	4	1.836	38,45%	(1.130)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	71.253	71.854	3.385	2.475	-910	735	601	-619	1.874	73.644	97,57%	(1.790)
	KUR	67.505	66.715	67.418	3.185	2.475	-710	659	703	-87	1.772	68.537	98,37%	(1.119)
	Non KUR	4.969	4.538	4.436	200	-	-200	76	-102	-532	102	5.107	86,86%	(671)
3	PWG	12.827	22.228	24.347	4.086	6.536	2.450	1.243	2.119	11.520	4.417	26.907	90,49%	(2.560)
	Cilem	7.700	14.623	16.519	1.948	3.126	1.178	1.175	1.897	8.820	1.229	18.141	91,06%	(1.621)
	Gadai	5.127	7.606	7.828	2.138	3.410	1.272	68	222	2.701	3.188	8.766	89,29%	(939)
4	CFG	152.377	161.442	162.194	4.653	4.499	-155	1.358	752	9.816	3.747	171.931	94,34%	(9.738)
	CF 1	49.433	46.573	46.539	253	715	461	-47	-35	-2.894	750	54.620	85,20%	(8.082)
	Total Griya	45.444	41.310	40.972	150	210	60	0	-338	-4.472	548	49.183	83,31%	(8.210)
	• Total Non Program	21.636	18.470	18.104	150	50	-100	-146	-366	-3.532	412	22.606	80,09%	(4.502)
	• Program	23.808	22.840	22.868	-	160	160	-166	28	-940	136	26.576	86,05%	(3.708)
	Oto	3.989	5.263	5.567	103	505	401	-47	303	1.578	201	5.438	102,37%	129
	CF 2	102.945	114.868	115.655	4.400	3.784	-616	1.406	786	12.710	2.998	117.311	98,59%	(1.656)
	Mitraguna & Others	90.697	100.649	101.388	3.094	3.422	328	803	738	10.691	2.684	103.809	97,67%	(2.421)
	Pensiun	12.248	14.219	14.267	1.306	362	-944	602	48	2.019	314	13.502	105,67%	765
	Total Pembiayaan	240.919	256.678	260.105	12.125	13.510	1.385	3.230	3.427	19.185	10.082	275.724	94,34%	(15.619)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	64	57	-	0,00%	3,22%	0,00%	(57)	-	(64)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	64	57	-	0,00%	7,97%	0,00%	(57)	-	(64)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	1.110	908	2.625	0,26%	1,27%	3,65%	1.717	2.435	1.515			
	KUR	190	697	310	1.699	0,28%	0,46%	2,52%	1.389	1.509	1.002			
	Non KUR	-	413	598	926	0,00%	13,18%	20,88%	328	926	513			
3	PWG	-	-	-	338	0,00%	0,00%	1,39%	338	338	338			
	Cilem	-	-	-	314	0,00%	0,00%	1,90%	314	314	314			
	Gadai	-	-	-	24	0,00%	0,00%	0,30%	24	24	24			
4	CFG	3.319	4.994	4.884	6.643	2,18%	3,02%	4,10%	1.760	3.324	1.649			
	CF 1	1.762	3.053	3.615	5.176	3,57%	7,76%	11,12%	1.561	3.414	2.123			
	Total Griya	1.762	2.840	3.343	4.911	3,88%	8,09%	11,99%	1.568	3.149	2.072			
	Oto	-	213	272	265	0,00%	5,16%	4,76%	(7)	265	52			
	CF 2	1.556	1.941	1.269	1.467	1,51%	1,10%	1,27%	198	(89)	(474)			
	Mitraguna & Others	1.556	1.647	1.269	1.205	1,72%	1,26%	1,19%	(64)	(351)	(442)			
	Pensiun	-	294	-	262	0,00%	0,00%	1,84%	262	262	(32)			
	Total Pembiayaan	3.509	6.168	5.849	9.606	1,46%	2,28%	3,69%	3.758	6.097	3.439	8,43%	-128,21%	4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	-	57	11,36%	0,00%	3,31%	57	(312)	57			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	-	57	20,07%	0,00%	8,01%	57	(312)	57			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	294	292	318	0,27%	0,41%	0,44%	26	124	24			
	KUR	3	191	193	224	0,00%	0,29%	0,33%	30	221	33			
	Non KUR	191	104	98	94	3,84%	2,17%	2,12%	(4)	(97)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.538	4.790	5.138	3,15%	2,97%	3,17%	349	344	600			
	CF 1	2.642	3.116	3.176	3.353	5,34%	6,82%	7,20%	177	711	237			
	Total Griya	2.642	3.069	3.176	3.353	5,81%	7,69%	8,18%	177	711	284			
	Oto	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	CF 2	2.153	1.422	1.613	1.785	2,09%	1,40%	1,54%	172	(367)	363			
	Mitraguna & Others	2.153	1.422	1.319	1.491	2,37%	1,31%	1,47%	172	(662)	69			
	Pensiun	-	-	294	294	0,00%	0,11%	2,06%	-	294	294			
	Total Pembiayaan	5.357	4.833	5.081	5.513	2,22%	1,98%	2,12%	431	156	680	2,36%	-11,36%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288.130	292.870	287.254	(876)	
2	Contribution Margin	11.615	17.537	12.417	802	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,50	3,51	0,01	0,33
CIF Payroll	1.070	1.198	1.228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	10.362	10.158	10.237	260	78	(126)	-1,21%	(4.109)	-28,64%	20.583	49,73%	(10.347)
2	Tabungan	145.625	143.324	145.391	144.538	4.593	(853)	1.214	0,85%	(1.087)	-0,75%	158.336	91,29%	(13.797)
3	Deposito	70.189	89.110	86.533	86.482	1.010	(51)	(2.628)	-2,95%	16.293	23,21%	70.818	122,12%	15.664
	Total	230.159	242.796	242.082	241.257	5.863	(825)	(1.539)	-0,63%	11.098	4,82%	249.737	96,60%	(8.480)
	CASA	159.970	153.686	155.549	154.775	4.853	(774)	1.088	0,71%	(5.196)	-3,25%	178.919	86,51%	(24.144)
	(%) CASA	69,50%	63,30%	64,25%	64,15%									
	FDR	49,05%	51,24%	51,00%	51,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.160	16.251	15.984		(267)	824	5,43%	3.340	26,42%	-	0,00%	15.984
2	Giro ISE	2.499	3.281	3.290	3.292		3	12	0,36%	794	31,77%		0,00%	3.292
3	Tabungan ISE	9.095	10.829	11.911	11.641		(270)	812	7,50%	2.546	28,00%		0,00%	11.641
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	111	112	112		0	1	0,90%	23	25,84%		0,00%	112

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	15.500	15.049	-	-	0	-487	-451	-4.199	451	20.839	72,22%	(5.790)
	KUR	17.796	14.111	13.664	-	-	0	-476	-447	-4.133	447	19.314	70,75%	(5.650)
	Non KUR	1.452	1.389	1.385	-	-	0	-11	-4	-67	4	1.525	90,83%	(140)
3	PWG	5.178	11.639	12.074	2.044	2.366	323	408	435	6.896	1.931	18.605	64,90%	(6.531)
	Cilem	3.578	8.338	8.775	1.034	982	-52	389	437	5.197	545	12.347	71,07%	(3.573)
	Gadai	1.600	3.301	3.299	1.009	1.384	375	19	-2	1.699	1.386	6.258	52,72%	(2.959)
4	CFG	88.436	97.271	96.339	1.904	1.054	-851	-410	-932	7.902	1.985	109.218	88,21%	(12.880)
	CF 1	19.579	24.821	25.212	534	774	239	164	391	5.633	383	22.123	113,96%	3.089
	Total Griya	14.822	14.863	14.734	170	-	-170	0	-129	-88	129	15.527	94,90%	(792)
	• Total Non Program	14.371	14.435	14.309	170	-	-170	45	-126	-62	126	15.023	95,25%	(714)
	• Program	451	428	425	-	-	0	-3	-2	-26	2	504	84,42%	(79)
	Oto	4.757	9.958	10.478	364	774	409	164	519	5.721	254	6.597	158,83%	3.881
	CF 2	68.857	72.449	71.127	1.370	280	-1.090	-573	-1.322	2.270	1.602	87.095	81,67%	(15.968)
	Mitraguna & Others	68.359	71.565	70.249	1.370	280	-1.090	-567	-1.316	1.889	1.596	85.005	82,64%	(14.756)
	Pensiun	498	884	878	-	-	0	-6	-6	380	6	2.090	42,01%	(1.212)
	Total Pembiayaan	112.901	124.410	123.462	3.948	3.420	-528	-489	-948	10.561	4.368	148.700	83,03%	(25.238)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	1.267	994	772	1.006	6,58%	4,98%	6,69%	234	(261)	12			
	KUR	1.267	981	772	1.001	7,12%	5,47%	7,33%	230	(265)	20			
	Non KUR	-	13	-	5	0,00%	0,00%	0,33%	5	5	(8)			
3	PWG	-	403	-	749	0,00%	0,00%	6,21%	749	749	347			
	Cilem	-	403	-	716	0,00%	0,00%	8,16%	716	716	314			
	Gadai	-	-	-	33	0,00%	0,00%	1,00%	33	33	33			
4	CFG	1.470	1.138	1.479	2.341	1,66%	1,52%	2,43%	862	871	1.203			
	CF 1	117	577	973	1.112	0,60%	3,92%	4,41%	139	995	535			
	Total Griya	-	373	469	653	0,00%	3,16%	4,43%	183	653	280			
	Oto	117	204	504	460	2,46%	5,06%	4,39%	(44)	343	256			
	CF 2	1.353	561	506	1.228	1,96%	0,70%	1,73%	722	(125)	668			
	Mitraguna & Others	1.353	561	506	1.228	1,98%	0,71%	1,75%	722	(125)	668			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.534	2.251	4.096	2,42%	1,81%	3,32%	1.846	1.359	1.562	2,48%	25,33%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	10.076	10.113	10.113	10.000	52,35%	65,24%	66,45%	(113)	(77)	(113)			
	KUR	8.740	8.792	8.795	8.682	49,11%	62,33%	63,54%	(113)	(58)	(110)			
	Non KUR	1.336	1.321	1.318	1.318	92,03%	94,86%	95,13%	-	(19)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.608	1.216	1.214	1,12%	1,25%	1,26%	(2)	225	(394)			
	CF 1	244	233	233	232	1,24%	0,94%	0,92%	(1)	(12)	(2)			
	Total Griya	244	119	118	117	1,64%	0,79%	0,79%	(1)	(127)	(2)			
	Oto	-	115	115	115	0,00%	1,15%	1,09%	-	115	-			
	CF 2	745	1.374	984	982	1,08%	1,36%	1,38%	(1)	237	(392)			
	Mitraguna & Others	745	1.374	984	982	1,09%	1,37%	1,40%	(1)	237	(392)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.721	11.329	11.213	9,80%	9,11%	9,08%	(115)	148	(507)	1,49%	83,64%	-7,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	229.090	230.159	242.796	13.706	
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,45	3,45	0,00	0,31
CIF Payroll	1.031	700	722	22	(309)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	5.745	7.391	6.993	(2.088)	(398)	1.248	21,71%	(8.559)	-55,03%	23.981	29,16%	(16.987)
2	Tabungan	146.646	146.599	142.655	142.447	(2.893)	(208)	(4.152)	-2,83%	(4.200)	-2,86%	157.571	90,40%	(15.124)
3	Deposito	29.176	27.115	27.611	27.611	89	(1)	496	1,83%	(1.565)	-5,36%	29.965	92,14%	(2.354)
	Total	191.374	179.459	177.657	177.050	(4.892)	(607)	(2.409)	-1,34%	(14.324)	-7,48%	211.516	83,71%	(34.466)
	CASA	162.198	152.344	150.045	149.440	(4.981)	(606)	(2.905)	-1,91%	(12.759)	-7,87%	181.551	82,31%	(32.112)
	(%) CASA	84,75%	84,89%	84,46%	84,41%									
	FDR	87,12%	105,03%	107,88%	108,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	9.966	11.158	9.951		(1.207)	(15)	-0,15%	(4.152)	-29,44%	-	0,00%	9.951
2	Giro ISE	4.458	3.768	4.811	4.632		(179)	864	22,92%	174	3,89%		0,00%	4.632
3	Tabungan ISE	9.645	6.197	6.347	5.319		(1.027)	(878)	-14,17%	(4.326)	-44,85%		0,00%	5.319
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	104	104		0	0	0,00%	4	4,00%		0,00%	104

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	16.150	17.180	17.708	650	1.010	360	335	528	1.558	482	20.804	85,12%	(3.096)
	KUR	14.812	16.013	16.573	650	1.010	360	444	561	1.761	449	19.321	85,78%	(2.747)
	Non KUR	1.337	1.167	1.134	-	-	0	-109	-33	-203	33	1.483	76,48%	(349)
3	PWG	15.238	25.910	29.767	9.850	15.937	6.087	4.834	3.857	14.529	12.080	28.263	105,32%	1.504
	Cilem	3.814	10.863	12.125	2.923	2.081	-843	2.655	1.263	8.311	818	14.047	86,32%	(1.922)
	Gadai	11.423	15.048	17.642	6.926	13.856	6.930	2.179	2.594	6.218	11.262	14.216	124,10%	3.426
4	CFG	135.343	145.397	144.184	5.870	1.758	-4.112	2.963	-1.213	8.841	2.971	156.577	92,00%	(12.393)
	CF 1	16.023	17.730	17.909	1.342	557	-785	538	179	1.886	378	18.567	96,46%	(658)
	Total Griya	9.034	10.195	10.389	500	300	-200	0	194	1.355	106	9.693	107,18%	696
	• Total Non Program	9.034	10.195	10.389	500	300	-200	402	194	1.355	106	9.693	107,18%	696
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.520	842	257	-585	538	-15	531	272	8.874	84,74%	(1.354)
	CF 2	119.320	127.667	126.275	4.528	1.201	-3.327	2.425	-1.392	6.955	2.593	138.010	91,50%	(11.735)
	Mitraguna & Others	104.787	113.927	112.573	3.938	1.131	-2.807	2.379	-1.353	7.787	2.484	121.845	92,39%	(9.272)
	Pensiun	14.533	13.740	13.701	590	70	-520	45	-39	-832	109	16.165	84,76%	(2.464)
	Total Pembiayaan	166.730	188.487	191.659	16.370	18.705	2.335	8.132	3.172	24.928	15.534	205.644	93,20%	(13.985)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	46	696	543	1.133	0,29%	3,16%	6,40%	591	1.087	437			
	KUR	-	611	459	1.081	0,00%	2,87%	6,52%	621	1.081	469			
	Non KUR	46	85	83	53	3,44%	7,15%	4,65%	(31)	7	(32)			
3	PWG	-	-	146	1.124	0,00%	0,56%	3,78%	978	1.124	1.124			
	Cilem	-	-	-	1.053	0,00%	0,00%	8,68%	1.053	1.053	1.053			
	Gadai	-	-	146	71	0,00%	0,97%	0,40%	(74)	71	71			
4	CFG	993	271	410	926	0,73%	0,28%	0,64%	516	(67)	655			
	CF 1	153	74	410	926	0,95%	2,31%	5,17%	516	773	852			
	Total Griya	15	3	341	566	0,16%	3,35%	5,45%	225	551	563			
	Oto	138	71	69	360	1,98%	0,92%	4,79%	291	222	289			
	CF 2	840	197	-	-	0,70%	0,00%	0,00%	-	(840)	(197)			
	Mitraguna & Others	840	-	-	-	0,80%	0,00%	0,00%	-	(840)	-			
	Pensiun	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)			
	Total Pembiayaan	1.039	967	1.099	3.183	0,62%	0,58%	1,66%	2.085	2.144	2.217	2,92%	-75,78%	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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	261	456	402	485	1,61%	2,34%	2,74%	83	225	29			
	KUR	204	184	183	183	1,38%	1,14%	1,10%	(0)	(21)	(1)			
	Non KUR	57	272	219	303	4,24%	18,77%	26,68%	83	246	30			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.275	3.271	2.483	1,59%	2,25%	1,72%	(787)	327	(791)			
	CF 1	22	11	11	1	0,14%	0,06%	0,01%	(9)	(21)	(9)			
	Total Griya	22	11	11	1	0,25%	0,10%	0,01%	(9)	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.264	3.260	2.482	1,79%	2,55%	1,97%	(778)	348	(782)			
	Mitraguna & Others	1.368	3.264	3.260	2.482	1,31%	2,86%	2,20%	(778)	1.114	(782)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.731	3.673	2.969	1,45%	1,95%	1,55%	(704)	551	(762)	1,49%	3,90%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	168.249	191.374	193.609	25.360	
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,35	3,37	0,02	0,23
CIF Payroll	1.094	1.140	1.192	52	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.390	8.648	8.341	4.152	(307)	(49)	-0,58%	(346)	-3,98%	17.486	47,70%	(9.145)
2	Tabungan	252.421	258.244	258.362	258.779	(615)	416	534	0,21%	6.358	2,52%	266.858	96,97%	(8.080)
3	Deposito	76.726	73.577	72.723	72.723	(2.551)	0	(854)	-1,16%	(4.002)	-5,22%	77.619	93,69%	(4.896)
	Total	337.834	340.212	339.734	339.843	986	109	(369)	-0,11%	2.009	0,59%	361.963	93,89%	(22.120)
	CASA	261.108	266.634	267.010	267.120	3.537	109	485	0,18%	6.012	2,30%	284.344	93,94%	(17.225)
	(%) CASA	77,29%	78,37%	78,59%	78,60%									
	FDR	106,55%	109,05%	109,24%	109,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.914	12.255	11.991		(264)	77	0,65%	3.543	41,94%	-	0,00%	11.991
2	Giro ISE	1.077	1.109	1.075	1.099		24	(10)	-0,88%	22	2,03%	-	0,00%	1.099
3	Tabungan ISE	7.371	10.805	11.180	10.892		(288)	87	0,80%	3.521	47,77%	-	0,00%	10.892
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	163	186	187	187		0	1	0,54%	24	14,72%	-	0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.413	25.896	-	500	500	-277	-517	-7.512	1.017	38.797	66,75%	(12.901)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)
	Non-Linkage	33.404	26.413	25.896	-	500	500	-277	-517	-7.508	1.017	36.390	71,16%	(10.494)
	• Local Champion	29.104	25.515	24.998	-	500	500	-277	-517	-4.107	1.017	30.049	83,19%	(5.052)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)
2	MBG	23.844	25.304	25.186	1.226	550	-676	392	-118	1.342	668	27.259	92,40%	(2.072)
	KUR	21.881	23.186	23.100	1.226	550	-676	461	-87	1.218	637	25.201	91,66%	(2.101)
	Non KUR	1.963	2.118	2.087	-	-	0	-69	-31	124	31	2.058	101,41%	29
3	PWG	18.313	32.899	34.558	8.390	8.135	-255	3.034	1.659	16.245	6.476	30.424	113,59%	4.134
	Cilem	9.363	18.021	18.450	2.340	1.879	-460	1.511	429	9.087	1.450	18.484	99,81%	(35)
	Gadai	8.950	14.878	16.108	6.050	6.256	206	1.523	1.229	7.158	5.026	11.939	134,91%	4.169
4	CFG	284.398	286.370	285.481	3.645	4.668	1.023	-933	-889	1.083	5.557	292.505	97,60%	(7.024)
	CF 1	38.670	36.151	35.664	-	334	334	-269	-487	-3.006	821	39.641	89,97%	(3.977)
	Total Griya	32.928	30.763	30.151	-	-	0	0	-613	-2.777	613	33.179	90,87%	(3.029)
	• Total Non Program	32.928	30.763	30.151	-	-	0	-255	-613	-2.777	613	33.179	90,87%	(3.029)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.388	5.514	-	334	334	-269	126	-228	208	6.462	85,33%	(948)
	CF 2	245.728	250.219	249.817	3.645	4.334	689	-664	-402	4.089	4.736	252.864	98,79%	(3.047)
	Mitraguna & Others	226.104	232.460	232.205	3.645	4.334	689	-508	-254	6.101	4.588	232.617	99,82%	(412)
	Pensiun	19.624	17.759	17.612	-	-	0	-156	-147	-2.012	147	20.247	86,98%	(2.635)
	Total Pembiayaan	359.963	370.986	371.121	13.261	13.853	592	2.217	135	11.158	13.718	388.984	95,41%	(17.864)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	95	90	0,00%	0,36%	0,35%	(5)	90	90			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	95	90	0,00%	0,36%	0,35%	(5)	90	90			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	448	238	627	1,32%	0,94%	2,49%	389	313	179			
	KUR	205	406	191	582	0,94%	0,83%	2,52%	391	377	176			
	Non KUR	109	42	47	45	5,56%	2,22%	2,16%	(2)	(64)	3			
3	PWG	-	93	-	859	0,00%	0,00%	2,48%	859	859	766			
	Cilem	-	93	-	806	0,00%	0,00%	4,37%	806	806	713			
	Gadai	-	-	-	53	0,00%	0,00%	0,33%	53	53	53			
4	CFG	4.834	6.158	7.506	12.311	1,70%	2,62%	4,31%	4.805	7.477	6.153			
	CF 1	1.936	3.590	3.401	2.862	5,01%	9,41%	8,02%	(539)	925	(728)			
	Total Griya	1.859	3.036	3.002	2.336	5,65%	9,76%	7,75%	(666)	477	(699)			
	Oto	77	554	399	525	1,35%	7,40%	9,53%	127	448	(29)			
	CF 2	2.897	2.568	4.105	9.449	1,18%	1,64%	3,78%	5.344	6.552	6.881			
	Mitraguna & Others	2.897	2.568	4.105	9.449	1,28%	1,77%	4,07%	5.344	6.552	6.881			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	6.699	7.840	13.887	1,43%	2,11%	3,74%	6.047	8.739	7.188	0,85%	77,15%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	516	582	638	0,47%	2,30%	2,53%	55	526	122			
	KUR	77	308	342	399	0,35%	1,48%	1,73%	57	321	91			
	Non KUR	34	207	240	239	1,74%	11,34%	11,45%	(1)	205	31			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.576	12.109	11.944	0,97%	4,23%	4,18%	(165)	9.176	(632)			
	CF 1	991	1.619	1.508	1.503	2,56%	4,17%	4,21%	(5)	512	(116)			
	Total Griya	627	1.309	1.304	1.298	1,90%	4,24%	4,31%	(5)	671	(11)			
	Oto	363	310	205	205	6,33%	3,80%	3,71%	-	(159)	(105)			
	CF 2	1.777	10.958	10.600	10.441	0,72%	4,24%	4,18%	(159)	8.664	(517)			
	Mitraguna & Others	1.468	10.958	10.600	10.441	0,65%	4,56%	4,50%	(159)	8.973	(517)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	13.092	12.691	12.582	0,80%	3,42%	3,39%	(109)	9.702	(510)	3,18%	6,13%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	345.941	364.485	375.413	29.472	
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,19	3,26	3,27	0,01	0,08
CIF Payroll	1.936	2.537	2.616	79	680

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.516	6.581	6.027	(509)	(555)	(489)	-7,51%	(1.577)	-20,74%	16.118	37,39%	(10.091)
2	Tabungan	169.083	165.619	166.768	167.282	5.506	514	1.663	1,00%	(1.801)	-1,07%	181.364	92,24%	(14.082)
3	Deposito	159.534	165.786	168.269	168.168	11	(100)	2.382	1,44%	8.635	5,41%	160.719	104,64%	7.450
	Total	336.221	337.922	341.618	341.477	5.008	(141)	3.555	1,05%	5.257	1,56%	358.201	95,33%	(16.723)
	CASA	176.687	172.135	173.349	173.309	4.997	(40)	1.174	0,68%	(3.378)	-1,91%	197.482	87,76%	(24.173)
	(%) CASA	52,55%	50,94%	50,74%	50,75%									
	FDR	59,93%	62,85%	61,95%	61,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	8.147	8.412	8.362	(50)	216	2,65%	(2.811)	-25,16%	-	0,00%	8.362
2	Giro ISE	2.226	2.396	2.434	2.296	(138)	(100)	-4,17%	70	3,15%	-	0,00%	2.296
3	Tabungan ISE	8.944	5.747	5.975	6.063	88	316	5,49%	(2.881)	-32,21%	-	0,00%	6.063
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%	-	0,00%	3
5	CIF ISE	82	88	90	90	0	2	2,27%	8	9,76%	-	0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	40.703	41.737	40.943	2.045	910	-1.135	318	-794	240	1.704	46.325	88,38%	(5.381)
	KUR	38.741	40.019	39.270	2.045	910	-1.135	418	-749	530	1.659	44.162	88,92%	(4.892)
	Non KUR	1.963	1.718	1.673	-	-	0	-100	-45	-289	45	2.163	77,37%	(489)
3	PWG	8.703	15.951	16.564	2.395	3.027	632	405	613	7.861	2.414	24.206	68,43%	(7.642)
	Cilem	6.698	12.180	12.443	1.177	1.019	-159	199	263	5.745	756	16.444	75,67%	(4.001)
	Gadai	2.005	3.771	4.121	1.218	2.008	790	206	350	2.116	1.658	7.762	53,10%	(3.640)
4	CFG	152.101	154.690	154.137	4.785	3.018	-1.767	2.122	-553	2.037	3.571	174.779	88,19%	(20.641)
	CF 1	24.823	21.566	21.144	69	-	-69	207	-423	-3.679	423	27.540	76,77%	(6.396)
	Total Griya	16.607	12.788	12.664	-	-	0	0	-123	-3.942	123	17.310	73,16%	(4.646)
	• Total Non Program	16.607	12.788	12.664	-	-	0	-5.177	-123	-3.942	123	17.310	73,16%	(4.646)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.479	69	-	-69	207	-299	263	299	10.229	82,89%	(1.750)
	CF 2	127.278	133.124	132.994	4.716	3.018	-1.698	1.916	-130	5.716	3.148	147.239	90,33%	(14.245)
	Mitraguna & Others	115.000	119.865	119.595	3.920	2.754	-1.166	1.339	-270	4.595	3.024	133.218	89,77%	(13.623)
	Pensiun	12.278	13.259	13.398	796	264	-532	577	139	1.120	125	14.021	95,56%	(622)
	Total Pembiayaan	201.507	212.378	211.645	9.225	6.955	-2.270	2.845	-733	10.138	7.688	245.309	86,28%	(33.665)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	377	1.146	817	2.682	0,93%	1,96%	6,55%	1.865	2.305	1.536			
	KUR	327	1.109	781	2.368	0,84%	1,95%	6,03%	1.587	2.041	1.259			
	Non KUR	50	37	36	314	2,53%	2,09%	18,79%	278	265	277			
3	PWG	-	197	-	435	0,00%	0,00%	2,62%	435	435	237			
	Cilem	-	190	-	185	0,00%	0,00%	1,48%	185	185	(5)			
	Gadai	-	7	-	250	0,00%	0,00%	6,07%	250	250	243			
4	CFG	2.744	2.293	3.370	5.640	1,80%	2,18%	3,66%	2.270	2.896	3.347			
	CF 1	932	1.062	1.034	1.759	3,75%	4,80%	8,32%	725	827	698			
	Total Griya	594	-	-	484	3,58%	0,00%	3,82%	484	(111)	484			
	Oto	337	1.062	1.034	1.275	4,11%	11,78%	15,04%	241	938	214			
	CF 2	1.812	1.231	2.336	3.881	1,42%	1,75%	2,92%	1.545	2.069	2.650			
	Mitraguna & Others	1.812	1.231	2.336	3.881	1,58%	1,95%	3,24%	1.545	2.069	2.650			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.121	3.636	4.187	8.757	1,55%	1,97%	4,14%	4.570	5.636	5.121	2,67%	35,57%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	499	265	294	397	1,23%	0,70%	0,97%	103	(102)	132			
	KUR	125	88	164	267	0,32%	0,41%	0,68%	103	142	179			
	Non KUR	374	177	130	130	19,05%	7,57%	7,78%	-	(244)	(47)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.424	2.949	3.002	1,02%	1,91%	1,95%	53	1.456	(423)			
	CF 1	114	679	623	620	0,46%	2,89%	2,93%	(4)	505	(59)			
	Total Griya	114	679	623	620	0,69%	4,87%	4,89%	(4)	505	(59)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.431	2.746	2.326	2.382	1,12%	1,75%	1,79%	56	951	(364)			
	Mitraguna & Others	1.388	2.746	2.326	2.382	1,21%	1,94%	1,99%	56	994	(364)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.690	3.243	3.399	1,01%	1,53%	1,61%	156	1.354	(291)	1,45%	9,83%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	1.992	2.122	2.324	(103)	202	332	16,65%	(10.862)	-82,38%	17.869	13,00%	(15.545)
2	Tabungan	147.923	159.919	136.293	136.129	(4.196)	(164)	(23.789)	-14,88%	(11.793)	-7,97%	157.311	86,54%	(21.182)
3	Deposito	54.920	58.676	82.708	82.707	957	(1)	24.031	40,95%	27.787	50,55%	55.713	148,45%	26.994
	Total	216.028	220.587	221.122	221.160	(3.342)	38	573	0,26%	5.132	2,38%	230.893	95,78%	(9.733)
	CASA	161.108	161.911	138.414	138.453	(4.299)	39	(23.458)	-14,49%	(22.655)	-14,06%	175.180	79,03%	(36.727)
	(%) CASA	74,58%	73,40%	62,60%	62,60%									
	FDR	99,10%	101,75%	101,90%	101,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	4.351	2.351	2.695		344	(1.656)	-38,07%	105	4,05%	-	0,00%	2.695
2	Giro ISE	59	43	38	38		0	(5)	-11,46%	(21)	-35,65%		0,00%	38
3	Tabungan ISE	2.531	4.308	2.313	2.657		344	(1.652)	-38,33%	126	4,97%		0,00%	2.657
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	106	114	114		0	8	7,55%	24	26,67%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	45.734	48.070	49.294	2.050	2.770	720	572	1.224	3.560	1.546	49.935	98,72%	(641)
	KUR	43.301	46.086	47.268	2.050	2.670	620	642	1.182	3.967	1.488	47.342	99,84%	(74)
	Non KUR	2.433	1.984	2.026	-	100	100	-70	42	-408	58	2.592	78,14%	(567)
3	PWG	2.160	6.337	6.872	1.407	803	-604	1.130	536	4.712	268	7.795	88,16%	(923)
	Cilem	2.160	6.337	6.872	1.407	803	-604	1.130	536	4.712	268	7.795	88,16%	(923)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	169.165	5.377	1.502	-3.875	74	-869	2.974	2.371	172.497	98,07%	(3.332)
	CF 1	15.140	17.513	17.424	498	286	-212	157	-88	2.284	374	15.895	109,62%	1.529
	Total Griya	1.118	1.016	1.004	-	-	0	0	-12	-114	12	1.314	76,42%	(310)
	• Total Non Program	1.118	1.016	1.004	-	-	0	-12	-12	-114	12	1.314	76,42%	(310)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.420	498	286	-212	157	-77	2.399	363	14.581	112,61%	1.839
	CF 2	151.051	152.521	151.741	4.879	1.216	-3.663	-82	-780	689	1.996	156.602	96,90%	(4.861)
	Mitraguna & Others	120.364	121.362	120.666	3.879	820	-3.059	-382	-696	302	1.516	125.430	96,20%	(4.764)
	Pensiun	30.687	31.160	31.075	1.000	396	-604	300	-85	388	481	31.172	99,69%	(97)
	Total Pembiayaan	214.086	224.441	225.331	8.834	5.075	-3.759	1.776	890	11.246	4.185	230.227	97,87%	(4.896)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	330	693	820	1.837	0,72%	1,70%	3,73%	1.018	1.508	1.145			
	KUR	190	649	795	1.660	0,44%	1,72%	3,51%	865	1.469	1.011			
	Non KUR	139	44	25	178	5,72%	1,25%	8,76%	153	38	134			
3	PWG	3	60	-	440	0,14%	0,00%	6,41%	440	437	381			
	Cilem	3	60	-	440	0,14%	0,00%	6,41%	440	437	381			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.769	1.645	2.566	0,84%	0,97%	1,52%	921	1.176	797			
	CF 1	197	1.369	1.365	1.518	1,30%	7,79%	8,71%	154	1.321	149			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.369	1.365	1.518	1,41%	8,27%	9,25%	154	1.321	149			
	CF 2	1.192	400	280	1.047	0,79%	0,18%	0,69%	767	(145)	648			
	Mitraguna & Others	1.192	400	280	660	0,99%	0,23%	0,55%	380	(532)	261			
	Pensiun	-	-	-	387	0,00%	0,00%	1,25%	387	387	387			
	Total Pembiayaan	1.722	2.521	2.465	4.843	0,80%	1,10%	2,15%	2.379	3.122	2.322	0,00%	100,00%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	508	219	224	268	1,11%	0,47%	0,54%	44	(240)	49			
	KUR	409	103	99	147	0,94%	0,21%	0,31%	48	(262)	44			
	Non KUR	100	116	125	121	4,09%	6,30%	5,96%	(4)	21	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	1.360	2.720	2.030	2.170	0,82%	1,19%	1,28%	140	810	(550)			
	CF 1	113	113	113	253	0,75%	0,65%	1,45%	140	140	140			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	113	253	0,81%	0,69%	1,54%	140	140	140			
	CF 2	1.246	2.607	1.917	1.917	0,83%	1,26%	1,26%	-	670	(690)			
	Mitraguna & Others	1.125	2.607	1.917	1.917	0,93%	1,58%	1,59%	-	792	(690)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.939	2.254	2.438	0,87%	1,00%	1,08%	184	570	(501)	0,00%	100,00%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	42	37	56	7	19	14	34,84%	(10)	-15,43%	1.836	3,05%	(1.780)
2	Tabungan	73.366	74.201	66.934	66.837	9.035	(97)	(7.365)	-9,93%	(6.529)	-8,90%	78.625	85,01%	(11.788)
3	Deposito	13.172	13.563	13.797	13.798	(711)	1	235	1,73%	626	4,75%	13.983	98,68%	(185)
	Total	86.605	87.806	80.768	80.691	8.332	(77)	(7.115)	-8,10%	(5.914)	-6,83%	94.444	85,44%	(13.753)
	CASA	73.432	74.243	66.971	66.893	9.043	(78)	(7.350)	-9,90%	(6.540)	-8,91%	80.461	83,14%	(13.568)
	(%) CASA	84,79%	84,55%	82,92%	82,90%									
	FDR	98,27%	102,77%	112,97%	113,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	1.178	383	319		(64)	(859)	-72,92%	(30)	-8,68%	-	0,00%	319
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	1.178	383	319		(64)	(859)	-72,92%	(30)	-8,68%	-	0,00%	319
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	5.868	6.425	1.223	812	-411	1.046	556	4.714	255	4.247	151,26%	2.177
	Cilem	1.711	5.868	6.425	1.223	812	-411	1.046	556	4.714	255	4.247	151,26%	2.177
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	84.801	1.315	1.597	282	48	451	1.435	1.146	90.444	93,76%	(5.642)
	CF 1	269	457	452	-	-	0	-3	-4	184	4	1.117	40,51%	(664)
	Total Griya	269	254	253	-	-	0	0	-2	-16	2	488	51,73%	(236)
	• Total Non Program	269	254	253	-	-	0	-2	-2	-16	2	488	51,73%	(236)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	203	200	-	-	0	-3	-3	200	3	628	31,80%	(429)
	CF 2	83.098	83.894	84.349	1.315	1.597	282	51	455	1.251	1.142	89.327	94,43%	(4.978)
	Mitraguna & Others	38.271	39.032	38.880	750	620	-130	-717	-152	609	772	43.956	88,45%	(5.076)
	Pensiun	44.827	44.862	45.469	565	977	412	769	607	642	370	45.371	100,22%	98
	Total Pembiayaan	85.106	90.237	91.244	2.538	2.409	-129	1.094	1.007	6.138	1.402	94.720	96,33%	(3.476)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	8	-	117	0,00%	0,00%	1,83%	117	117	109			
	Cilem	-	8	-	117	0,00%	0,00%	1,83%	117	117	109			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	413	368	389	0,00%	0,44%	0,46%	21	389	(24)			
	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	-	413	368	389	0,00%	0,44%	0,46%	21	389	(24)			
	Mitraguna & Others	-	413	368	389	0,00%	0,94%	1,00%	21	389	(24)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	421	368	507	0,00%	0,41%	0,56%	138	507	85	0,82%	-47,38%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	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	-	207	220	224	0,00%	0,26%	0,26%	5	224	17			
	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	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	Mitraguna & Others	-	207	220	224	0,00%	0,56%	0,58%	5	224	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	225	238	242	0,02%	0,26%	0,27%	5	224	17	0,62%	-132,57%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	23.231	22.822	22.818	72	(4)	(413)	-1,78%	11.803	107,15%	15.154	150,57%	7.664
2	Tabungan	115.074	107.386	103.361	105.571	1.938	2.210	(1.815)	-1,69%	(9.504)	-8,26%	122.641	86,08%	(17.071)
3	Deposito	23.779	23.707	25.209	25.209	(628)	1	1.502	6,34%	1.430	6,02%	24.382	103,39%	827
	Total	149.869	154.324	151.392	153.598	1.381	2.206	(726)	-0,47%	3.729	2,49%	162.178	94,71%	(8.580)
	CASA	126.089	130.616	126.183	128.389	2.009	2.205	(2.228)	-1,71%	2.299	1,82%	137.796	93,17%	(9.407)
	(%) CASA	84,13%	84,64%	83,35%	83,59%									
	FDR	105,52%	114,38%	118,24%	116,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	7.268	6.666	6.660		(5)	(608)	-8,36%	(712)	-9,65%	-	0,00%	6.660
2	Giro ISE	1.170	759	457	477		20	(282)	-37,12%	(693)	-59,23%		0,00%	477
3	Tabungan ISE	2.302	2.409	2.109	2.083		(26)	(326)	-13,53%	(219)	-9,50%		0,00%	2.083
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	77	77	77		0	0	0,00%	8	11,59%		0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.452	1.407	-	-	0	-44	-45	676	45	731	192,48%	676
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.452	1.407	-	-	0	-44	-45	676	45	731	192,48%	676
	• Local Champion	731	509	484	-	-	0	-25	-25	-247	25	731	66,20%	(247)
	• Value Chain	-	942	923	-	-	-	-19	-19	923	19	0	0,00%	923
2	MBG	14.454	19.867	20.403	300	1.105	805	311	536	5.948	569	18.063	112,95%	2.340
	KUR	11.979	17.589	18.265	300	1.105	805	384	676	6.286	429	15.498	117,85%	2.767
	Non KUR	2.475	2.278	2.138	-	-	0	-73	-140	-337	140	2.565	83,34%	(427)
3	PWG	2.088	7.139	8.164	1.381	1.524	143	1.344	1.025	6.076	499	8.091	100,91%	73
	Cilem	1.902	6.952	7.974	1.315	1.391	76	1.306	1.022	6.072	370	7.905	100,88%	69
	Gadai	186	187	190	65	133	68	38	3	4	130	186	102,27%	4
4	CFG	140.874	148.063	149.025	3.980	3.469	-511	1.058	962	8.151	2.507	151.912	98,10%	(2.887)
	CF 1	3.720	5.552	5.263	86	-	-86	-59	-289	1.542	289	5.043	104,36%	220
	Total Griya	422	1.177	1.169	-	-	0	0	-8	746	8	765	152,77%	404
	• Total Non Program	422	1.177	1.169	-	-	0	-6	-8	746	8	765	152,77%	404
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.375	4.094	86	-	-86	-59	-281	796	281	4.278	95,70%	(184)
	CF 2	137.153	142.511	143.762	3.894	3.469	-425	1.117	1.251	6.609	2.218	146.869	97,88%	(3.107)
	Mitraguna & Others	95.850	99.658	100.988	3.229	3.209	-20	826	1.329	5.138	1.880	104.717	96,44%	(3.730)
	Pensiun	41.304	42.853	42.774	665	260	-405	291	-78	1.471	338	42.152	101,48%	622
	Total Pembiayaan	158.147	176.520	178.999	5.661	6.098	437	2.669	2.479	20.852	3.619	178.797	100,11%	202

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	50	49	48	0,00%	3,39%	3,41%	(1)	48	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	50	49	48	0,00%	3,39%	3,41%	(1)	48	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	52	-	517	0,16%	0,00%	2,53%	517	493	465			
	KUR	24	52	-	358	0,20%	0,00%	1,96%	358	334	306			
	Non KUR	-	-	-	159	0,00%	0,00%	7,42%	159	159	159			
3	PWG	-	149	-	112	0,00%	0,00%	1,37%	112	112	(37)			
	Cilem	-	149	-	112	0,00%	0,00%	1,40%	112	112	(37)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	692	1.014	1.825	0,45%	0,68%	1,22%	811	1.189	1.133			
	CF 1	195	295	355	247	5,25%	6,40%	4,70%	(108)	52	(47)			
	Total Griya	-	2	2	-	0,00%	0,18%	0,00%	(2)	-	(2)			
	Oto	195	293	353	247	5,92%	8,08%	6,04%	(106)	52	(45)			
	CF 2	441	397	658	1.578	0,32%	0,46%	1,10%	919	1.137	1.180			
	Mitraguna & Others	441	397	486	1.408	0,46%	0,49%	1,39%	922	968	1.011			
	Pensiun	-	-	172	169	0,00%	0,40%	0,40%	(3)	169	169			
	Total Pembiayaan	660	943	1.063	2.502	0,42%	0,60%	1,40%	1.439	1.842	1.559	1,32%	5,22%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	224	223	221	220	1,55%	1,11%	1,08%	(1)	(4)	(3)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	223	221	220	9,04%	9,72%	10,30%	(1)	(4)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	101	274	38	0,22%	0,19%	0,03%	(236)	(275)	(63)			
	CF 1	-	-	173	-	0,00%	3,12%	0,00%	(173)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	173	-	0,00%	3,96%	0,00%	(173)	-	-			
	CF 2	313	101	101	38	0,23%	0,07%	0,03%	(63)	(275)	(63)			
	Mitraguna & Others	313	101	101	38	0,33%	0,10%	0,04%	(63)	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	324	495	258	0,34%	0,28%	0,14%	(237)	(279)	(66)	1,16%	-707,12%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	192.100	162.108	181.740	(10.360)	
2	Contribution Margin	7.193	10.133	7.051	(142)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,37	3,39	0,02	0,70
CIF Payroll	2.203	1.014	1.039	25	(1.164)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	7.562	6.595	7.347	1.522	751	(215)	-2,84%	557	8,20%	11.936	61,55%	(4.589)
2	Tabungan	175.767	184.279	187.540	187.927	2.731	388	3.648	1,98%	12.160	6,92%	188.029	99,95%	(102)
3	Deposito	41.842	53.385	51.264	51.259	(1.353)	(5)	(2.126)	-3,98%	9.417	22,51%	42.256	121,31%	9.003
	Total	224.399	245.226	245.399	246.533	2.900	1.134	1.307	0,53%	22.134	9,86%	242.221	101,78%	4.312
	CASA	182.557	191.841	194.135	195.274	4.253	1.139	3.433	1,79%	12.717	6,97%	199.965	97,65%	(4.691)
	(%) CASA	81,35%	78,23%	79,11%	79,21%									
	FDR	108,91%	104,56%	105,09%	104,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.507	6.053	6.250		198	(256)	-3,94%	2.168	53,09%	-	0,00%	6.250
2	Giro ISE	1.486	3.310	3.001	3.210		209	(100)	-3,01%	1.724	116,03%		0,00%	3.210
3	Tabungan ISE	2.597	3.196	3.051	3.040		(11)	(157)	-4,90%	443	17,08%		0,00%	3.040
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	152	154	154		0	2	1,32%	16	11,59%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.203	2.530	-	400	400	-72	328	935	72	1.595	158,65%	935
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.203	2.530	-	400	400	-72	328	935	72	1.595	158,65%	935
	• Local Champion	1.595	2.203	2.530	-	400	400	-72	328	935	72	1.595	158,65%	935
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.749	95.695	3.695	2.680	-1.015	471	-1.053	-2.038	3.733	102.175	93,66%	(6.480)
	KUR	92.544	91.080	90.045	2.595	2.580	-15	-635	-1.034	-2.499	3.614	96.600	93,21%	(6.555)
	Non KUR	5.189	5.669	5.650	1.100	100	-1.000	1.106	-19	461	119	5.574	91,35%	75
3	PWG	10.721	19.484	20.754	4.316	4.246	-71	2.245	1.270	10.033	2.976	27.651	75,06%	(6.897)
	Cilem	6.388	12.411	12.747	2.270	1.176	-1.094	1.681	336	6.359	840	17.985	70,88%	(5.238)
	Gadai	4.333	7.073	8.007	2.046	3.069	1.023	564	933	3.673	2.136	9.666	82,83%	(1.659)
4	CFG	134.342	137.983	138.903	3.043	3.646	604	911	920	4.561	2.726	153.351	90,58%	(14.448)
	CF 1	27.563	25.817	25.534	-	329	329	-270	-284	-2.029	613	31.395	81,33%	(5.862)
	Total Griya	18.820	16.862	16.654	-	-	0	0	-208	-2.167	208	21.122	78,85%	(4.468)
	• Total Non Program	5.808	5.015	4.964	-	-	0	-60	-51	-844	51	6.597	75,25%	(1.633)
	• Program	13.012	11.847	11.690	-	-	0	-122	-157	-1.322	157	14.525	80,48%	(2.835)
	Oto	8.743	8.956	8.880	-	329	329	-270	-76	137	405	10.274	86,43%	(1.394)
	CF 2	106.779	112.165	113.369	3.043	3.318	275	1.181	1.204	6.590	2.114	121.955	92,96%	(8.586)
	Mitraguna & Others	66.464	71.035	72.197	2.612	2.953	341	1.082	1.162	5.733	1.791	80.315	89,89%	(8.119)
	Pensiun	40.315	41.131	41.173	431	365	-66	99	42	857	323	41.640	98,88%	(468)
	Total Pembiayaan	244.391	256.418	257.882	11.054	10.972	-82	3.555	1.464	13.491	9.508	284.771	90,56%	(26.889)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	825	1.108	4.967	0,95%	1,14%	5,19%	3.860	4.036	4.142			
	KUR	830	667	948	4.250	0,90%	1,04%	4,72%	3.302	3.420	3.583			
	Non KUR	101	158	160	718	1,95%	2,82%	12,70%	558	617	559			
3	PWG	7	169	-	1.447	0,06%	0,00%	6,97%	1.447	1.441	1.279			
	Cilem	-	169	-	738	0,00%	0,00%	5,79%	738	738	569			
	Gadai	7	-	-	710	0,15%	0,00%	8,86%	710	703	710			
4	CFG	949	1.201	1.528	4.009	0,71%	1,11%	2,89%	2.481	3.060	2.809			
	CF 1	949	1.201	1.114	1.798	3,44%	4,32%	7,04%	683	849	597			
	Total Griya	745	716	905	1.479	3,96%	5,37%	8,88%	574	735	763			
	Oto	204	485	209	318	2,34%	2,33%	3,58%	109	114	(166)			
	CF 2	-	-	414	2.212	0,00%	0,37%	1,95%	1.798	2.212	2.212			
	Mitraguna & Others	-	-	414	1.915	0,00%	0,58%	2,65%	1.501	1.915	1.915			
	Pensiun	-	-	-	297	0,00%	0,00%	0,72%	297	297	297			
	Total Pembiayaan	1.969	2.194	2.636	10.424	0,81%	1,03%	4,04%	7.788	8.455	8.230	0,16%	96,10%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.064	1.129	1.010	1,10%	1,17%	1,06%	(119)	(68)	(54)			
	KUR	744	740	807	631	0,80%	0,89%	0,70%	(176)	(113)	(109)			
	Non KUR	334	324	322	379	6,43%	5,68%	6,70%	57	45	55			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,09%	0,08%	-	7	-			
4	CFG	793	1.977	1.956	2.155	0,59%	1,42%	1,55%	199	1.362	178			
	CF 1	666	803	782	980	2,42%	3,03%	3,84%	199	314	178			
	Total Griya	558	649	634	850	2,96%	3,76%	5,11%	216	292	201			
	Oto	108	153	148	130	1,24%	1,65%	1,46%	(18)	22	(23)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,05%	1,04%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,65%	1,63%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.048	3.092	3.172	0,79%	1,21%	1,23%	80	1.230	124	3,75%	-204,91%	2,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.797	251.305	262.140	23.343	
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,75	2,95	3,00	0,05	0,25
CIF Payroll	1.255	1.469	1.587	118	332

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.026	2.675	2.562	(528)	(113)	536	26,45%	(1.076)	-29,57%	7.709	33,23%	(5.148)
2	Tabungan	133.319	149.982	148.678	148.346	2.829	(332)	(1.636)	-1,09%	15.027	11,27%	142.266	104,27%	6.080
3	Deposito	34.970	33.336	32.749	32.752	(28)	3	(584)	-1,75%	(2.218)	-6,34%	35.819	91,44%	(3.067)
	Total	171.926	185.344	184.102	183.660	2.273	(441)	(1.684)	-0,91%	11.734	6,83%	185.795	98,85%	(2.134)
	CASA	136.957	152.008	151.353	150.908	2.300	(444)	(1.100)	-0,72%	13.952	10,19%	149.975	100,62%	933
	(%) CASA	79,66%	82,01%	82,21%	82,17%									
	FDR	77,08%	70,94%	71,05%	71,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.930	3.316	3.011		(304)	81	2,76%	977	48,04%	-	0,00%	3.011
2	Giro ISE	95	439	734	734		0	296	67,41%	640	674,38%		0,00%	734
3	Tabungan ISE	1.439	1.992	2.082	1.777		(305)	(215)	-10,78%	338	23,46%		0,00%	1.777
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	224	227	227		0	3	1,34%	51	28,98%		0,00%	227

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	18.945	19.839	19.160	1.410	300	-1.110	662	-679	214	979	21.038	91,07%	(1.878)
	KUR	17.446	18.476	17.853	1.410	300	-1.110	720	-623	407	923	19.450	91,79%	(1.598)
	Non KUR	1.500	1.363	1.307	-	-	0	-58	-56	-193	56	1.588	82,33%	(281)
3	PWG	1.695	6.509	7.068	1.219	988	-231	1.087	559	5.374	429	5.287	133,69%	1.781
	Cilem	1.695	6.509	7.068	1.219	988	-231	1.087	559	5.374	429	5.287	133,69%	1.781
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	104.573	1.939	995	-944	-2.047	-562	-7.302	1.557	114.873	91,03%	(10.300)
	CF 1	3.054	2.948	2.856	-	96	96	-59	-92	-198	188	3.413	83,67%	(557)
	Total Griya	942	888	882	-	-	0	0	-6	-60	6	1.035	85,21%	(153)
	• Total Non Program	942	888	882	-	-	0	-6	-6	-60	6	1.035	85,21%	(153)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	2.061	1.974	-	96	96	-59	-86	-138	182	2.378	83,01%	(404)
	CF 2	108.821	102.186	101.717	1.939	899	-1.040	-1.988	-470	-7.104	1.369	111.460	91,26%	(9.743)
	Mitraguna & Others	34.866	40.550	40.691	1.635	645	-990	34	141	5.825	504	37.275	109,16%	3.416
	Pensiun	73.955	61.637	61.026	304	254	-50	-2.023	-611	-12.929	865	74.185	82,26%	(13.159)
	Total Pembiayaan	132.514	131.483	130.801	4.568	2.283	-2.285	-298	-682	-1.714	2.965	141.198	92,64%	(10.397)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	302	505	527	1.238	1,59%	2,66%	6,46%	711	937	733			
	KUR	199	505	527	1.191	1,14%	2,85%	6,67%	664	992	686			
	Non KUR	102	-	-	47	6,82%	0,00%	3,59%	47	(55)	47			
3	PWG	-	-	-	344	0,00%	0,00%	4,87%	344	344	344			
	Cilem	-	-	-	344	0,00%	0,00%	4,87%	344	344	344			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.547	1.199	1.941	0,05%	1,14%	1,86%	743	1.883	394			
	CF 1	54	33	34	31	1,76%	1,14%	1,08%	(3)	(23)	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	33	34	31	2,55%	1,63%	1,57%	(3)	(23)	(2)			
	CF 2	5	1.514	1.165	1.910	0,00%	1,14%	1,88%	745	1.906	396			
	Mitraguna & Others	5	1.514	1.165	1.325	0,01%	2,87%	3,26%	160	1.321	(189)			
	Pensiun	-	-	-	585	0,00%	0,00%	0,96%	585	585	585			
	Total Pembiayaan	360	2.052	1.726	3.524	0,27%	1,31%	2,69%	1.798	3.164	1.472	3,80%	-41,10%	1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	69	378	375	471	0,37%	1,89%	2,46%	95	402	93			
	KUR	60	281	279	374	0,34%	1,51%	2,10%	95	315	93			
	Non KUR	9	96	96	96	0,62%	7,07%	7,37%	-	87	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	9.789	3.789	2.621	3.118	8,75%	2,49%	2,98%	497	(6.670)	(671)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	3.789	2.621	3.118	8,99%	2,56%	3,07%	497	(6.667)	(671)			
	Mitraguna & Others	915	4	323	821	2,62%	0,80%	2,02%	498	(94)	816			
	Pensiun	8.871	3.785	2.298	2.298	8,71%	1,75%	3,77%	(1)	(6.573)	(1.487)			
	Total Pembiayaan	9.858	4.167	2.997	3.589	7,44%	2,28%	2,74%	593	(6.269)	(578)	2,09%	23,74%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.064	1.999	1.991	(717)	(8)	(73)	-3,53%	(848)	-29,87%	5.998	33,19%	(4.007)
2	Tabungan	118.896	117.569	124.654	123.419	1.819	(1.234)	5.850	4,98%	4.523	3,80%	129.598	95,23%	(6.179)
3	Deposito	12.522	16.789	15.991	15.991	(57)	0	(798)	-4,75%	3.469	27,70%	13.070	122,35%	2.921
	Total	134.257	136.422	142.644	141.401	1.045	(1.243)	4.979	3,65%	7.144	5,32%	148.666	95,11%	(7.265)
	CASA	121.735	119.632	126.652	125.410	1.102	(1.243)	5.777	4,83%	3.675	3,02%	135.596	92,49%	(10.186)
	(%) CASA	90,67%	87,69%	88,79%	88,69%									
	FDR	193,63%	196,88%	190,14%	191,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	2.922	3.086	3.203	117	281	9,60%	(722)	-18,39%	-	0,00%	3.203	
2	Giro ISE	2.210	1.292	1.415	1.528	113	236	18,26%	(683)	-30,88%		0,00%	1.528	
3	Tabungan ISE	1.714	1.630	1.671	1.675	4	45	2,74%	(39)	-2,30%		0,00%	1.675	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	108	140	142	142	0	2	1,43%	34	31,48%		0,00%	142	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Local Champion	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.987	70.613	2.370	2.146	-224	-37	-374	-5.648	2.520	76.731	92,03%	(6.118)
	KUR	69.790	65.374	65.134	2.370	2.146	-224	186	-240	-4.656	2.386	70.147	92,85%	(5.013)
	Non KUR	6.471	5.613	5.479	-	-	0	-223	-134	-992	134	6.584	83,21%	(1.105)
3	PWG	2.698	7.667	8.430	1.616	1.100	-516	1.429	763	5.732	337	9.056	93,09%	(625)
	Cilem	2.698	7.667	8.430	1.616	1.100	-516	1.429	763	5.732	337	9.056	93,09%	(625)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	192.111	5.237	5.407	170	1.364	2.260	11.265	3.147	196.722	97,66%	(4.611)
	CF 1	24.361	32.028	31.329	722	525	-198	45	-699	6.968	1.224	26.301	119,12%	5.028
	Total Griya	4.158	5.803	5.341	-	-	0	0	-462	1.183	462	4.692	113,83%	649
	• Total Non Program	3.841	5.507	5.047	-	-	0	-42	-460	1.205	460	4.339	116,32%	708
	• Program	317	297	294	-	-	0	-2	-2	-22	2	353	83,30%	(59)
	Oto	20.203	26.225	25.988	722	525	-198	45	-237	5.784	761	21.609	120,26%	4.379
	CF 2	156.485	157.824	160.783	4.515	4.882	368	1.319	2.959	4.298	1.923	170.421	94,34%	(9.638)
	Mitraguna & Others	140.742	143.500	146.589	4.515	4.882	368	1.454	3.089	5.847	1.793	153.461	95,52%	(6.872)
	Pensiun	15.743	14.325	14.194	-	-	0	-135	-131	-1.549	131	16.960	83,69%	(2.766)
	Total Pembiayaan	259.960	268.584	271.225	9.223	8.653	-571	2.747	2.640	11.264	6.012	282.664	95,95%	(11.439)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	122	523	1.556	0,00%	0,74%	2,20%	1.033	1.556	1.434			
	KUR	-	122	523	1.322	0,00%	0,80%	2,03%	799	1.322	1.200			
	Non KUR	-	-	-	234	0,00%	0,00%	4,27%	234	234	234			
3	PWG	-	-	-	204	0,00%	0,00%	2,42%	204	204	204			
	Cilem	-	-	-	204	0,00%	0,00%	2,42%	204	204	204			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.808	1.313	3.028	2,52%	0,69%	1,58%	1.714	(1.535)	1.219			
	CF 1	1.171	1.396	1.115	1.432	4,81%	3,48%	4,57%	317	261	36			
	Total Griya	405	-	-	-	9,74%	0,00%	0,00%	-	(405)	-			
	Oto	766	1.396	1.115	1.432	3,79%	4,25%	5,51%	317	666	36			
	CF 2	3.391	413	198	1.596	2,17%	0,13%	0,99%	1.397	(1.796)	1.183			
	Mitraguna & Others	3.391	413	198	1.596	2,41%	0,14%	1,09%	1.397	(1.796)	1.183			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.931	1.836	4.788	1,76%	0,68%	1,77%	2.952	225	2.857	0,31%	82,25%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	46	449	522	519	0,06%	0,74%	0,74%	(3)	474	71			
	KUR	46	449	522	519	0,07%	0,80%	0,80%	(3)	474	71			
	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	2.701	3.087	2.588	2.588	1,49%	1,36%	1,35%	-	(113)	(498)			
	CF 1	362	791	843	843	1,49%	2,63%	2,69%	-	480	52			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	791	843	843	1,79%	3,21%	3,24%	-	480	52			
	CF 2	2.339	2.296	1.746	1.746	1,49%	1,11%	1,09%	-	(593)	(550)			
	Mitraguna & Others	2.244	2.296	1.746	1.746	1,59%	1,22%	1,19%	-	(498)	(550)			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.535	3.110	3.108	1,06%	1,16%	1,15%	(3)	361	(427)	1,22%	-6,06%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	259.177	264.312	275.722	16.545	
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,74	3,22	3,23	0,01	0,49
CIF Payroll	631	1.520	1.542	22	911

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-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 (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	8.915	-	-		0	(8.915)	-100,00%	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	7.315	-	-		0	(7.315)	-100,00%	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	1.600	-	-		0	(1.600)	-100,00%	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	31	-	-		0	(31)	-100,00%	(27)	-100,00%	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	-	-	-	750	-	-750	0	0	0	-	0	0,00%	0
	KUR	-	-	-	750	-	-750	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	1.068	-	-1.068	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.068	-	-1.068	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	448	-	-448	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	93	-	-93	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	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	355	-	-355	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	355	-	-355	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	2.266	-	-2.266	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	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	-	-	-	5,15%	#DIV/0!	5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	-	-	-	4,20%	#DIV/0!	4,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	202.766	349.157	680.846	478.080	
2	Contribution Margin	3.215	4.424	3.608	393	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,46	3,64	0,18	0,46
CIF Payroll	208	943	668	(275)	460

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.554	296	306	309	10	(1.248)	-80,34%	(1.202)	-79,73%	3.200	9,55%	(2.895)
2	Tabungan	77.097	88.884	91.670	91.244	(4.087)	(426)	2.360	2,66%	14.147	18,35%	81.342	112,17%	9.902
3	Deposito	8.333	12.653	12.984	13.479	4.763	495	826	6,53%	5.146	61,76%	8.801	153,16%	4.678
	Total	86.937	103.091	104.949	105.029	986	79	1.937	1,88%	18.091	20,81%	93.343	112,52%	11.685
	CASA	78.604	90.438	91.965	91.549	(3.777)	(416)	1.112	1,23%	12.945	16,47%	84.543	108,29%	7.007
	(%) CASA	90,42%	87,73%	87,63%	87,17%									
	FDR	27,35%	45,54%	46,11%	46,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	25.035	26.811	26.646		(165)	1.611	6,43%	2.214	9,06%	-	0,00%	26.646
2	Giro ISE	1.505	1.551	274	293		19	(1.258)	-81,13%	(1.212)	-80,55%		0,00%	293
3	Tabungan ISE	19.127	19.685	22.737	22.554		(183)	2.869	14,57%	3.427	17,92%		0,00%	22.554
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	99	106	106		0	7	7,07%	60	130,43%		0,00%	106

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	7.909	16.434	16.922	1.171	850	-321	828	488	9.013	362	15.582	108,60%	1.340
	KUR	7.722	15.488	15.992	1.120	850	-270	794	505	8.271	345	15.133	105,68%	859
	Non KUR	188	946	930	51	-	-51	34	-16	742	16	449	207,32%	481
3	PWG	1.199	5.668	6.100	1.036	717	-319	949	432	4.901	285	6.155	99,10%	(55)
	Cilem	1.199	5.668	6.100	1.036	717	-319	949	432	4.901	285	6.155	99,10%	(55)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	25.371	784	945	160	844	525	10.698	419	23.120	109,74%	2.251
	CF 1	4.501	7.972	7.975	44	192	147	-171	3	3.474	189	5.513	144,65%	2.462
	Total Griya	108	82	79	-	-	0	0	-3	-29	3	370	21,33%	(291)
	• Total Non Program	108	82	79	-	-	0	-3	-3	-29	3	370	21,33%	(291)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.890	7.896	44	192	147	-171	6	3.503	186	5.143	153,52%	2.753
	CF 2	10.171	16.873	17.396	740	753	13	1.014	523	7.224	230	17.606	98,80%	(211)
	Mitraguna & Others	10.171	15.587	15.402	490	40	-450	340	-185	5.231	225	16.957	90,83%	(1.555)
	Pensiun	-	1.286	1.994	250	713	463	674	707	1.994	6	649	307,16%	1.345
	Total Pembiayaan	23.780	46.947	48.393	2.991	2.512	-479	2.620	1.446	24.612	1.066	44.857	107,88%	3.536

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	568	0,00%	0,00%	3,36%	568	568	568			
	KUR	-	-	-	402	0,00%	0,00%	2,51%	402	402	402			
	Non KUR	-	-	-	166	0,00%	0,00%	17,86%	166	166	166			
3	PWG	-	-	-	66	0,00%	0,00%	1,08%	66	66	66			
	Cilem	-	-	-	66	0,00%	0,00%	1,08%	66	66	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	217	785	323	0,00%	3,16%	1,27%	(462)	323	106			
	CF 1	-	217	370	323	0,00%	4,64%	4,05%	(48)	323	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	217	370	323	0,00%	4,69%	4,09%	(48)	323	106			
	CF 2	-	-	414	-	0,00%	2,46%	0,00%	(414)	-	-			
	Mitraguna & Others	-	-	414	-	0,00%	2,66%	0,00%	(414)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	217	785	956	0,00%	1,67%	1,98%	172	956	740	0,00%	100,00%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	3.586	5.661	5.668	(57.261)	8	2.083	58,08%	(74.371)	-92,92%	89.152	6,36%	(83.484)
2	Tabungan	33.280	40.077	41.979	41.536	3.444	(443)	1.459	3,64%	8.256	24,81%	37.050	112,11%	4.487
3	Deposito	18.866	76.321	76.625	76.625	(53)	0	304	0,40%	57.758	306,14%	19.517	392,60%	57.107
	Total	132.186	119.984	124.264	123.829	(53.870)	(435)	3.846	3,21%	(8.357)	-6,32%	145.719	84,98%	(21.890)
	CASA	113.319	43.662	47.640	47.204	(53.816)	(435)	3.542	8,11%	(66.115)	-58,34%	126.202	37,40%	(78.997)
	(%) CASA	85,73%	36,39%	38,34%	38,12%									
	FDR	12,66%	22,68%	23,58%	23,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	799	791	800		9	1	0,12%	215	36,84%	-	0,00%	800
2	Giro ISE	18	6	31	32		0	26	448,34%	14	80,31%		0,00%	32
3	Tabungan ISE	567	793	759	768		8	(25)	-3,14%	201	35,49%		0,00%	768
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	34	35	35		0	1	2,94%	5	16,67%		0,00%	35

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	728	2.812	2.949	304	271	-33	487	137	2.221	134	3.057	96,47%	(108)
	Cilem	728	2.812	2.949	304	271	-33	487	137	2.221	134	3.057	96,47%	(108)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	26.348	1.431	2.260	829	1.687	1.950	10.341	310	26.020	101,26%	329
	CF 1	6.128	8.540	8.761	-	318	318	-60	221	2.633	97	7.328	119,56%	1.433
	Total Griya	4.538	6.838	7.118	-	318	318	0	280	2.581	38	4.848	146,82%	2.270
	• Total Non Program	4.538	6.185	6.150	-	-	0	-35	-35	1.612	35	4.848	126,85%	1.302
	• Program	-	653	968	-	318	318	-3	315	968	3	0	0,00%	968
	Oto	1.591	1.703	1.643	-	-	0	-60	-59	52	59	2.480	66,26%	(837)
	CF 2	9.879	15.858	17.587	1.431	1.942	511	1.747	1.729	7.708	213	18.692	94,09%	(1.104)
	Mitraguna & Others	9.209	14.936	16.670	1.252	1.942	690	1.573	1.734	7.461	208	17.252	96,63%	(582)
	Pensiun	671	923	918	179	-	-179	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	29.298	1.735	2.531	796	2.174	2.087	12.562	444	29.077	100,76%	221

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	54	-	55	0,00%	0,00%	1,86%	55	55	1			
	Cilem	-	54	-	55	0,00%	0,00%	1,86%	55	55	1			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	262	260	401	0,00%	1,07%	1,52%	140	401	138			
	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	-	262	260	401	0,00%	1,64%	2,28%	140	401	138			
	Mitraguna & Others	-	262	260	401	0,00%	1,74%	2,40%	140	401	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	316	260	455	0,00%	0,96%	1,55%	195	455	139	0,32%	79,50%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	169.744	132.186	119.984	(49.760)	
2	Contribution Margin	2.612	3.601	1.417	(1.195)	45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,45	3,52	0,07	0,47
CIF Payroll	315	705	731	26	416

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	4.947	831	817	1.018	(14)	(4.130)	-83,48%	(930)	-53,23%	6.470	12,63%	(5.653)
2	Tabungan	52.637	63.992	62.457	62.299	4.322	(157)	(1.693)	-2,65%	9.662	18,36%	57.803	107,78%	4.496
3	Deposito	30.502	32.363	33.217	33.217	(918)	0	854	2,64%	2.716	8,90%	31.173	106,56%	2.044
	Total	84.886	101.303	96.505	96.334	4.422	(171)	(4.969)	-4,90%	11.448	13,49%	95.446	100,93%	888
	CASA	54.385	68.940	63.288	63.117	5.339	(171)	(5.823)	-8,45%	8.732	16,06%	64.273	98,20%	(1.157)
	(%) CASA	64,07%	68,05%	65,58%	65,52%									
	FDR	15,32%	26,89%	28,27%	28,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.046	1.611	1.616	5	570	54,50%	(363)	-18,33%	-	0,00%	1.616	
2	Giro ISE	1.572	187	776	776	0	589	314,73%	(796)	-50,66%		0,00%	776	
3	Tabungan ISE	407	859	836	841	5	(18)	-2,14%	434	106,49%		0,00%	841	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	36	46	47	47	0	1	2,17%	11	30,56%		0,00%	47	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	2.928	7.409	7.444	739	476	-262	497	35	4.516	441	5.011	148,57%	2.434
	Cilem	2.928	7.409	7.444	739	476	-262	497	35	4.516	441	5.011	148,57%	2.434
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	19.827	19.835	1.181	265	-917	1.155	8	9.757	257	17.587	112,78%	2.248
	CF 1	3.825	5.806	5.702	411	-	-411	397	-104	1.877	104	4.724	120,69%	978
	Total Griya	789	769	767	-	-	0	0	-2	-22	2	1.022	75,08%	(255)
	• Total Non Program	789	769	767	-	-	0	-2	-2	-22	2	1.022	75,08%	(255)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.935	411	-	-411	397	-101	1.899	101	3.703	133,28%	1.232
	CF 2	6.254	14.021	14.133	770	265	-505	758	112	7.879	153	12.862	109,88%	1.271
	Mitraguna & Others	5.039	12.645	12.725	770	220	-550	771	80	7.686	140	11.071	114,94%	1.654
	Pensiun	1.215	1.376	1.408	-	45	45	-13	32	194	13	1.792	78,61%	(383)
	Total Pembiayaan	13.007	27.236	27.279	1.920	741	-1.179	1.652	44	14.273	698	22.597	120,72%	4.682

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	83	99	31	111	0,82%	0,16%	0,56%	80	28	12			
	CF 1	83	84	-	80	2,17%	0,00%	1,41%	80	(3)	(4)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	84	-	80	2,73%	0,00%	1,62%	80	(3)	(4)			
	CF 2	-	14	31	31	0,00%	0,22%	0,22%	(0)	31	16			
	Mitraguna & Others	-	14	31	31	0,00%	0,25%	0,24%	(0)	31	16			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	99	31	111	0,64%	0,11%	0,41%	80	28	12	8,70%	#####	8,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	14	14	0,00%	0,07%	0,07%	-	14	14			
	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	-	-	14	14	0,00%	0,10%	0,10%	-	14	14			
	Mitraguna & Others	-	-	14	14	0,00%	0,11%	0,11%	-	14	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	14	14	0,00%	0,05%	0,05%	-	14	14	8,59%	#####	8,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80