

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	133.577	134.853	18.896	1.276	(18.306)	-11,95%	(21.013)	-13,48%	285.035	47,31%	(150.182)
2	Tabungan	1.803.617	1.920.425	1.882.391	1.886.420	73.106	4.029	(34.004)	-1,77%	82.804	4,59%	2.026.162	93,10%	(139.741)
3	Deposito	681.198	781.647	830.609	831.944	(10.210)	1.335	50.297	6,43%	150.746	22,13%	693.324	119,99%	138.620
Total		2.640.681	2.855.231	2.846.577	2.853.218	81.792	6.641	(2.014)	-0,07%	212.537	8,05%	3.004.521	94,96%	(151.303)
CASA		1.959.483	2.073.585	2.015.969	2.021.274	92.002	5.305	(52.311)	-2,52%	61.791	3,15%	2.311.197	87,46%	(289.923)
(% CASA		74,20%	72,62%	70,82%	70,84%									
FDR		99,99%	102,42%	103,78%	103,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	87.662	85.731		(1.931)	9.602	12,61%	20.121	30,67%	91.492	93,70%	(5.761)
2	Giro ISE	23.758	18.808	24.686	22.951		(1.735)	4.143	22,03%	(807)	-3,40%	39.445	58,18%	(16.494)
3	Tabungan ISE	30.646	47.654	53.209	53.013		(196)	5.359	11,25%	22.367	72,98%	34.243	154,81%	18.769
4	Deposito ISE	11.205	9.667	9.767	9.767		0	100	1,03%	(1.438)	-12,83%	17.804	54,86%	(8.037)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	97.202	250	3.115	2.865	8.098	2.559	16.804	556	105.167	92,43%	(7.965)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	72.845	250	3.115	2.865	2.932	2.559	7.312	556	79.516	91,61%	(6.670)
	• Local Champion	62.373	66.852	69.431	250	3.115	2.865	2.714	2.579	7.058	536	69.002	100,62%	429
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	384.459	8.920	9.705	785	2.339	585	16.400	9.120	411.003	93,54%	(26.545)
	KUR	343.457	358.694	358.672	8.820	8.605	-215	2.561	-22	15.215	8.627	384.254	93,34%	(25.582)
	Non KUR	24.602	25.180	25.787	100	1.100	1.000	-222	607	1.185	493	26.750	96,40%	(963)
3	PWG	200.888	321.425	336.474	60.792	64.046	3.255	23.304	15.049	135.586	48.997	334.137	100,70%	2.337
	Cilem	92.590	174.437	181.318	21.363	16.309	-5.054	15.815	6.881	88.727	9.428	198.310	91,43%	(16.992)
	Gadai	108.298	146.988	155.157	39.428	47.737	8.308	7.489	8.168	46.859	39.568	135.828	114,23%	19.329
4	CFG	1.991.066	2.124.255	2.136.179	43.386	38.537	-4.849	19.608	11.924	145.113	26.614	2.178.372	98,06%	(42.193)
	CF 1	271.158	283.396	283.661	1.578	3.645	2.067	-887	265	12.503	3.380	302.660	93,72%	(19.000)
	Total Griya	236.939	236.200	234.986	1.236	850	-386	0	-1.214	-1.953	2.064	252.612	93,02%	(17.626)
	• Total Non Program	155.508	158.157	157.374	443	850	408	-785	-783	1.866	1.633	162.432	96,89%	(5.057)
	• Program	81.431	78.044	77.612	794	-	-794	154	-432	-3.819	432	90.181	86,06%	(12.569)
	Oto	34.219	47.196	48.675	341	2.795	2.454	-887	1.479	14.456	1.316	50.048	97,26%	(1.374)
	CF 2	1.719.908	1.840.859	1.852.518	41.809	34.893	-6.916	20.495	11.659	132.610	23.233	1.875.711	98,76%	(23.193)
	Mitraguna & Others	1.474.657	1.580.345	1.590.500	38.091	30.850	-7.241	16.923	10.155	115.843	20.695	1.616.843	98,37%	(26.343)
	Pensiun	245.250	260.513	262.018	3.718	4.043	325	3.572	1.504	16.767	2.538	258.868	101,22%	3.149
Total Pembiayaan		2.640.411	2.924.197	2.954.313	113.348	115.403	2.056	53.349	30.117	313.903	85.287	3.028.679	97,54%	(74.366)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	4.434	0,00%	0,64%	4,56%	3.832	4.434	3.832			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	3.722	0,00%	0,86%	5,11%	3.120	3.722	3.120			
	Value Chain	-	-	-	712	0,00%	0,00%	1,03%	712	712	712			
2	MBG	2.275	6.441	6.441	31.681	0,62%	1,68%	8,24%	25.240	29.406	25.240			
	KUR	1.785	4.983	4.983	26.504	0,52%	1,39%	7,39%	21.520	24.718	21.520			
	Non KUR	489	1.458	1.458	5.178	1,99%	5,79%	20,08%	3.720	4.688	3.720			
3	PWG	10	-	-	10.451	0,00%	0,00%	3,11%	10.451	10.441	10.451			
	Cilem	10	-	-	6.802	0,01%	0,00%	3,75%	6.802	6.792	6.802			
	Gadai	-	-	-	3.649	0,00%	0,00%	2,35%	3.649	3.649	3.649			
4	CFG	19.717	25.753	27.801	67.375	0,99%	1,31%	3,15%	39.574	47.658	41.622			
	CF 1	13.249	13.763	15.216	28.600	4,89%	5,37%	10,08%	13.384	15.351	14.837			
	Total Griya	12.780	13.116	14.475	21.858	5,39%	6,13%	9,30%	7.384	9.078	8.743			
	Oto	469	648	742	6.742	1,37%	1,57%	13,85%	6.000	6.273	6.094			
	CF 2	6.468	11.990	12.585	38.775	0,38%	0,68%	2,09%	26.190	32.307	26.785			
	Mitraguna & Others	5.999	11.313	11.277	36.352	0,41%	0,71%	2,29%	25.075	30.353	25.039			
	Pensiun	470	677	1.308	2.423	0,19%	0,50%	0,92%	1.116	1.954	1.746			
Total Pembiayaan		22.002	32.797	34.844	113.942	0,83%	1,19%	3,86%	79.098	91.940	81.146	0,88%	77,14%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.785	22,59%	25,33%	25,50%	812	6.626	798			
	Linkage	14.845	14.842	14.842	14.842	99,87%	60,93%	60,93%	-	(3)	(0)			
	Non-Linkage	3.314	9.145	9.131	9.943	5,06%	12,99%	13,65%	812	6.629	798			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.298	0,70%	0,60%	0,86%	988	725	460			
	KUR	1.118	1.467	1.018	1.677	0,33%	0,28%	0,47%	659	559	210			
	Non KUR	1.455	1.371	1.292	1.621	5,91%	5,13%	6,28%	329	166	250			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	24.636	1,29%	1,09%	1,15%	1.586	(1.031)	2.372			
	CF 1	9.750	9.970	10.411	11.194	3,60%	3,67%	3,95%	784	1.445	1.224			
	Total Griya	9.274	9.581	9.871	10.650	3,91%	4,18%	4,53%	780	1.377	1.069			
	Oto	476	389	540	544	1,39%	1,14%	1,12%	4	68	155			
	CF 2	15.917	12.294	12.639	13.442	0,93%	0,69%	0,73%	803	(2.476)	1.147			
	Mitraguna & Others	14.983	11.599	11.801	12.603	1,02%	0,75%	0,79%	803	(2.380)	1.004			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	52.719	1,76%	1,69%	1,78%	3.387	6.320	3.629	1,83%	-2,47%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	23.724	24.005	24.681	(97)	676	957	4,03%	(1.324)	-5,09%	37.326	66,12%	(12.645)
2	Tabungan	211.719	220.477	205.309	206.771	9.992	1.462	(13.706)	-6,22%	(4.948)	-2,34%	230.574	89,68%	(23.803)
3	Deposito	98.613	75.556	117.138	118.389	(22.636)	1.251	42.833	56,69%	19.775	20,05%	99.651	118,80%	18.738
	Total	336.337	319.757	346.452	349.840	(12.741)	3.388	30.083	9,41%	13.503	4,01%	367.551	95,18%	(17.711)
	CASA	237.724	244.201	229.314	231.451	9.895	2.138	(12.750)	-5,22%	(6.272)	-2,64%	267.900	86,39%	(36.449)
	(%) CASA	70,68%	76,37%	66,19%	66,16%									
	FDR	113,34%	127,22%	119,06%	117,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	13.530	20.828	19.759		(1.069)	6.228	46,03%	4.284	27,69%	-	0,00%	19.759
2	Giro ISE	9.559	7.832	12.123	11.180		(943)	3.348	42,75%	1.621	16,95%	-	0,00%	11.180
3	Tabungan ISE	5.622	5.699	8.706	8.579		(127)	2.880	50,54%	2.957	52,60%	-	0,00%	8.579
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0
5	CIF ISE	427	442	445	445		0	3	0,68%	18	4,22%	-	0,00%	445

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	10.816	13.856	-	3.115	3.115	-103	3.040	-3.699	75	23.757	58,33%	(9.900)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	13.856	-	3.115	3.115	-103	3.040	-3.699	75	21.056	65,81%	(7.200)
	• Local Champion	16.779	10.104	13.144	-	3.115	3.115	-95	3.040	-3.634	75	18.438	71,29%	(5.294)
	• Value Chain	777	712	712	-	-	-	-7	0	-65	-	2.618	27,20%	(1.906)
2	MBG	48.456	42.472	41.554	75	150	75	-1.783	-919	-6.903	1.069	52.487	79,17%	(10.934)
	KUR	46.158	39.571	38.665	75	150	75	-1.731	-906	-7.493	1.056	49.993	77,34%	(11.328)
	Non KUR	2.298	2.902	2.889	-	-	0	-52	-13	591	13	2.494	115,83%	395
3	PWG	20.904	25.232	26.945	4.809	5.688	879	962	1.713	6.040	3.975	32.891	81,92%	(5.946)
	Cilem	9.146	14.355	14.286	2.299	917	-1.382	1.588	-70	5.140	986	18.707	76,37%	(4.421)
	Gadai	11.759	10.877	12.659	2.510	4.771	2.261	-626	1.782	900	2.989	14.185	89,25%	(1.525)
4	CFG	294.292	328.290	330.137	6.467	6.391	-76	2.071	1.847	35.845	4.544	308.152	107,13%	21.984
	CF 1	11.437	14.108	14.010	-	-	0	-110	-98	2.573	98	13.099	106,96%	911
	Total Griya	7.624	10.191	10.150	-	-	0	0	-41	2.526	41	8.046	126,15%	2.104
	• Total Non Program	7.624	10.191	10.150	-	-	0	850	-41	2.526	41	8.046	126,15%	2.104
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.859	-	-	0	-110	-57	46	57	5.052	76,39%	(1.193)
	CF 2	282.855	314.182	316.127	6.467	6.391	-76	2.181	1.945	33.272	4.446	295.053	107,14%	21.073
	Mitraguna & Others	252.904	277.103	278.721	5.895	5.745	-150	1.632	1.618	25.817	4.127	264.035	105,56%	14.686
	Pensiun	29.951	37.078	37.406	572	646	74	549	327	7.455	319	31.018	120,59%	6.388
	Total Pembiayaan	381.208	406.811	412.492	11.351	15.344	3.993	1.147	5.681	31.283	9.663	417.288	98,85%	(4.796)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.189	0,00%	0,00%	8,58%	1.189	1.189	1.189			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	477	0,00%	0,00%	3,44%	477	477	477			
	Value Chain	-	-	-	712	0,00%	0,00%	5,42%	712	712	712			
2	MBG	66	1.528	2.049	5.101	0,14%	4,82%	12,27%	3.051	5.034	3.572			
	KUR	66	1.365	1.886	4.388	0,14%	4,77%	11,35%	2.502	4.322	3.023			
	Non KUR	-	163	163	712	0,00%	5,63%	24,66%	549	712	549			
3	PWG	-	176	-	876	0,00%	0,00%	3,25%	876	876	699			
	Cilem	-	176	-	288	0,00%	0,00%	2,02%	288	288	112			
	Gadai	-	-	-	588	0,00%	0,00%	4,64%	588	588	588			
4	CFG	-	2.088	2.198	4.414	0,00%	0,67%	1,34%	2.216	4.414	2.326			
	CF 1	-	94	91	876	0,00%	0,65%	6,25%	785	876	783			
	Total Griya	-	-	-	278	0,00%	0,00%	2,73%	278	278	278			
	Oto	-	94	91	599	0,00%	2,33%	15,51%	507	599	505			
	CF 2	-	1.995	2.107	3.538	0,00%	0,67%	1,12%	1.431	3.538	1.543			
	Mitraguna & Others	-	1.680	1.795	2.560	0,00%	0,65%	0,92%	765	2.560	880			
	Pensiun	-	315	312	978	0,00%	0,84%	2,61%	666	978	663			
	Total Pembiayaan	66	3.793	4.247	11.580	0,02%	1,04%	2,81%	7.332	11.513	7.787	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.813	3,84%	33,27%	27,52%	215	3.139	213			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.813	3,84%	33,27%	27,52%	215	3.139	213			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	276	275	274	0,36%	0,65%	0,66%	(0)	99	(2)			
	KUR	175	58	56	56	0,38%	0,14%	0,15%	(0)	(119)	(2)			
	Non KUR	-	218	218	218	0,00%	7,52%	7,55%	-	218	(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	1.522	1.188	1.589	2.191	0,52%	0,48%	0,66%	602	669	1.003			
	CF 1	290	290	290	290	2,54%	2,06%	2,07%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,41%	7,52%	-	-	-			
	CF 2	1.232	898	1.298	1.901	0,44%	0,41%	0,60%	602	669	1.003			
	Mitraguna & Others	1.232	898	1.298	1.901	0,49%	0,47%	0,68%	602	669	1.003			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.065	5.462	6.278	0,62%	1,34%	1,52%	817	3.907	1.213	0,70%	53,85%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	8.884	9.746	8.780	113	(966)	(104)	-1,17%	4.492	104,78%	15.073	58,25%	(6.294)
2	Tabungan	160.765	158.011	162.728	163.719	4.621	991	5.708	3,61%	2.954	1,84%	178.732	91,60%	(15.013)
3	Deposito	65.984	41.273	41.798	41.748	(2.064)	(50)	474	1,15%	(24.237)	-36,73%	66.935	62,37%	(25.187)
	Total	231.036	208.168	214.271	214.246	2.670	(25)	6.078	2,92%	(16.790)	-7,27%	260.740	82,17%	(46.494)
	CASA	165.052	166.895	172.474	172.498	4.734	25	5.603	3,36%	7.447	4,51%	193.805	89,01%	(21.306)
	(%) CASA	71,44%	80,17%	80,49%	80,51%									
	FDR	120,56%	147,35%	145,09%	145,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.671	3.276	2.795		(480)	124	4,65%	1.241	79,79%	-	0,00%	2.795
2	Giro ISE	-	388	744	244		(500)	(144)	-37,01%	244	#DIV/0!		0,00%	244
3	Tabungan ISE	1.555	2.283	2.431	2.451		20	168	7,34%	896	57,65%		0,00%	2.451
4	Deposito ISE	-	-	100	100		0	100	#DIV/0!	100	#DIV/0!		0,00%	100
5	CIF ISE	150	162	163	163		0	1	0,62%	13	8,67%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.318	4.317	-	-	0	-72	-1	4.246	1	3.037	142,16%	1.280
	Linkage	20	2	2	-	-	-	-2	0	-18	-	1.311	0,16%	(1.309)
	Non-Linkage	51	4.316	4.315	-	-	0	-70	-1	4.264	1	1.726	250,08%	2.590
	• Local Champion	51	4.316	4.315	-	-	0	-70	-1	4.264	1	845	510,63%	3.470
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.352	400	315	-85	264	50	4.706	265	17.334	111,64%	2.018
	KUR	12.693	16.340	16.417	400	315	-85	-6	77	3.723	238	15.251	107,65%	1.166
	Non KUR	1.952	2.962	2.935	-	-	0	270	-27	983	27	2.083	140,91%	852
3	PWG	16.365	25.224	26.572	3.237	4.087	850	1.941	1.348	10.207	2.739	27.681	95,99%	(1.109)
	Cilem	8.190	14.790	15.568	1.259	1.322	63	1.634	778	7.378	544	17.079	91,15%	(1.511)
	Gadai	8.175	10.434	11.004	1.978	2.765	787	307	570	2.829	2.195	10.602	103,79%	402
4	CFG	247.446	257.894	260.638	5.207	4.918	-289	2.758	2.744	13.193	2.174	261.656	99,61%	(1.017)
	CF 1	12.247	10.733	10.651	17	-	-17	-49	-82	-1.596	82	13.908	76,58%	(3.257)
	Total Griya	9.062	7.939	7.909	-	-	0	0	-30	-1.153	30	9.449	83,70%	(1.540)
	• Total Non Program	9.062	7.939	7.909	-	-	0	-64	-30	-1.153	30	9.449	83,70%	(1.540)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.742	17	-	-17	-49	-52	-443	52	4.459	61,49%	(1.717)
	CF 2	235.199	247.161	249.988	5.190	4.918	-272	2.807	2.826	14.789	2.092	247.748	100,90%	2.240
	Mitraguna & Others	206.067	217.130	220.089	4.790	4.818	28	2.698	2.958	14.022	1.860	217.518	101,18%	2.570
	Pensiun	29.132	30.031	29.899	400	100	-300	109	-132	767	232	30.230	98,91%	(331)
	Total Pembiayaan	278.528	306.738	310.880	8.844	9.320	475	4.890	4.141	32.351	5.178	309.708	100,38%	1.172

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.710	0,00%	0,00%	39,62%	1.710	1.710	1.710			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.710	0,00%	0,00%	39,64%	1.710	1.710	1.710			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	85	82	864	0,00%	0,43%	4,47%	782	864	779			
	KUR	-	85	82	518	0,00%	0,50%	3,16%	436	518	433			
	Non KUR	-	-	-	346	0,00%	0,00%	11,78%	346	346	346			
3	PWG	-	-	-	798	0,00%	0,00%	3,00%	798	798	798			
	Cilem	-	-	-	456	0,00%	0,00%	2,93%	456	456	456			
	Gadai	-	-	-	341	0,00%	0,00%	3,10%	341	341	341			
4	CFG	713	996	671	1.210	0,29%	0,26%	0,46%	540	497	215			
	CF 1	8	316	337	397	0,06%	3,14%	3,72%	60	389	80			
	Total Griya	-	238	261	163	0,00%	3,29%	2,06%	(98)	163	(75)			
	Oto	8	78	76	234	0,24%	2,72%	8,53%	158	226	155			
	CF 2	705	679	334	814	0,30%	0,13%	0,33%	480	109	135			
	Mitraguna & Others	705	679	334	814	0,34%	0,15%	0,37%	480	109	135			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	1.081	753	4.583	0,26%	0,25%	1,47%	3.830	3.870	3.502	1,20%	18,90%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-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	2.309	1.488	1.752	1.949	0,93%	0,68%	0,75%	197	(360)	461			
	CF 1	296	296	296	300	2,42%	2,76%	2,82%	4	4	4			
	Total Griya	296	296	296	296	3,26%	3,73%	3,74%	-	-	-			
	Oto	-	-	-	4	0,00%	0,00%	0,15%	4	4	4			
	CF 2	2.013	1.192	1.456	1.649	0,86%	0,59%	0,66%	193	(364)	457			
	Mitraguna & Others	2.013	1.192	1.456	1.649	0,98%	0,67%	0,75%	193	(364)	457			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.488	1.752	1.949	0,83%	0,57%	0,63%	197	(360)	461	5,98%	-853,31%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.589	29.486	29.906	(10.388)	419	1.317	4,60%	2.489	9,08%	34.299	87,19%	(4.394)
2	Tabungan	55.536	58.291	63.762	63.113	(3.192)	(649)	4.821	8,27%	7.576	13,64%	67.185	93,94%	(4.072)
3	Deposito	6.088	7.144	6.703	6.703	175	0	(441)	-6,17%	615	10,10%	6.744	99,40%	(41)
	Total	89.042	94.024	99.951	99.721	(13.404)	(230)	5.697	6,06%	10.610	11,99%	108.228	92,14%	(8.506)
	CASA	82.953	86.880	93.248	93.018	(13.579)	(230)	6.138	7,06%	10.065	12,13%	101.484	91,66%	(8.466)
	(%) CASA	93,16%	92,40%	93,29%	93,28%									
	FDR	82,33%	99,86%	94,99%	95,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	891	757	799		42	(92)	-10,30%	(2.319)	-74,37%	-	0,00%	799
2	Giro ISE	560	570	96	96		0	(474)	-83,10%	(464)	-82,81%		0,00%	96
3	Tabungan ISE	2.557	321	661	703		41	382	118,95%	(1.855)	-72,52%		0,00%	703
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	51	52	52		0	1	1,96%	7	15,56%		0,00%	52

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	• Local Champion	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	18.001	17.911	450	450	0	-183	-90	89	540	21.423	83,61%	(3.512)
	KUR	16.625	17.288	17.202	450	450	0	-168	-86	578	536	20.052	85,79%	(2.849)
	Non KUR	1.196	713	708	-	-	0	-15	-4	-488	4	1.371	51,65%	(663)
3	PWG	2.171	5.471	6.031	556	870	313	180	560	3.860	310	7.310	82,50%	(1.279)
	Cilem	2.171	5.471	6.031	556	870	313	180	560	3.860	310	7.310	82,50%	(1.279)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	68.345	1.282	1.417	136	1.263	583	18.258	834	62.037	110,17%	6.308
	CF 1	13.142	16.014	15.908	243	-	-243	-72	-106	2.766	106	15.168	104,88%	740
	Total Griya	12.152	13.666	13.603	243	-	-243	0	-62	1.451	62	13.117	103,71%	486
	• Total Non Program	7.615	9.471	9.428	243	-	-243	128	-43	1.813	43	8.092	116,51%	1.336
	• Program	4.537	4.195	4.176	-	-	0	-38	-19	-362	19	5.025	83,10%	(849)
	Oto	989	2.348	2.304	-	-	0	-72	-44	1.315	44	2.051	112,35%	253
	CF 2	36.945	51.748	52.437	1.039	1.417	378	1.335	689	15.492	728	46.869	111,88%	5.568
	Mitraguna & Others	31.987	46.733	47.445	1.039	1.287	248	1.386	711	15.457	576	41.044	115,59%	6.400
	Pensiun	4.958	5.014	4.992	-	130	130	-51	-22	35	152	5.825	85,71%	(833)
	Total Pembiayaan	73.308	93.893	94.946	2.288	2.737	449	1.191	1.053	21.638	1.684	93.999	101,01%	946

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	249	1.260	983	2.466	1,40%	5,46%	13,77%	1.483	2.217	1.206			
	KUR	249	1.174	917	2.194	1,50%	5,30%	12,75%	1.277	1.945	1.020			
	Non KUR	-	86	66	272	0,00%	9,27%	38,45%	206	272	187			
3	PWG	-	47	-	92	0,00%	0,00%	1,53%	92	92	46			
	Cilem	-	47	-	92	0,00%	0,00%	1,53%	92	92	46			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	870	2,00%	0,86%	1,27%	285	(131)	239			
	CF 1	727	631	586	794	5,53%	3,66%	4,99%	208	67	163			
	Total Griya	727	626	581	792	5,98%	4,25%	5,82%	211	65	165			
	Oto	-	5	5	2	0,00%	0,20%	0,11%	(2)	2	(2)			
	CF 2	274	-	-	76	0,74%	0,00%	0,15%	76	(198)	76			
	Mitraguna & Others	274	-	-	76	0,86%	0,00%	0,16%	76	(198)	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.938	1.568	3.429	1,71%	1,67%	3,61%	1.860	2.179	1.491	1,62%	55,21%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	426	414	414	15,77%	15,58%	15,58%	-	(95)	(12)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	426	414	414	15,77%	15,58%	15,58%	-	(95)	(12)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	156	170	253	4,80%	0,94%	1,41%	83	(602)	97			
	KUR	438	43	40	124	2,63%	0,23%	0,72%	84	(314)	81			
	Non KUR	417	112	129	128	34,85%	18,17%	18,11%	(1)	(289)	16			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	599	0,90%	0,53%	0,88%	242	149	242			
	CF 1	-	90	90	332	0,00%	0,56%	2,09%	242	332	242			
	Total Griya	-	90	90	332	0,00%	0,66%	2,44%	242	332	242			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,52%	0,51%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,57%	0,56%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	1.266	2,47%	1,00%	1,33%	325	(548)	328	0,77%	42,05%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	38.471	18.556	18.127	19.500	(429)	(20.344)	-52,88%	(7.591)	-29,52%	32.804	55,26%	(14.677)
2	Tabungan	122.400	135.786	136.368	137.790	7.461	1.423	2.005	1,48%	15.391	12,57%	134.360	102,55%	3.430
3	Deposito	49.497	53.923	52.446	52.528	(3.736)	82	(1.395)	-2,59%	3.031	6,12%	50.150	104,74%	2.379
	Total	197.616	228.180	207.370	208.446	23.225	1.076	(19.734)	-8,65%	10.831	5,48%	217.314	95,92%	(8.868)
	CASA	148.118	174.257	154.924	155.918	26.960	994	(18.339)	-10,52%	7.800	5,27%	167.165	93,27%	(11.247)
	(%) CASA	74,95%	76,37%	74,71%	74,80%									
	FDR	74,94%	75,37%	85,92%	85,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.038	16.069	16.256		187	1.218	8,10%	6.873	73,25%	-	0,00%	16.256
2	Giro ISE	3.509	1.267	2.319	2.500		181	1.233	97,33%	(1.009)	-28,76%		0,00%	2.500
3	Tabungan ISE	5.874	13.772	13.750	13.757		7	(15)	-0,11%	7.882	134,19%		0,00%	13.757
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	117	119	119		0	2	1,71%	19	19,00%		0,00%	119

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Local Champion	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	39.138	39.525	475	1.230	755	946	387	4.624	843	38.227	103,40%	1.298
	KUR	33.390	36.985	37.083	475	930	455	799	98	3.693	832	36.554	101,45%	529
	Non KUR	1.512	2.153	2.442	-	300	300	146	289	930	11	1.673	145,94%	769
3	PWG	20.337	33.370	35.914	8.178	8.049	-128	2.902	2.544	15.577	5.505	30.524	117,66%	5.390
	Cilem	6.847	16.459	17.740	2.787	1.999	-787	2.263	1.281	10.892	718	14.394	123,24%	3.345
	Gadai	13.490	16.911	18.174	5.391	6.050	659	639	1.263	4.684	4.787	16.129	112,68%	2.045
4	CFG	92.645	97.283	100.561	2.721	3.960	1.239	770	3.279	7.916	682	102.220	98,38%	(1.659)
	CF 1	21.426	20.256	20.479	-	357	357	-181	224	-947	134	22.572	90,73%	(2.093)
	Total Griya	17.556	15.682	15.633	-	-	0	0	-49	-1.923	49	17.848	87,59%	(2.214)
	• Total Non Program	17.556	15.682	15.633	-	-	0	-492	-49	-1.923	49	17.848	87,59%	(2.214)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.846	-	357	357	-181	273	976	84	4.725	102,57%	121
	CF 2	71.219	77.027	80.082	2.721	3.603	882	950	3.055	8.863	548	79.648	100,55%	434
	Mitraguna & Others	67.517	73.367	76.457	2.621	3.603	982	862	3.090	8.939	513	75.210	101,66%	1.247
	Pensiun	3.701	3.660	3.625	100	-	-100	88	-35	-76	35	4.438	81,68%	(813)
	Total Pembiayaan	148.099	171.973	178.167	11.374	13.240	1.866	4.602	6.194	30.068	7.045	171.186	104,08%	6.981

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	131	111	334	4.269	0,38%	0,85%	10,80%	3.935	4.138	4.158			
	KUR	131	111	170	2.990	0,39%	0,46%	8,06%	2.820	2.858	2.879			
	Non KUR	-	-	165	1.279	0,00%	7,66%	52,38%	1.114	1.279	1.279			
3	PWG	-	103	-	1.218	0,00%	0,00%	3,39%	1.218	1.218	1.115			
	Cilem	-	103	-	806	0,00%	0,00%	4,55%	806	806	703			
	Gadai	-	-	-	411	0,00%	0,00%	2,26%	411	411	411			
4	CFG	616	1.343	1.647	2.414	0,67%	1,69%	2,40%	768	1.798	1.071			
	CF 1	588	294	544	1.150	2,74%	2,69%	5,62%	606	562	856			
	Total Griya	588	167	420	851	3,35%	2,68%	5,44%	432	263	684			
	Oto	-	127	125	299	0,00%	2,73%	6,17%	174	299	172			
	CF 2	28	1.049	1.102	1.264	0,04%	1,43%	1,58%	162	1.236	215			
	Mitraguna & Others	28	1.049	1.102	1.264	0,04%	1,50%	1,65%	162	1.236	215			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	7.901	0,50%	1,15%	4,43%	5.920	7.154	6.344	0,05%	98,94%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	89	64	64	0,00%	0,16%	0,16%	-	64	(25)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	25	-	-	0,00%	0,00%	0,00%	-	-	(25)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	942	941	998	0,61%	0,97%	0,99%	57	433	56			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	942	941	998	0,70%	1,22%	1,25%	57	496	56			
	Mitraguna & Others	502	942	941	998	0,74%	1,28%	1,31%	57	496	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.277	0,53%	0,71%	0,72%	57	497	31	1,65%	-130,82%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	97	370	359	73	(11)	262	268,40%	(61)	-14,50%	6.950	5,16%	(6.592)
2	Tabungan	44.796	49.863	49.748	49.845	4.133	97	(19)	-0,04%	5.049	11,27%	55.769	89,38%	(5.924)
3	Deposito	28.737	6.332	6.082	6.082	340	0	(250)	-3,95%	(22.655)	-78,84%	29.300	20,76%	(23.218)
	Total	73.953	56.293	56.200	56.286	4.546	86	(7)	-0,01%	(17.667)	-23,89%	92.019	61,17%	(35.733)
	CASA	45.216	49.961	50.118	50.204	4.206	86	243	0,49%	4.988	11,03%	62.719	80,05%	(12.515)
	(%) CASA	61,14%	88,75%	89,18%	89,19%									
	FDR	129,31%	191,06%	194,66%	194,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.060	1.863	1.474		(389)	414	39,08%	567	62,43%	-	0,00%	1.474
2	Giro ISE	390	93	354	354		0	260	279,54%	(36)	-9,21%		0,00%	354
3	Tabungan ISE	518	967	1.509	1.120		(389)	154	15,90%	602	116,33%		0,00%	1.120
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	151	152	152		0	1	0,66%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	• Local Champion	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	20.045	19.763	900	300	-600	694	-282	-10	582	22.452	88,02%	(2.689)
	KUR	19.175	19.415	19.039	900	200	-700	708	-375	-136	575	21.724	87,64%	(2.685)
	Non KUR	597	630	723	-	100	100	-14	93	126	7	727	99,42%	(4)
3	PWG	2.596	7.101	7.603	972	849	-123	761	502	5.007	347	8.072	94,20%	(468)
	Cilem	2.069	5.679	5.857	806	316	-491	728	178	3.788	137	6.175	94,85%	(318)
	Gadai	527	1.423	1.746	165	533	368	34	324	1.219	209	1.897	92,08%	(150)
4	CFG	73.258	79.661	81.289	2.770	2.450	-320	1.856	1.628	8.032	822	82.762	98,22%	(1.473)
	CF 1	2.294	3.393	3.684	-	328	328	-50	290	1.389	38	3.436	107,21%	248
	Total Griya	712	1.633	1.621	-	-	0	0	-12	910	12	1.003	161,69%	619
	• Total Non Program	712	1.633	1.621	-	-	0	-22	-12	910	12	1.003	161,69%	619
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	1.760	2.062	-	328	328	-50	302	480	26	2.433	84,76%	(371)
	CF 2	70.963	76.268	77.606	2.770	2.122	-648	1.906	1.338	6.642	784	79.327	97,83%	(1.721)
	Mitraguna & Others	52.047	58.599	59.901	2.770	1.780	-990	2.067	1.302	7.854	478	59.681	100,37%	220
	Pensiun	18.916	17.668	17.705	-	342	342	-161	36	-1.211	306	19.646	90,12%	(1.941)
	Total Pembiayaan	95.626	107.552	109.400	4.642	3.599	-1.043	3.306	1.848	13.773	1.751	113.286	96,57%	(3.886)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	67	479	493	1.779	0,34%	2,46%	9,00%	1.285	1.712	1.299			
	KUR	67	448	397	1.779	0,35%	2,05%	9,34%	1.381	1.712	1.331			
	Non KUR	-	32	96	-	0,00%	15,23%	0,00%	(96)	-	(32)			
3	PWG	-	-	-	115	0,00%	0,00%	1,51%	115	115	115			
	Cilem	-	-	-	115	0,00%	0,00%	1,97%	115	115	115			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	3.014	0,00%	2,63%	3,71%	918	3.013	946			
	CF 1	-	-	-	440	0,00%	0,00%	11,95%	440	440	440			
	Total Griya	-	-	-	238	0,00%	0,00%	14,67%	238	238	238			
	Oto	-	-	-	203	0,00%	0,00%	9,82%	203	203	203			
	CF 2	1	2.068	2.095	2.574	0,00%	2,75%	3,32%	478	2.572	505			
	Mitraguna & Others	1	2.068	2.095	2.574	0,00%	3,58%	4,30%	478	2.572	505			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	4.908	0,07%	2,41%	4,49%	2.319	4.840	2.360	4,15%	7,52%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-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	181	144	116	122	0,91%	0,58%	0,62%	5	(59)	(22)			
	KUR	181	144	116	122	0,94%	0,60%	0,64%	5	(59)	(22)			
	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	-	356	363	363	0,00%	0,46%	0,45%	-	363	7			
	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	-	356	363	363	0,00%	0,48%	0,47%	-	363	7			
	Mitraguna & Others	-	200	207	207	0,00%	0,35%	0,35%	-	207	7			
	Pensiun	-	156	156	156	0,00%	0,14%	0,88%	-	156	(0)			
	Total Pembiayaan	181	500	479	485	0,19%	0,45%	0,44%	5	304	(15)	8,83%	#####	8,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	22.643	20.479	20.384	5.228	(95)	(2.259)	-9,98%	(18.194)	-47,16%	49.052	41,56%	(28.668)
2	Tabungan	168.056	174.110	163.757	164.977	4.919	1.220	(9.134)	-5,25%	(3.079)	-1,83%	185.922	88,73%	(20.945)
3	Deposito	55.027	71.583	68.820	68.650	(4.612)	(170)	(2.933)	-4,10%	13.623	24,76%	56.002	122,58%	12.648
	Total	261.662	268.337	253.056	254.012	5.536	955	(14.325)	-5,34%	(7.650)	-2,92%	290.976	87,30%	(36.965)
	CASA	206.634	196.754	184.236	185.361	10.147	1.125	(11.393)	-5,79%	(21.273)	-10,30%	234.974	78,89%	(49.613)
	(%) CASA	78,97%	73,32%	72,80%	72,97%									
	FDR	64,72%	71,63%	77,30%	77,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.485	4.071	4.061		(10)	(424)	-9,46%	1.021	33,60%	-	0,00%	4.061
2	Giro ISE	335	363	335	287		(48)	(76)	-20,99%	(48)	-14,30%		0,00%	287
3	Tabungan ISE	2.705	4.122	3.735	3.774		39	(348)	-8,44%	1.069	39,53%		0,00%	3.774
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	160	162	162		0	2	1,25%	16	10,96%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.355	-	-	0	3.375	-163	581	163	29.901	84,80%	(4.546)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.355	-	-	0	3.375	-163	581	163	27.668	91,64%	(2.313)
	• Local Champion	24.387	25.164	25.001	-	-	0	3.379	-163	614	163	25.759	97,06%	(758)
	• Value Chain	387	354	354	-	-	-	-4	0	-33	-	1.909	18,53%	(1.555)
2	MBG	21.941	24.058	24.486	620	1.050	430	324	428	2.545	622	24.614	99,48%	(128)
	KUR	20.349	22.648	23.088	620	1.050	430	233	440	2.739	610	22.892	100,85%	196
	Non KUR	1.592	1.411	1.398	-	-	0	91	-12	-194	12	1.722	81,20%	(324)
3	PWG	23.945	33.863	36.497	6.567	8.427	1.860	2.019	2.635	12.553	5.793	35.155	103,82%	1.342
	Cilem	8.631	14.991	15.901	1.696	1.919	224	1.761	910	7.270	1.009	17.455	91,10%	(1.554)
	Gadai	15.314	18.872	20.596	4.871	6.508	1.637	257	1.724	5.282	4.783	17.700	116,36%	2.896
4	CFG	98.692	108.770	109.265	2.251	1.660	-591	683	495	10.574	1.165	112.781	96,88%	(3.515)
	CF 1	13.574	19.687	19.667	300	403	103	-58	-20	6.093	423	15.257	128,91%	4.410
	Total Griya	9.477	13.901	13.753	200	-	-200	0	-148	4.276	148	9.906	138,84%	3.847
	• Total Non Program	9.477	13.901	13.753	200	-	-200	91	-148	4.276	148	9.906	138,84%	3.847
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.787	5.914	100	403	303	-58	128	1.818	275	5.351	110,52%	563
	CF 2	85.118	89.083	89.598	1.951	1.257	-694	741	515	4.481	742	97.524	91,87%	(7.925)
	Mitraguna & Others	51.909	55.196	55.181	1.951	515	-1.436	426	-15	3.272	530	63.235	87,26%	(8.054)
	Pensiun	33.208	33.886	34.417	-	742	742	315	531	1.209	211	34.288	100,38%	129
	Total Pembiayaan	169.351	192.209	195.603	9.438	11.137	1.699	6.400	3.394	26.252	7.743	202.451	96,62%	(6.847)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	113	66	99	1.373	0,51%	0,41%	5,61%	1.274	1.260	1.307			
	KUR	113	-	35	1.153	0,55%	0,16%	4,99%	1.118	1.040	1.153			
	Non KUR	-	66	64	220	0,00%	4,53%	15,73%	156	220	154			
3	PWG	-	62	-	1.125	0,00%	0,00%	3,08%	1.125	1.125	1.064			
	Cilem	-	62	-	867	0,00%	0,00%	5,45%	867	867	805			
	Gadai	-	-	-	259	0,00%	0,00%	1,26%	259	259	259			
4	CFG	211	14	347	1.945	0,21%	0,32%	1,78%	1.598	1.734	1.931			
	CF 1	-	-	132	679	0,00%	0,67%	3,45%	547	679	679			
	Total Griya	-	-	132	99	0,00%	0,95%	0,72%	(32)	99	99			
	Oto	-	-	-	580	0,00%	0,00%	9,80%	580	580	580			
	CF 2	211	14	215	1.266	0,25%	0,24%	1,41%	1.051	1.055	1.252			
	Mitraguna & Others	211	14	9	935	0,41%	0,02%	1,69%	926	723	921			
	Pensiun	-	-	206	332	0,00%	0,61%	0,96%	125	332	332			
	Total Pembiayaan	324	142	446	4.443	0,19%	0,23%	2,27%	3.997	4.119	4.302	0,36%	84,17%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,78%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,78%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	104	-	-	0,20%	0,00%	0,00%	-	(44)	(104)			
	KUR	-	104	-	-	0,00%	0,00%	0,00%	-	-	(104)			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.694	1.483	1.482	2,15%	1,36%	1,36%	(1)	(642)	(211)			
	CF 1	445	422	402	402	3,28%	2,04%	2,04%	-	(43)	(20)			
	Total Griya	405	405	386	386	4,28%	2,77%	2,80%	-	(20)	(20)			
	Oto	40	16	16	16	0,98%	0,28%	0,28%	-	(24)	-			
	CF 2	1.679	1.272	1.081	1.080	1,97%	1,21%	1,21%	(1)	(599)	(192)			
	Mitraguna & Others	1.585	1.272	1.081	1.080	3,05%	1,96%	1,96%	(1)	(504)	(192)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.785	4.471	4.470	1,28%	2,33%	2,29%	(1)	2.301	(315)	1,32%	42,42%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,46	2,67	2,62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	734	709	743	(5)	34	9	1,27%	(3.863)	-83,86%	11.298	6,58%	(10.554)
2	Tabungan	52.069	49.816	49.779	49.917	1.018	139	102	0,20%	(2.152)	-4,13%	63.397	78,74%	(13.480)
3	Deposito	11.396	8.717	8.317	8.317	(620)	0	(400)	-4,59%	(3.079)	-27,02%	11.995	69,33%	(3.678)
	Total	68.072	59.267	58.805	58.978	393	173	(289)	-0,49%	(9.095)	-13,36%	86.691	68,03%	(27.713)
	CASA	56.676	50.550	50.488	50.661	1.013	173	111	0,22%	(6.015)	-10,61%	74.695	67,82%	(24.035)
	(%) CASA	83,26%	85,29%	85,86%	85,90%									
	FDR	200,44%	261,33%	269,66%	268,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.388	1.242	1.254		12	(134)	-9,67%	(329)	-20,80%	-	0,00%	1.254
2	Giro ISE	116	32	4	4		0	(28)	-86,04%	(111)	-96,11%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.238	1.249		12	(107)	-7,86%	(218)	-14,87%		0,00%	1.249
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	131	133	133		0	2	1,53%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-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	39.654	40.647	41.299	1.050	1.700	650	472	653	1.646	1.047	42.171	97,93%	(872)
	KUR	35.878	37.764	38.495	1.050	1.700	650	663	731	2.617	969	38.273	100,58%	222
	Non KUR	3.776	2.882	2.805	-	-	0	-191	-78	-972	78	3.898	71,95%	(1.094)
3	PWG	12.336	24.323	26.298	4.857	5.995	1.139	2.886	1.976	13.962	4.020	20.552	127,96%	5.746
	Cilem	3.767	8.043	8.650	1.105	795	-310	815	607	4.883	188	7.994	108,21%	656
	Gadai	8.569	16.279	17.648	3.751	5.200	1.449	2.071	1.368	9.079	3.832	12.558	140,54%	5.090
4	CFG	84.451	89.913	90.976	1.250	1.643	394	238	1.064	6.526	579	94.326	96,45%	(3.349)
	CF 1	4.785	7.153	7.272	473	158	-315	-14	119	2.486	38	5.942	122,38%	1.330
	Total Griya	4.537	6.422	6.388	473	-	-473	0	-34	1.850	34	4.859	131,45%	1.528
	• Total Non Program	4.383	5.766	5.734	-	-	0	-114	-31	1.351	31	4.689	122,31%	1.046
	• Program	154	656	653	473	-	-473	507	-3	499	3	171	382,88%	483
	Oto	248	731	884	-	158	158	-14	153	636	5	1.083	81,67%	(198)
	CF 2	79.665	82.760	83.705	777	1.486	709	253	945	4.039	541	88.384	94,71%	(4.679)
	Mitraguna & Others	63.755	64.392	65.185	777	1.213	437	381	793	1.429	420	71.711	90,90%	(6.526)
	Pensiun	15.910	18.368	18.520	-	273	273	-128	152	2.610	121	16.673	111,08%	1.847
	Total Pembiayaan	136.441	154.882	158.574	7.156	9.339	2.182	3.596	3.692	22.134	5.646	157.048	100,97%	1.526

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	187	557	588	3.704	0,47%	1,45%	8,97%	3.117	3.517	3.147			
	KUR	48	416	449	3.319	0,13%	1,19%	8,62%	2.870	3.272	2.903			
	Non KUR	140	140	138	385	3,70%	4,80%	13,72%	246	245	244			
3	PWG	-	-	-	824	0,00%	0,00%	3,13%	824	824	824			
	Cilem	-	-	-	429	0,00%	0,00%	4,96%	429	429	429			
	Gadai	-	-	-	395	0,00%	0,00%	2,24%	395	395	395			
4	CFG	1.300	452	448	3.969	1,54%	0,50%	4,36%	3.521	2.669	3.517			
	CF 1	-	-	-	523	0,00%	0,00%	7,19%	523	523	523			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	523	0,00%	0,00%	59,13%	523	523	523			
	CF 2	1.300	452	448	3.446	1,63%	0,54%	4,12%	2.998	2.146	2.995			
	Mitraguna & Others	1.135	452	448	3.446	1,78%	0,70%	5,29%	2.998	2.311	2.995			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.008	1.035	8.497	1,09%	0,67%	5,36%	7.462	7.009	7.488	0,50%	90,61%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	221	74	454	0,00%	0,18%	1,10%	380	454	233			
	KUR	-	15	-	243	0,00%	0,00%	0,63%	243	243	228			
	Non KUR	-	206	74	211	0,00%	2,58%	7,54%	137	211	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	643	517	446	446	0,76%	0,50%	0,49%	-	(197)	(71)			
	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	643	517	446	446	0,81%	0,54%	0,53%	-	(197)	(71)			
	Mitraguna & Others	643	284	284	284	1,01%	0,44%	0,44%	-	(359)	(1)			
	Pensiun	-	233	162	162	0,00%	0,10%	0,88%	-	162	(70)			
	Total Pembiayaan	643	738	520	900	0,47%	0,34%	0,57%	380	257	162	0,61%	-6,65%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	6.385	5.210	5.064	935	(146)	(1.321)	-20,69%	683	15,59%	11.067	45,75%	(6.004)
2	Tabungan	121.239	128.771	126.970	123.933	5.278	(3.037)	(4.838)	-3,76%	2.694	2,22%	132.521	93,52%	(8.588)
3	Deposito	26.839	21.410	21.790	21.790	369	0	381	1,78%	(5.049)	-18,81%	27.466	79,33%	(5.676)
	Total	152.459	156.566	153.970	150.787	6.582	(3.183)	(5.779)	-3,69%	(1.672)	-1,10%	171.055	88,15%	(20.268)
	CASA	125.619	135.156	132.180	128.997	6.213	(3.183)	(6.160)	-4,56%	3.377	2,69%	143.589	89,84%	(14.592)
	(%) CASA	82,40%	86,33%	85,85%	85,55%									
	FDR	80,08%	80,19%	81,80%	83,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	4.781	3.716	3.778		62	(1.003)	-20,98%	527	16,22%	-	0,00%	3.778
2	Giro ISE	1.707	2.935	2.281	2.311		30	(624)	-21,27%	604	35,41%		0,00%	2.311
3	Tabungan ISE	1.544	1.846	1.435	1.467		32	(379)	-20,51%	(77)	-4,99%		0,00%	1.467
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	162	164	164		0	2	1,23%	9	5,81%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.650	14.643	-	-	0	-22	-8	-243	8	14.885	98,37%	(243)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.948	3.940	-	-	0	-22	-8	-243	8	4.183	94,20%	(243)
	• Local Champion	2.186	2.110	2.103	-	-	0	-3	-8	-83	8	2.186	96,18%	(83)
	• Value Chain	1.997	1.837	1.837	-	-	-	-19	0	-159	-	1.997	92,03%	(159)
2	MBG	31.186	27.497	27.068	420	130	-290	13	-430	-4.119	560	33.879	79,89%	(6.812)
	KUR	27.378	24.611	24.244	420	130	-290	218	-368	-3.134	498	29.941	80,97%	(5.697)
	Non KUR	3.809	2.886	2.824	-	-	0	-205	-62	-985	62	3.938	71,70%	(1.115)
3	PWG	1.449	4.760	5.122	719	639	-80	731	362	3.673	278	5.931	86,37%	(809)
	Cilem	1.449	4.760	5.122	719	639	-80	731	362	3.673	278	5.931	86,37%	(809)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	79.115	1.326	1.430	104	853	466	4.552	964	86.219	91,76%	(7.104)
	CF 1	26.770	24.580	25.085	-	650	650	-84	505	-1.685	145	28.535	87,91%	(3.450)
	Total Griya	26.477	21.355	21.928	-	650	650	0	573	-4.549	77	27.235	80,51%	(5.307)
	• Total Non Program	23.147	18.404	19.001	-	650	650	-279	598	-4.146	52	23.547	80,69%	(4.546)
	• Program	3.330	2.952	2.927	-	-	0	-45	-24	-403	24	3.688	79,37%	(761)
	Oto	293	3.225	3.157	-	-	0	-84	-68	2.863	68	1.300	242,88%	1.857
	CF 2	47.792	54.069	54.030	1.326	780	-546	937	-39	6.238	819	57.684	93,67%	(3.653)
	Mitraguna & Others	41.537	46.682	46.150	674	240	-434	326	-532	4.613	772	50.563	91,27%	(4.412)
	Pensiun	6.255	7.387	7.880	652	540	-112	611	493	1.625	47	7.121	110,66%	759
	Total Pembiayaan	122.084	125.557	125.948	2.465	2.199	-266	1.575	391	3.864	1.809	140.914	89,38%	(14.966)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	4,11%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	15,25%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.289	1.083	2.782	0,27%	3,94%	10,28%	1.699	2.698	1.493			
	KUR	83	450	412	1.873	0,30%	1,68%	7,73%	1.461	1.790	1.424			
	Non KUR	-	839	670	908	0,00%	23,23%	32,17%	238	908	69			
3	PWG	10	25	-	24	0,69%	0,00%	0,47%	24	14	(1)			
	Cilem	10	25	-	24	0,69%	0,00%	0,47%	24	14	(1)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	4.798	2,19%	2,75%	6,06%	2.632	3.162	2.914			
	CF 1	1.522	1.087	1.690	4.457	5,68%	6,88%	17,77%	2.767	2.936	3.371			
	Total Griya	1.522	1.087	1.690	1.712	5,75%	7,91%	7,81%	22	190	625			
	Oto	-	-	-	2.745	0,00%	0,00%	86,97%	2.745	2.745	2.745			
	CF 2	114	798	476	341	0,24%	0,88%	0,63%	(135)	227	(457)			
	Mitraguna & Others	114	798	476	341	0,27%	1,02%	0,74%	(135)	227	(457)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	7.604	1,42%	3,07%	6,04%	3.754	5.875	3.804	0,93%	84,58%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	11.982	12.579	80,49%	81,79%	85,90%	597	597	597			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.279	1.876	30,58%	32,40%	47,62%	597	597	597			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	797	764	1.288	1,54%	2,78%	4,76%	524	809	491			
	KUR	111	405	276	485	0,41%	1,12%	2,00%	210	374	80			
	Non KUR	368	392	489	803	9,65%	16,93%	28,42%	314	435	411			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.315	1.723	1.534	1,83%	2,19%	1,94%	(190)	169	219			
	CF 1	1.118	588	655	655	4,18%	2,67%	2,61%	(1)	(463)	66			
	Total Griya	1.118	588	655	655	4,22%	3,07%	2,99%	(1)	(463)	66			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	879	0,52%	1,98%	1,63%	(189)	632	152			
	Mitraguna & Others	247	726	1.068	879	0,59%	2,29%	1,90%	(189)	632	152			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	15.400	11,32%	11,52%	12,23%	931	1.575	1.307	1,33%	89,15%	-10,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	4.704	4.699	4.709	2.553	10	5	0,11%	(1.210)	-20,44%	13.088	35,98%	(8.379)
2	Tabungan	49.567	54.352	53.102	52.674	2.095	(428)	(1.678)	-3,09%	3.107	6,27%	61.663	85,42%	(8.989)
3	Deposito	19.983	50.886	50.357	50.357	9.713	0	(529)	-1,04%	30.374	152,00%	20.643	243,94%	29.714
	Total	75.469	109.942	108.158	107.740	14.361	(417)	(2.201)	-2,00%	32.271	42,76%	95.394	112,94%	12.346
	CASA	55.486	59.056	57.800	57.383	4.648	(417)	(1.673)	-2,83%	1.897	3,42%	74.752	76,76%	(17.369)
	(%) CASA	73,52%	53,72%	53,44%	53,26%									
	FDR	164,25%	121,92%	125,41%	125,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.096	983	983		1	(112)	-10,24%	(186)	-15,88%	-	0,00%	983
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,40%		0,00%	1
3	Tabungan ISE	994	945	832	832		1	(112)	-11,88%	(161)	-16,22%		0,00%	832
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-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	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
3	PWG	2.503	4.362	4.441	478	338	-141	231	79	1.938	259	7.694	57,72%	(3.253)
	Cilem	2.503	4.362	4.441	478	338	-141	231	79	1.938	259	7.694	57,72%	(3.253)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	131.196	4.047	2.407	-1.640	3.086	1.513	9.756	895	132.451	99,05%	(1.254)
	CF 1	4.796	5.795	5.945	-	177	177	-28	150	1.149	28	6.114	97,23%	(169)
	Total Griya	4.549	4.809	4.795	-	-	0	0	-13	246	13	4.884	98,18%	(89)
	• Total Non Program	4.549	4.809	4.795	-	-	0	-232	-13	246	13	4.884	98,18%	(89)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	987	1.150	-	177	177	-28	163	903	14	1.230	93,47%	(80)
	CF 2	116.645	123.889	125.251	4.047	2.230	-1.817	3.113	1.363	8.606	867	126.337	99,14%	(1.085)
	Mitraguna & Others	110.497	116.979	118.286	3.697	2.110	-1.587	2.828	1.307	7.790	803	119.341	99,12%	(1.055)
	Pensiun	6.148	6.910	6.965	350	120	-230	286	55	817	65	6.995	99,57%	(30)
	Total Pembiayaan	123.957	134.046	135.637	4.525	2.745	-1.780	3.316	1.591	11.680	1.154	140.224	96,73%	(4.587)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	0,00%	0,00%	0,19%	8	8	8			
	Cilem	-	-	-	8	0,00%	0,00%	0,19%	8	8	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	967	1.454	4.123	0,00%	1,12%	3,14%	2.669	4.123	3.156			
	CF 1	-	-	-	257	0,00%	0,00%	4,32%	257	257	257			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	257	0,00%	0,00%	22,33%	257	257	257			
	CF 2	-	967	1.454	3.866	0,00%	1,17%	3,09%	2.412	3.866	2.899			
	Mitraguna & Others	-	967	1.454	3.866	0,00%	1,24%	3,27%	2.412	3.866	2.899			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	967	1.454	4.132	0,00%	1,08%	3,05%	2.678	4.132	3.164	0,79%	74,12%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	71	69	69	2,08%	0,05%	0,05%	-	(2.452)	(2)			
	CF 1	65	57	55	55	1,36%	0,94%	0,92%	-	(11)	(2)			
	Total Griya	65	57	55	55	1,44%	1,13%	1,14%	-	(11)	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	71	69	69	2,05%	0,05%	0,05%	-	(2.466)	(2)	0,53%	-946,59%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.830	2.214	2.192	(372)	(22)	361	19,74%	591	36,91%	11.756	18,64%	(9.564)
2	Tabungan	117.228	130.202	126.001	127.216	2.821	1.215	(2.986)	-2,29%	9.988	8,52%	134.200	94,80%	(6.984)
3	Deposito	47.162	44.016	43.928	43.928	1.000	0	(88)	-0,20%	(3.234)	-6,86%	48.088	91,35%	(4.160)
	Total	165.991	176.048	172.143	173.335	3.449	1.192	(2.713)	-1,54%	7.344	4,42%	194.044	89,33%	(20.709)
	CASA	118.829	132.032	128.215	129.407	2.449	1.192	(2.625)	-1,99%	10.579	8,90%	145.956	88,66%	(16.548)
	(%) CASA	71,59%	75,00%	74,48%	74,66%									
	FDR	85,30%	86,53%	88,69%	88,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.067	2.694	3.082	2.740	(343)	46	1,70%	(328)	-10,68%	-	0,00%	2.740
2	Giro ISE	515	1.171	1.253	1.342	89	170	14,54%	827	160,68%		0,00%	1.342
3	Tabungan ISE	2.552	1.522	1.829	1.398	(432)	(125)	-8,18%	(1.155)	-45,24%		0,00%	1.398
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	117	117	0	0	0,00%	8	7,34%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.607	27.238	700	1.090	390	403	631	3.689	459	26.076	104,45%	1.161
	KUR	22.685	25.818	26.450	700	1.090	390	424	631	3.765	459	25.090	105,42%	1.360
	Non KUR	863	788	788	-	-	0	-20	-0	-75	0	986	79,89%	(198)
3	PWG	16.913	27.728	28.701	4.626	4.738	111	2.179	972	11.788	3.765	28.183	101,84%	518
	Cilem	9.701	17.756	18.254	2.249	1.789	-460	1.766	498	8.553	1.291	18.542	98,45%	(288)
	Gadai	7.212	9.973	10.447	2.377	2.949	572	413	474	3.235	2.474	9.641	108,36%	806
4	CFG	101.109	97.999	96.734	595	137	-458	-1.008	-1.265	-4.375	1.402	113.166	85,44%	(16.432)
	CF 1	13.632	14.406	14.326	-	17	17	-63	-80	694	97	15.076	95,03%	(750)
	Total Griya	12.067	12.150	12.099	-	-	0	0	-52	32	52	12.433	97,31%	(335)
	• Total Non Program	12.067	12.150	12.099	-	-	0	-105	-52	32	52	12.433	97,31%	(335)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.228	-	17	17	-63	-28	662	45	2.642	84,31%	(415)
	CF 2	87.476	83.593	82.408	595	120	-475	-945	-1.185	-5.069	1.305	98.090	84,01%	(15.682)
	Mitraguna & Others	79.108	75.836	74.662	595	70	-525	-1.043	-1.175	-4.447	1.245	88.794	84,08%	(14.133)
	Pensiun	8.368	7.757	7.746	-	50	50	97	-11	-622	61	9.296	83,33%	(1.549)
	Total Pembiayaan	141.591	152.334	152.673	5.921	5.964	43	1.574	338	11.082	5.626	167.445	91,18%	(14.773)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	1.025	0,81%	0,00%	3,76%	1.025	835	1.025			
	KUR	-	-	-	794	0,00%	0,00%	3,00%	794	794	794			
	Non KUR	190	-	-	231	21,98%	0,00%	29,33%	231	41	231			
3	PWG	-	-	-	785	0,00%	0,00%	2,73%	785	785	785			
	Cilem	-	-	-	730	0,00%	0,00%	4,00%	730	730	730			
	Gadai	-	-	-	55	0,00%	0,00%	0,53%	55	55	55			
4	CFG	854	1.070	607	3.520	0,84%	0,62%	3,64%	2.914	2.666	2.450			
	CF 1	-	167	84	247	0,00%	0,58%	1,72%	162	247	80			
	Total Griya	-	-	72	237	0,00%	0,59%	1,96%	165	237	237			
	Oto	-	167	12	10	0,00%	0,55%	0,43%	(3)	10	(158)			
	CF 2	854	903	522	3.273	0,98%	0,62%	3,97%	2.751	2.419	2.370			
	Mitraguna & Others	854	903	522	3.273	1,08%	0,69%	4,38%	2.751	2.419	2.370			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	5.330	0,74%	0,40%	3,49%	4.724	4.286	4.260	0,73%	78,98%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	74	189	189	189	0,32%	0,71%	0,69%	-	115	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	189	189	4,73%	24,00%	24,01%	-	148	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	923	1.073	1.073	0,59%	1,10%	1,11%	-	477	151			
	CF 1	91	88	239	239	0,67%	1,66%	1,66%	-	148	151			
	Total Griya	91	88	88	88	0,75%	0,72%	0,73%	-	(3)	-			
	Oto	-	-	151	151	0,00%	6,68%	6,77%	-	151	151			
	CF 2	506	835	835	835	0,58%	1,00%	1,01%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,10%	1,12%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.112	1.262	1.262	0,47%	0,83%	0,83%	-	591	151	0,86%	-4,56%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.246	4.923	4.953	(485)	30	707	16,65%	(1.109)	-18,30%	15.849	31,25%	(10.896)
2	Tabungan	115.416	124.702	124.924	126.055	(255)	1.131	1.353	1,08%	10.639	9,22%	131.787	95,65%	(5.732)
3	Deposito	39.351	36.019	36.682	36.783	2.718	101	764	2,12%	(2.568)	-6,52%	40.253	91,38%	(3.470)
	Total	160.829	164.968	166.529	167.791	1.978	1.262	2.823	1,71%	6.962	4,33%	187.889	89,30%	(20.098)
	CASA	121.478	128.948	129.847	131.008	(740)	1.161	2.060	1,60%	9.530	7,84%	147.636	88,74%	(16.628)
	(%) CASA	75,53%	78,17%	77,97%	78,08%									
	FDR	76,61%	89,54%	87,86%	87,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.227	2.641	2.695		55	468	21,00%	1.214	81,98%	-	0,00%	2.695
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%	-	0,00%	9
3	Tabungan ISE	1.438	2.220	2.632	2.687		55	467	21,03%	1.248	86,76%	-	0,00%	2.687
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	458	472	472	472		0	0	0,00%	14	3,06%	-	0,00%	472

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	• Local Champion	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.875	9.697	665	-	-665	596	-178	1.363	178	10.429	92,99%	(732)
	KUR	8.171	9.690	9.517	665	-	-665	601	-173	1.347	173	10.164	93,64%	(646)
	Non KUR	163	185	180	-	-	0	-5	-5	17	5	265	67,88%	(85)
3	PWG	22.470	32.199	31.743	7.440	5.894	-1.546	2.615	-457	9.272	6.351	33.100	95,90%	(1.358)
	Cilem	8.736	15.068	15.562	1.981	1.336	-645	1.307	494	6.826	842	17.150	90,74%	(1.588)
	Gadai	13.734	17.131	16.180	5.459	4.558	-901	1.308	-951	2.446	5.509	15.950	101,44%	230
4	CFG	92.027	104.352	103.591	2.226	1.726	-500	1.082	-761	11.564	2.487	102.386	101,18%	1.205
	CF 1	36.305	37.324	36.312	321	48	-273	-99	-1.013	7	1.060	37.544	96,72%	(1.232)
	Total Griya	33.468	33.837	32.850	321	-	-321	0	-988	-618	988	33.783	97,24%	(933)
	• Total Non Program	33.468	31.825	30.842	-	-	0	-207	-982	-2.626	982	33.783	91,30%	(2.940)
	• Program	-	2.013	2.007	321	-	-321	334	-5	2.007	5	0	0,00%	2.007
	Oto	2.837	3.487	3.462	-	48	48	-99	-25	626	73	3.762	92,04%	(299)
	CF 2	55.722	67.027	67.279	1.905	1.678	-227	1.181	252	11.557	1.426	64.842	103,76%	2.437
	Mitraguna & Others	47.599	55.917	55.738	1.315	828	-487	248	-179	8.139	1.007	55.922	99,67%	(184)
	Pensiun	8.123	11.111	11.541	590	850	260	933	430	3.418	420	8.920	129,38%	2.621
	Total Pembiayaan	123.205	147.715	146.320	10.331	7.620	-2.711	4.276	-1.395	23.115	9.016	146.289	100,02%	31

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	-	-	1.447	0,00%	0,00%	14,92%	1.447	1.447	1.447			
	KUR	-	-	-	1.447	0,00%	0,00%	15,21%	1.447	1.447	1.447			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	190	-	831	0,00%	0,00%	2,62%	831	831	641			
	Cilem	-	190	-	482	0,00%	0,00%	3,10%	482	482	292			
	Gadai	-	-	-	350	0,00%	0,00%	2,16%	350	350	350			
4	CFG	1.195	331	325	732	1,30%	0,31%	0,71%	408	(463)	401			
	CF 1	69	158	154	609	0,19%	0,41%	1,68%	455	540	452			
	Total Griya	69	158	154	609	0,21%	0,45%	1,85%	455	540	452			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	174	171	123	2,02%	0,25%	0,18%	(48)	(1.003)	(51)			
	Mitraguna & Others	1.127	174	171	123	2,37%	0,31%	0,22%	(48)	(1.003)	(51)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	3.011	0,97%	0,22%	2,06%	2.686	1.815	2.489	0,48%	76,89%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	28,97%	28,97%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	28,97%	28,97%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,95%	0,97%	-	94	(0)			
	KUR	-	94	94	94	0,00%	0,97%	0,98%	-	94	(0)			
	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	802	721	821	989	0,87%	0,79%	0,95%	168	187	268			
	CF 1	46	63	163	161	0,13%	0,44%	0,44%	(2)	115	99			
	Total Griya	46	63	163	161	0,14%	0,48%	0,49%	(2)	115	99			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	827	1,36%	0,98%	1,23%	169	72	169			
	Mitraguna & Others	629	470	470	639	1,32%	0,84%	1,15%	169	11	169			
	Pensiun	127	188	188	188	0,10%	0,13%	1,63%	-	61	(0)			
	Total Pembiayaan	1.175	1.188	1.288	1.456	0,95%	0,87%	0,99%	168	280	268	0,08%	91,93%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.930	5.642	7.243	(402)	1.602	2.313	46,92%	514	7,64%	17.703	40,92%	(10.459)
2	Tabungan	220.302	241.391	231.185	229.006	12.445	(2.180)	(12.385)	-5,13%	8.703	3,95%	238.607	95,98%	(9.601)
3	Deposito	143.210	182.461	193.123	192.929	10.219	(194)	10.468	5,74%	49.719	34,72%	144.229	133,77%	48.701
	Total	370.242	428.782	429.951	429.178	22.262	(772)	397	0,09%	58.936	15,92%	400.538	107,15%	28.640
	CASA	227.032	246.321	236.827	236.249	12.043	(578)	(10.072)	-4,09%	9.217	4,06%	256.310	92,17%	(20.061)
	(%) CASA	61,32%	57,45%	55,08%	55,05%									
	FDR	58,19%	61,16%	61,42%	61,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.330	22.830	22.621		(209)	1.291	6,05%	2.110	10,29%	-	0,00%	22.621
2	Giro ISE	3.669	3.479	4.326	3.720		(606)	241	6,93%	51	1,38%		0,00%	3.720
3	Tabungan ISE	6.637	8.334	8.987	9.384		397	1.049	12,59%	2.747	41,39%		0,00%	9.384
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	171	172	172		0	1	0,58%	30	21,13%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.492	13.454	250	-	-250	5.360	-38	13.426	38	7.721	174,26%	5.733
	Linkage	-	9.513	9.513	-	-	-	5.168	0	9.513	-	3.350	283,98%	6.163
	Non-Linkage	28	3.979	3.941	250	-	-250	192	-38	3.913	38	4.371	90,17%	(430)
	• Local Champion	28	3.448	3.430	250	-	-250	-56	-18	3.402	18	2.087	164,35%	1.343
	• Value Chain	-	531	511	-	-	-	248	-20	511	20	2.284	22,37%	(1.773)
2	MBG	7.817	11.949	11.741	-	-	0	189	-207	3.924	207	11.696	100,38%	45
	KUR	7.418	11.533	11.330	-	-	0	194	-204	3.912	204	11.109	101,99%	221
	Non KUR	399	415	412	-	-	0	-5	-3	13	3	587	70,08%	(176)
3	PWG	19.390	31.817	31.663	5.223	6.641	1.418	1.712	-155	12.272	6.796	30.449	103,99%	1.214
	Cilem	9.334	15.975	15.346	1.303	496	-807	83	-629	6.013	1.125	17.540	87,49%	(2.194)
	Gadai	10.057	15.842	16.317	3.920	6.146	2.225	1.629	474	6.260	5.671	12.909	126,40%	3.408
4	CFG	188.225	204.991	207.222	6.114	4.911	-1.203	3.633	2.232	18.997	2.679	200.854	103,17%	6.368
	CF 1	13.467	13.272	13.487	168	620	452	41	214	20	406	15.027	89,75%	(1.541)
	Total Griya	8.915	8.278	8.415	-	200	200	0	137	-500	63	9.298	90,50%	(883)
	• Total Non Program	8.915	8.278	8.415	-	200	200	96	137	-500	63	9.298	90,50%	(883)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.995	5.072	168	420	252	41	77	520	344	5.729	88,52%	(658)
	CF 2	174.758	191.718	193.735	5.946	4.291	-1.655	3.592	2.017	18.977	2.273	185.827	104,26%	7.909
	Mitraguna & Others	169.164	185.974	188.026	5.946	4.291	-1.655	3.637	2.052	18.862	2.238	179.265	104,89%	8.761
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	264.080	11.587	11.552	-35	10.894	1.831	48.620	9.721	250.720	105,33%	13.360

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	181	-	-	387	2,32%	0,00%	3,30%	387	206	387			
	KUR	181	-	-	310	2,44%	0,00%	2,74%	310	129	310			
	Non KUR	-	-	-	77	0,00%	0,00%	18,65%	77	77	77			
3	PWG	-	11	-	1.063	0,00%	0,00%	3,36%	1.063	1.063	1.052			
	Cilem	-	11	-	904	0,00%	0,00%	5,89%	904	904	893			
	Gadai	-	-	-	159	0,00%	0,00%	0,98%	159	159	159			
4	CFG	461	92	366	414	0,24%	0,18%	0,20%	48	(47)	322			
	CF 1	356	-	255	414	2,64%	1,92%	3,07%	158	58	414			
	Total Griya	-	-	-	320	0,00%	0,00%	3,80%	320	320	320			
	Oto	356	-	255	94	7,82%	5,11%	1,85%	(162)	(262)	94			
	CF 2	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Mitraguna & Others	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	103	366	1.864	0,30%	0,14%	0,71%	1.498	1.222	1.761	0,10%	85,27%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	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	77	147	147	147	0,04%	0,07%	0,07%	-	70	0			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Mitraguna & Others	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	147	0,05%	0,06%	0,06%	-	35	0	1,22%	#####	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	5.561	5.392	5.398	2.814	6	(163)	-2,93%	5.252	3611,10%	3.473	155,40%	1.924
2	Tabungan	93.148	111.895	111.536	110.973	13.708	(564)	(923)	-0,82%	17.825	19,14%	104.732	105,96%	6.240
3	Deposito	25.397	122.242	121.833	122.149	975	315	(93)	-0,08%	96.752	380,96%	26.027	469,31%	96.121
	Total	118.690	239.698	238.761	238.519	17.496	(242)	(1.179)	-0,49%	119.829	100,96%	134.233	177,69%	104.286
	CASA	93.293	117.456	116.928	116.370	16.521	(557)	(1.086)	-0,92%	23.077	24,74%	108.206	107,55%	8.165
	(%) CASA	78,60%	49,00%	48,97%	48,79%									
	FDR	96,89%	57,07%	57,31%	57,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.599	1.887	2.009		122	410	25,65%	1.192	145,80%	-	0,00%	2.009
2	Giro ISE	33	50	60	60		0	10	19,91%	26	79,70%		0,00%	60
3	Tabungan ISE	784	1.549	1.827	1.950		122	400	25,84%	1.165	148,60%		0,00%	1.950
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	80	82	82		0	2	2,50%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-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	29.770	34.661	34.990	1.500	1.200	-300	816	329	5.220	871	33.047	105,88%	1.943
	KUR	28.200	32.727	33.002	1.400	1.100	-300	817	275	4.802	825	31.318	105,38%	1.685
	Non KUR	1.570	1.933	1.987	100	100	0	-1	54	418	46	1.729	114,95%	258
3	PWG	4.527	9.921	9.929	1.281	420	-861	920	9	5.403	411	10.025	99,04%	(96)
	Cilem	4.527	9.921	9.929	1.281	420	-861	920	9	5.403	411	10.026	99,04%	(96)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	92.213	91.915	1.710	1.838	128	1.212	-298	11.214	2.136	91.931	99,98%	(16)
	CF 1	1.386	7.374	7.926	22	608	586	102	552	6.540	56	2.734	289,91%	5.192
	Total Griya	404	3.761	3.754	-	-	0	0	-7	3.350	7	747	502,60%	3.007
	• Total Non Program	404	3.761	3.754	-	-	0	-10	-7	3.350	7	747	502,60%	3.007
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	3.613	4.172	22	608	586	102	559	3.190	49	1.987	209,96%	2.185
	CF 2	79.315	84.838	83.989	1.688	1.230	-458	1.110	-850	4.674	2.080	89.197	94,16%	(5.208)
	Mitraguna & Others	60.800	65.421	64.670	1.583	1.230	-353	919	-751	3.871	1.981	69.819	92,63%	(5.148)
	Pensiun	18.515	19.417	19.318	105	-	-105	191	-99	803	99	19.378	99,69%	(60)
	Total Pembiayaan	114.997	136.794	136.834	4.490	3.458	-1.032	2.948	40	21.837	3.418	135.003	101,36%	1.831

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	214	62	103	954	0,72%	0,30%	2,73%	851	741	892			
	KUR	129	62	103	842	0,46%	0,31%	2,55%	739	713	780			
	Non KUR	85	-	-	113	5,40%	0,00%	5,66%	113	28	113			
3	PWG	-	-	-	100	0,00%	0,00%	1,01%	100	100	100			
	Cilem	-	-	-	100	0,00%	0,00%	1,01%	100	100	100			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	1.496	0,00%	1,24%	1,63%	357	1.493	111			
	CF 1	-	176	177	629	0,00%	2,40%	7,93%	452	629	452			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	176	177	629	0,00%	4,89%	15,07%	452	629	452			
	CF 2	3	1.209	962	868	0,00%	1,13%	1,03%	(95)	864	(342)			
	Mitraguna & Others	3	995	962	769	0,01%	1,47%	1,19%	(194)	765	(226)			
	Pensiun	-	214	-	99	0,00%	0,00%	0,51%	99	99	(116)			
	Total Pembiayaan	217	1.448	1.242	2.551	0,19%	0,91%	1,86%	1.308	2.333	1.103	0,06%	96,80%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	212	223	119	7	0,71%	0,34%	0,02%	(113)	(205)	(216)			
	KUR	21	83	7	7	0,08%	0,02%	0,02%	-	(15)	(76)			
	Non KUR	190	140	113	-	12,12%	5,82%	0,00%	(113)	(190)	(140)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	3.078	2.759	2.756	3,10%	2,99%	3,00%	(3)	252	(323)			
	CF 1	-	23	23	23	0,00%	0,32%	0,30%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	3.055	2.735	2.732	3,16%	3,22%	3,25%	(3)	229	(323)			
	Mitraguna & Others	2.503	3.055	2.521	2.518	4,12%	3,85%	3,89%	(3)	15	(537)			
	Pensiun	-	-	214	214	0,00%	0,16%	1,11%	-	214	214			
	Total Pembiayaan	2.715	3.301	2.878	2.762	2,36%	2,10%	2,02%	(116)	47	(539)	0,10%	94,91%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.484	1.457	1.603	(284)	145	119	8,02%	(1.853)	-53,63%	13.786	11,62%	(12.184)
2	Tabungan	145.385	149.015	147.538	148.339	(362)	801	(676)	-0,45%	2.953	2,03%	162.538	91,26%	(14.200)
3	Deposito	14.811	12.747	12.817	12.818	(1.053)	1	71	0,56%	(1.993)	-13,45%	15.750	81,38%	(2.932)
	Total	163.652	163.245	161.812	162.759	(1.699)	947	(486)	-0,30%	(893)	-0,55%	192.074	84,74%	(29.315)
	CASA	148.841	150.498	148.995	149.941	(646)	946	(557)	-0,37%	1.100	0,74%	176.325	85,04%	(26.384)
	(%) CASA	90,95%	92,19%	92,08%	92,12%									
	FDR	119,93%	128,60%	130,62%	129,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	1.275	2.459	2.516		58	1.241	97,30%	(18)	-0,69%	-	0,00%	2.516
2	Giro ISE	1.520	463	443	495		51	32	6,90%	(1.025)	-67,45%	-	0,00%	495
3	Tabungan ISE	1.014	813	2.015	2.022		6	1.209	148,75%	1.007	99,33%	-	0,00%	2.022
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	275	289	291	291		0	2	0,69%	16	5,82%	-	0,00%	291

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.257	4.257	-	-	0	-33	0	-311	-	4.568	93,19%	(311)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,93%	(3)
	Non-Linkage	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Local Champion	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	35.988	36.473	615	1.390	775	-493	484	548	906	39.386	92,60%	(2.913)
	KUR	33.748	33.326	33.306	615	790	175	-401	-20	-442	810	37.041	89,92%	(3.735)
	Non KUR	2.176	2.662	3.167	-	600	600	-92	504	991	96	2.344	135,07%	822
3	PWG	12.551	23.009	24.544	4.309	4.531	222	2.223	1.536	11.994	2.995	23.142	106,06%	1.402
	Cilem	6.245	12.408	13.395	1.421	1.800	379	1.236	988	7.150	812	14.633	91,54%	(1.238)
	Gadai	6.305	10.601	11.149	2.888	2.731	-157	986	548	4.844	2.183	8.509	131,03%	2.640
4	CFG	143.228	146.680	146.078	3.627	2.056	-1.571	1.760	-602	2.850	2.658	158.096	92,40%	(12.019)
	CF 1	29.589	26.763	26.688	-	129	129	-142	-75	-2.901	204	33.909	78,70%	(7.221)
	Total Griya	26.165	23.885	23.775	-	-	0	0	-110	-2.390	110	29.414	80,83%	(5.639)
	• Total Non Program	3.355	2.494	2.463	-	-	0	-130	-31	-893	31	4.153	59,30%	(1.690)
	• Program	22.810	21.391	21.312	-	-	0	-157	-78	-1.498	78	25.261	84,37%	(3.949)
	Oto	3.424	2.878	2.912	-	129	129	-142	35	-511	94	4.494	64,80%	(1.582)
	CF 2	113.639	119.917	119.390	3.627	1.927	-1.700	1.903	-527	5.752	2.454	124.188	96,14%	(4.798)
	Mitraguna & Others	94.023	97.153	96.694	3.197	1.829	-1.368	1.342	-458	2.671	2.287	103.649	93,29%	(6.955)
	Pensiun	19.615	22.765	22.696	430	98	-332	561	-69	3.081	167	20.539	110,50%	2.157
	Total Pembiayaan	196.270	209.933	211.352	8.551	7.977	-574	3.457	1.418	15.081	6.559	225.192	93,85%	(13.841)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	635	120	96	2.046	1,77%	0,27%	5,61%	1.950	1.411	1.926			
	KUR	580	120	96	1.956	1,72%	0,29%	5,87%	1.859	1.376	1.836			
	Non KUR	55	-	-	90	2,54%	0,00%	2,86%	90	35	90			
3	PWG	-	19	-	852	0,00%	0,00%	3,47%	852	852	833			
	Cilem	-	19	-	586	0,00%	0,00%	4,37%	586	586	566			
	Gadai	-	-	-	267	0,00%	0,00%	2,39%	267	267	267			
4	CFG	3.895	4.292	4.268	5.365	2,72%	2,91%	3,67%	1.097	1.470	1.073			
	CF 1	3.671	3.594	3.535	4.602	12,41%	13,21%	17,24%	1.067	931	1.008			
	Total Griya	3.671	3.594	3.535	4.602	14,03%	14,80%	19,35%	1.067	931	1.008			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	698	733	763	0,20%	0,61%	0,64%	30	539	66			
	Mitraguna & Others	224	698	733	763	0,24%	0,75%	0,79%	30	539	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	8.263	2,31%	2,08%	3,91%	3.899	3.733	3.833	3,70%	5,46%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,23%	97,23%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	214	204	203	0,93%	0,57%	0,56%	(1)	(131)	(12)			
	KUR	146	150	148	147	0,43%	0,44%	0,44%	(1)	1	(3)			
	Non KUR	188	64	56	56	8,65%	2,10%	1,77%	(0)	(132)	(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	3.590	3.332	3.419	3.302	2,51%	2,33%	2,26%	(118)	(288)	(31)			
	CF 1	3.133	3.006	3.178	3.061	10,59%	11,88%	11,47%	(118)	(72)	54			
	Total Griya	3.118	3.006	3.178	3.061	11,91%	13,31%	12,87%	(118)	(57)	54			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	326	241	241	0,40%	0,20%	0,20%	-	(216)	(85)			
	Mitraguna & Others	221	208	123	123	0,23%	0,13%	0,13%	-	(98)	(85)			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.686	7.762	7.643	4,11%	3,70%	3,62%	(119)	(423)	(43)	3,66%	-1,20%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	877	690	712	(286)	22	(165)	-18,79%	172	31,83%	11.509	6,19%	(10.796)
2	Tabungan	125.992	133.743	129.686	132.095	8.423	2.409	(1.648)	-1,23%	6.103	4,84%	144.175	91,62%	(12.080)
3	Deposito	49.100	47.338	48.773	48.773	(999)	0	1.435	3,03%	(327)	-0,67%	50.092	97,37%	(1.319)
	Total	175.632	181.958	179.149	181.580	7.137	2.431	(377)	-0,21%	5.948	3,39%	205.775	88,24%	(24.195)
	CASA	126.532	134.620	130.376	132.807	8.137	2.431	(1.813)	-1,35%	6.275	4,96%	155.683	85,31%	(22.876)
	(%) CASA	72,04%	73,98%	72,78%	73,14%									
	FDR	182,36%	176,70%	179,41%	177,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.933	1.801	1.833		32	(100)	-5,19%	581	46,37%	-	0,00%	1.833
2	Giro ISE	222	156	338	349		10	192	122,72%	127	57,12%		0,00%	349
3	Tabungan ISE	1.030	1.777	1.463	1.484		21	(292)	-16,46%	454	44,05%		0,00%	1.484
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	216	221	221		0	5	2,31%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.461	-	-	0	-303	-256	-217	256	17.461	82,82%	(2.999)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.461	-	-	0	-303	-256	-217	256	16.249	89,00%	(1.788)
	• Local Champion	14.678	14.717	14.461	-	-	0	-303	-256	-217	256	15.423	93,77%	(961)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.363	1.050	700	-350	83	-271	-910	971	37.703	88,49%	(4.340)
	KUR	31.590	30.977	30.835	1.050	700	-350	212	-142	-755	842	34.853	88,47%	(4.019)
	Non KUR	2.684	2.657	2.529	-	-	0	-129	-129	-155	129	2.850	88,72%	(321)
3	PWG	22.430	33.044	34.470	7.539	6.879	-660	1.043	1.426	12.040	5.453	33.428	103,12%	1.042
	Cilem	9.274	14.399	15.235	1.422	1.353	-68	573	835	5.960	518	17.679	86,17%	(2.445)
	Gadai	13.156	18.645	19.236	6.118	5.526	-592	470	590	6.079	4.936	15.749	122,14%	3.487
4	CFG	248.904	240.116	239.115	1.794	1.593	-201	-647	-1.001	-9.789	2.594	269.335	88,78%	(30.220)
	CF 1	66.307	62.537	62.222	34	149	115	-79	-316	-4.085	465	74.339	83,70%	(12.117)
	Total Griya	63.771	58.691	58.312	-	-	0	0	-379	-5.459	379	70.590	82,61%	(12.278)
	• Total Non Program	13.172	11.853	11.776	-	-	0	-294	-77	-1.396	77	14.554	80,91%	(2.778)
	• Program	50.599	46.838	46.536	-	-	0	-447	-302	-4.063	302	56.036	83,05%	(9.500)
	Oto	2.536	3.847	3.910	34	149	115	-79	63	1.373	87	3.749	104,27%	160
	CF 2	182.596	177.579	176.893	1.760	1.444	-317	-569	-686	-5.703	2.129	194.996	90,72%	(18.103)
	Mitraguna & Others	145.742	143.862	143.295	1.241	1.292	51	-785	-567	-2.447	1.859	157.055	91,24%	(13.760)
	Pensiun	36.854	33.716	33.598	519	152	-367	217	-118	-3.256	270	37.940	88,55%	(4.342)
	Total Pembiayaan	320.285	321.511	321.409	10.383	9.172	-1.211	176	-102	1.124	9.274	357.926	89,80%	(36.517)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.535	0,00%	0,00%	10,61%	1.535	1.535	1.535			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.535	0,00%	0,00%	10,61%	1.535	1.535	1.535			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	422	531	3.484	0,46%	1,58%	10,44%	2.953	3.326	3.063			
	KUR	138	422	436	2.940	0,44%	1,41%	9,54%	2.504	2.802	2.519			
	Non KUR	20	-	95	544	0,75%	3,57%	21,51%	449	524	544			
3	PWG	-	95	-	1.739	0,00%	0,00%	5,05%	1.739	1.739	1.645			
	Cilem	-	95	-	915	0,00%	0,00%	6,00%	915	915	820			
	Gadai	-	-	-	825	0,00%	0,00%	4,29%	825	825	825			
4	CFG	7.829	8.139	9.486	29.089	3,15%	3,95%	12,17%	19.603	21.260	20.950			
	CF 1	6.309	7.247	7.631	12.527	9,51%	12,20%	20,13%	4.896	6.218	5.280			
	Total Griya	6.204	7.247	7.631	11.958	9,73%	13,00%	20,51%	4.327	5.755	4.711			
	Oto	105	-	-	569	4,15%	0,00%	14,55%	569	464	569			
	CF 2	1.520	892	1.854	16.562	0,83%	1,04%	9,36%	14.707	15.042	15.670			
	Mitraguna & Others	1.215	744	1.065	15.547	0,83%	0,74%	10,85%	14.482	14.331	14.803			
	Pensiun	305	148	790	1.015	0,83%	2,34%	3,02%	225	710	867			
	Total Pembiayaan	7.988	8.655	10.017	35.847	2,49%	3,12%	11,15%	25.831	27.860	27.192	0,61%	94,50%	-10,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,79%	1,82%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,82%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	351	0,50%	0,72%	1,05%	110	181	20			
	KUR	12	308	218	336	0,04%	0,70%	1,09%	118	324	28			
	Non KUR	158	23	23	15	5,88%	0,88%	0,59%	(8)	(143)	(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	6.598	6.137	6.107	6.738	2,65%	2,54%	2,82%	631	141	602			
	CF 1	4.154	5.047	5.019	5.677	6,26%	8,03%	9,12%	657	1.523	629			
	Total Griya	4.071	4.965	4.937	5.594	6,38%	8,41%	9,59%	657	1.523	629			
	Oto	82	82	82	82	3,25%	2,14%	2,11%	-	-	-			
	CF 2	2.444	1.089	1.088	1.062	1,34%	0,61%	0,60%	(26)	(1.382)	(28)			
	Mitraguna & Others	1.967	1.089	1.088	1.062	1,35%	0,76%	0,74%	(26)	(905)	(28)			
	Pensiun	477	-	-	-	0,15%	0,00%	0,00%	-	(477)	-			
	Total Pembiayaan	7.031	6.731	6.611	7.353	2,20%	2,06%	2,29%	741	322	621	0,30%	86,79%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117