

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.507.127	1.503.260	74.764	(3.867)	71.837	5,02%	392.199	35,30%	1.322.054	113,71%	181.206
2	Tabungan	4.778.169	5.005.887	4.971.112	5.021.918	85.418	50.807	16.032	0,32%	243.749	5,10%	5.099.763	98,47%	(77.844)
3	Deposito	1.667.902	1.728.824	1.697.949	1.698.150	405	201	(30.674)	-1,77%	30.247	1,81%	1.686.464	100,69%	11.686
Total		7.557.133	8.166.133	8.176.188	8.223.328	160.587	47.140	57.195	0,70%	666.195	8,82%	8.108.281	101,42%	115.047
CASA		5.889.231	6.437.309	6.478.239	6.525.178	160.182	46.939	87.869	1,36%	635.948	10,80%	6.421.817	101,61%	103.362
(% CASA		77,93%	78,83%	79,23%	79,35%									
FDR		79,28%	79,49%	79,86%	79,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	350.788	350.939		151	(7.535)	-2,10%	46.561	15,30%	385.505	91,03%	(34.566)
2	Giro ISE	93.275	92.040	85.186	86.179		993	(5.861)	-6,37%	(7.096)	-7,61%	142.601	60,43%	(56.422)
3	Tabungan ISE	174.173	212.269	211.521	210.665		(856)	(1.604)	-0,76%	36.491	20,95%	185.227	113,73%	25.438
4	Deposito ISE	36.929	54.165	54.081	54.095		14	(70)	-0,13%	17.166	46,48%	57.677	93,79%	(3.582)
5	CIF ISE	3.133	3.575	3.630	3.630		0	55	1,54%	497	15,86%		0,00%	3.630

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	791.129	4.500	5.240	740	-4.795	-25.536	-33.478	30.776	878.745	90,03%	(87.616)
	Linkage	583.855	553.306	548.292	-	-	-	-5.029	-5.014	-35.563	5.014	607.246	90,29%	(58.954)
	Non-Linkage	240.753	263.359	242.837	4.500	5.240	740	234	-20.522	2.084	25.762	271.499	89,44%	(28.662)
	• Local Champion	177.655	195.105	176.619	350	1.890	1.540	1.257	-18.486	-1.035	20.376	186.853	94,52%	(10.234)
	• Value Chain	63.098	68.253	66.217	4.150	3.350	(800)	-1.023	-2.036	3.120	5.386	84.646	78,23%	(18.428)
2	MBG	1.025.144	1.045.933	1.048.369	40.612	39.647	-965	2.841	2.436	23.224	37.211	1.115.685	93,97%	(67.316)
	KUR	965.396	986.476	988.701	38.461	37.652	-809	2.859	2.226	23.305	35.426	1.051.405	94,04%	(62.704)
	Non KUR	59.748	59.457	59.668	2.151	1.995	-156	-18	210	-80	1.785	64.280	92,82%	(4.613)
3	PWG	255.819	477.283	506.659	120.462	118.343	-2.119	46.636	29.376	250.840	88.967	525.365	96,44%	(18.706)
	Cilem	149.863	330.427	345.802	57.770	38.250	-19.520	38.110	15.376	195.939	22.875	365.836	94,52%	(20.034)
	Gadai	105.956	146.856	160.857	62.692	80.093	17.401	8.526	14.000	54.901	66.092	159.528	100,83%	1.328
4	CFG	3.885.901	4.151.068	4.183.558	127.281	116.618	-10.663	38.714	32.490	297.656	84.128	4.283.662	97,66%	(100.104)
	CF 1	838.535	895.893	900.338	17.120	20.982	3.862	1.926	4.445	61.804	16.537	905.413	99,44%	(5.075)
	Total Griya	595.912	602.650	605.507	6.526	10.007	3.482	0	2.856	9.594	7.151	629.412	96,20%	(23.906)
	• Total Non Program	435.065	452.121	455.877	6.367	9.529	3.162	-4.251	3.756	20.812	5.773	449.863	101,34%	6.014
	• Program	160.848	150.530	149.630	159	478	320	-1.380	-900	-11.218	1.379	179.549	83,34%	(29.920)
	Oto	242.622	293.243	294.832	10.595	10.975	380	1.926	1.589	52.209	9.386	276.000	106,82%	18.831
	CF 2	3.047.367	3.255.175	3.283.220	110.160	95.635	-14.525	36.788	28.045	235.853	67.590	3.378.249	97,19%	(95.029)
	Mitraguna & Others	2.497.673	2.696.677	2.722.863	97.988	86.975	-11.014	33.940	26.186	225.190	60.789	2.799.668	97,26%	(76.805)
	Pensium	549.694	558.498	560.357	12.172	8.661	-3.511	2.848	1.859	10.663	6.802	578.581	96,85%	(18.224)
Total Pembiayaan		5.991.472	6.490.949	6.529.715	292.855	279.847	-13.007	83.397	38.766	538.242	241.081	6.803.457	95,98%	(273.742)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	3.538	0,16%	0,03%	0,45%	3.287	2.247	3.103			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	3.538	0,54%	0,10%	1,46%	3.287	2.247	3.103			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	34.583	1,12%	2,05%	3,30%	13.136	23.107	13.136			
	KUR	9.838	17.677	17.677	29.752	1,02%	1,79%	3,01%	12.075	19.914	12.075			
	Non KUR	1.638	3.769	3.769	4.831	2,74%	6,34%	8,10%	1.061	3.193	1.061			
3	PWG	124	155	155	7.716	0,05%	0,03%	1,52%	7.561	7.592	7.561			
	Cilem	118	-	-	6.434	0,08%	0,00%	1,86%	6.434	6.316	6.434			
	Gadai	7	155	155	1.282	0,01%	0,11%	0,80%	1.127	1.276	1.127			
4	CFG	59.411	64.056	71.220	91.701	1,53%	1,72%	2,19%	20.481	32.290	27.645			
	CF 1	35.165	40.591	42.144	52.525	4,19%	4,70%	5,83%	10.381	17.360	11.934			
	Total Griya	29.490	29.495	31.633	38.936	4,95%	5,25%	6,43%	7.303	9.446	9.441			
	Oto	5.675	11.095	10.511	13.588	2,34%	3,58%	4,61%	3.078	7.914	2.493			
	CF 2	24.246	23.465	29.076	39.176	0,80%	0,89%	1,19%	10.101	14.930	15.711			
	Mitraguna & Others	22.605	22.227	26.760	35.046	0,91%	0,99%	1,29%	8.286	12.441	12.819			
	Pensium	1.642	1.239	2.316	4.131	0,30%	0,41%	0,74%	1.815	2.489	2.892			
Total Pembiayaan		72.302	86.092	93.072	137.538	1,21%	1,43%	2,11%	44.466	65.236	51.445	1,24%	41,05%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	1.179	0,21%	0,14%	0,15%	57	(543)	807			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	1.179	0,72%	0,43%	0,49%	57	(543)	807			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	23.039	1,84%	2,08%	2,20%	1.290	4.162	1.317			
	KUR	14.751	17.344	16.970	17.973	1,53%	1,72%	1,82%	1.003	3.222	629			
	Non KUR	4.126	4.378	4.778	5.066	6,91%	8,04%	8,49%	287	940	688			
3	PWG	-	7	7	88	0,00%	0,00%	0,02%	81	88	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	88	0,00%	0,00%	0,05%	81	88	81			
4	CFG	50.713	74.420	72.384	73.099	1,31%	1,74%	1,75%	715	22.387	(1.321)			
	CF 1	15.203	26.703	26.269	26.820	1,81%	2,93%	2,98%	551	11.618	117			
	Total Griya	12.941	23.250	22.853	23.750	2,17%	3,79%	3,92%	897	10.809	500			
	Oto	2.262	3.453	3.416	3.070	0,93%	1,16%	1,04%	(346)	808	(383)			
	CF 2	35.510	47.717	46.115	46.279	1,17%	1,42%	1,41%	164	10.769	(1.438)			
	Mitraguna & Others	25.071	43.487	43.079	43.244	1,00%	1,60%	1,59%	165	18.173	(243)			
	Pensium	10.439	4.229	3.036	3.035	0,17%	0,05%	0,54%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	97.405	1,19%	1,47%	1,49%	2.143	26.094	884	1,16%	22,10%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	15.566	14.941	14.802	1.008	(139)	(764)	-4,91%	5.825	64,89%	18.157	81,52%	(3.355)
2	Tabungan	318.561	336.067	318.673	344.376	17.430	25.703	8.309	2,47%	25.815	8,10%	335.461	102,66%	8.915
3	Deposito	104.995	105.558	107.801	107.552	(2.024)	(249)	1.995	1,89%	2.558	2,44%	105.512	101,93%	2.041
	Total	432.533	457.190	441.415	466.731	16.413	25.316	9.540	2,09%	34.198	7,91%	459.130	101,66%	7.601
	CASA	327.538	351.633	333.614	359.178	18.437	25.565	7.546	2,15%	31.640	9,66%	353.618	101,57%	5.560
	(%) CASA	75,73%	76,91%	75,58%	76,96%									
	FDR	79,97%	80,67%	84,33%	79,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.094	13.497	13.510		13	(584)	-4,14%	3.204	31,09%	-	0,00%	13.510
2	Giro ISE	2.678	1.984	2.221	2.225		4	241	12,14%	(453)	-16,93%		0,00%	2.225
3	Tabungan ISE	7.628	9.110	8.276	8.285		9	(825)	-9,05%	657	8,62%		0,00%	8.285
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	171	171	171		0	0	0,00%	5	3,01%		0,00%	171

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.056	19.936	1.150	990	-160	-394	880	-3.240	110	28.677	69,52%	(8.741)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	19.936	1.150	990	-160	-394	880	-3.240	110	26.228	76,01%	(6.292)
	• Local Champion	13.476	10.978	11.875	-	-	-	-593	898	-1.600	92	14.439	82,25%	(2.563)
	• Value Chain	9.700	8.078	8.061	1.150	-	(1.150)	199	-18	-1.639	18	11.789	68,37%	(3.729)
2	MBG	32.111	34.194	33.388	1.490	300	-1.190	382	-806	1.277	1.106	36.071	92,56%	(2.683)
	KUR	29.277	31.557	30.870	1.490	300	-1.190	524	-687	1.593	987	33.152	93,12%	(2.281)
	Non KUR	2.834	2.637	2.518	-	-	0	-141	-119	-316	119	2.919	86,25%	(401)
3	PWG	33.786	45.293	46.724	9.923	10.704	781	1.334	1.431	12.938	9.273	39.347	118,75%	7.377
	Cilem	19.457	29.599	28.872	4.251	1.742	-2.509	1.872	-727	9.415	2.469	21.759	132,69%	7.113
	Gadai	14.329	15.694	17.852	5.672	8.962	3.290	-539	2.158	3.523	6.804	17.588	101,50%	264
4	CFG	256.811	270.254	272.192	9.638	9.839	201	1.736	1.939	15.381	7.900	268.964	101,20%	3.229
	CF 1	12.729	15.585	14.920	789	78	-711	82	-665	2.191	742	14.185	105,18%	735
	Total Griya	2.031	4.143	4.112	379	-	-379	0	-31	2.081	31	2.408	170,76%	1.704
	• Total Non Program	2.031	4.143	4.112	379	-	-379	351	-31	2.081	31	2.408	170,76%	1.704
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	11.442	10.808	410	78	-332	82	-634	110	712	11.776	91,77%	(969)
	CF 2	244.083	254.669	257.273	8.849	9.761	912	1.654	2.604	13.190	7.157	254.779	100,98%	2.493
	Mitraguna & Others	223.458	231.889	234.561	8.123	9.461	1.338	1.485	2.671	11.102	6.790	233.221	100,57%	1.340
	Pensiun	20.624	22.779	22.712	726	300	-426	170	-68	2.087	368	21.558	105,35%	1.154
	Total Pembiayaan	345.884	368.797	372.241	22.201	21.832	-368	3.059	3.444	26.356	18.388	373.059	99,78%	(818)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	20	20	0,00%	0,11%	0,10%	-	20	20			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	20	20	0,00%	0,11%	0,10%	-	20	20			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	1.926	940	2.271	0,71%	2,75%	6,80%	1.332	2.042	345			
	KUR	230	1.553	858	2.068	0,78%	2,72%	6,70%	1.210	1.839	515			
	Non KUR	-	373	82	203	0,00%	3,10%	8,07%	121	203	(170)			
3	PWG	-	-	-	270	0,00%	0,00%	0,58%	270	270	270			
	Cilem	-	-	-	231	0,00%	0,00%	0,80%	231	231	231			
	Gadai	-	-	-	39	0,00%	0,00%	0,22%	39	39	39			
4	CFG	1.832	1.586	1.119	2.143	0,71%	0,41%	0,79%	1.025	312	557			
	CF 1	169	630	580	650	1,33%	3,72%	4,36%	70	481	20			
	Total Griya	33	-	19	18	1,62%	0,46%	0,43%	(2)	(15)	18			
	Oto	136	630	561	632	1,28%	4,90%	5,85%	72	496	2			
	CF 2	1.662	956	539	1.493	0,68%	0,21%	0,58%	954	(169)	537			
	Mitraguna & Others	1.662	956	539	1.269	0,74%	0,23%	0,54%	730	(394)	313			
	Pensiun	-	-	-	224	0,00%	0,00%	0,99%	224	224	224			
	Total Pembiayaan	2.061	3.512	2.078	4.705	0,60%	0,56%	1,26%	2.626	2.643	1.192	0,41%	67,40%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	104	98	165	0,23%	0,29%	0,49%	67	92	61			
	KUR	73	104	98	165	0,25%	0,31%	0,53%	67	92	61			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.032	3.527	3.519	0,34%	1,31%	1,29%	(8)	2.651	487			
	CF 1	-	132	132	132	0,00%	0,85%	0,88%	-	132	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	132	0,00%	1,15%	1,22%	-	132	-			
	CF 2	868	2.900	3.395	3.387	0,36%	1,33%	1,32%	(8)	2.519	487			
	Mitraguna & Others	868	2.900	3.395	3.387	0,39%	1,46%	1,44%	(8)	2.519	487			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.136	3.625	3.684	0,27%	0,98%	0,99%	59	2.743	548	0,42%	57,54%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.405	3.301	2.614	83	(687)	209	8,70%	1.128	75,88%	6.342	41,21%	(3.729)
2	Tabungan	231.208	244.208	236.829	238.246	7.464	1.418	(5.962)	-2,44%	7.038	3,04%	245.466	97,06%	(7.219)
3	Deposito	90.995	80.405	78.064	78.068	(1.951)	5	(2.337)	-2,91%	(12.926)	-14,21%	91.598	85,23%	(13.530)
	<b>Total</b>	<b>323.689</b>	<b>327.017</b>	<b>318.193</b>	<b>318.928</b>	<b>5.597</b>	<b>735</b>	<b>(8.089)</b>	<b>-2,47%</b>	<b>(4.761)</b>	<b>-1,47%</b>	<b>343.406</b>	<b>92,87%</b>	<b>(24.478)</b>
	<b>CASA</b>	<b>232.695</b>	<b>246.613</b>	<b>240.130</b>	<b>240.860</b>	<b>7.547</b>	<b>730</b>	<b>(5.753)</b>	<b>-2,33%</b>	<b>8.166</b>	<b>3,51%</b>	<b>251.808</b>	<b>95,65%</b>	<b>(10.948)</b>
	<b>(%) CASA</b>	<b>71,89%</b>	<b>75,41%</b>	<b>75,47%</b>	<b>75,52%</b>									
	<b>FDR</b>	<b>38,52%</b>	<b>40,38%</b>	<b>41,88%</b>	<b>41,78%</b>									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.789	8.553	8.733		180	(56)	-0,64%	971	12,51%	-	0,00%	8.733
2	Giro ISE	590	587	637	673		37	86	14,61%	83	14,02%		0,00%	673
3	Tabungan ISE	7.171	8.202	7.916	8.059		144	(142)	-1,73%	888	12,39%		0,00%	8.059
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	30.140	29.513	-	450	450	-1.327	-627	-6.852	1.077	41.558	71,02%	(12.045)
	KUR	33.975	27.638	26.785	-	150	150	-1.165	-853	-7.190	1.003	38.976	68,72%	(12.190)
	Non KUR	2.390	2.502	2.727	-	300	300	-162	225	337	75	2.582	105,64%	145
3	PWG	10.065	18.819	19.093	5.072	3.680	-1.393	2.189	274	9.028	3.405	22.938	83,24%	(3.845)
	Cilem	6.212	12.768	12.808	2.231	702	-1.529	1.697	40	6.596	662	14.687	87,20%	(1.880)
	Gadai	3.854	6.051	6.285	2.841	2.977	136	492	234	2.431	2.743	8.251	76,18%	(1.966)
4	CFG	78.172	83.086	84.653	2.971	3.330	360	1.356	1.567	6.481	1.763	91.537	92,48%	(6.884)
	CF 1	15.674	20.115	21.086	1.431	1.518	88	532	970	5.411	548	17.275	122,05%	3.810
	Total Griya	3.604	3.680	3.941	402	300	-102	0	261	338	39	4.018	98,09%	(77)
	• Total Non Program	3.604	3.680	3.941	402	300	-102	135	261	338	39	4.018	98,09%	(77)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	16.435	17.144	1.029	1.218	190	532	709	5.074	509	13.257	129,32%	3.887
	CF 2	62.498	62.971	63.567	1.540	1.812	272	824	597	1.069	1.215	74.261	85,60%	(10.694)
	Mitraguna & Others	54.964	55.505	56.008	1.350	1.540	190	747	503	1.043	1.037	65.701	85,25%	(9.693)
	Pensiun	7.534	7.466	7.560	190	272	82	77	94	26	178	8.561	88,31%	(1.001)
	<b>Total Pembiayaan</b>	<b>124.679</b>	<b>132.044</b>	<b>133.258</b>	<b>8.043</b>	<b>7.460</b>	<b>-583</b>	<b>2.219</b>	<b>1.214</b>	<b>8.580</b>	<b>6.246</b>	<b>156.109</b>	<b>85,36%</b>	<b>(22.851)</b>

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.146	2.277	2.750	2,92%	7,56%	9,32%	473	1.687	604			
	KUR	1.062	2.016	2.074	2.463	3,13%	7,50%	9,20%	389	1.401	447			
	Non KUR	-	129	203	287	0,00%	8,12%	10,51%	83	287	157			
3	PWG	-	-	-	25	0,00%	0,00%	0,13%	25	25	25			
	Cilem	-	-	-	13	0,00%	0,00%	0,10%	13	13	13			
	Gadai	-	-	-	12	0,00%	0,00%	0,19%	12	12	12			
4	CFG	113	1.221	586	589	0,14%	0,71%	0,70%	3	477	(632)			
	CF 1	113	355	304	271	0,72%	1,51%	1,29%	(33)	159	(84)			
	Total Griya	-	38	50	51	0,00%	1,37%	1,31%	1	51	13			
	Oto	113	317	254	220	0,93%	1,54%	1,28%	(34)	107	(97)			
	CF 2	-	866	282	318	0,00%	0,45%	0,50%	36	318	(548)			
	Mitraguna & Others	-	866	282	318	0,00%	0,51%	0,57%	36	318	(548)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.251</b>	<b>3.367</b>	<b>2.863</b>	<b>3.364</b>	<b>1,00%</b>	<b>2,17%</b>	<b>2,52%</b>	<b>501</b>	<b>2.113</b>	<b>(3)</b>	<b>2,68%</b>	<b>-6,08%</b>	<b>0,2%</b>

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	850	886	1.015	2,33%	2,94%	3,44%	129	169	165			
	KUR	846	850	886	1.015	2,49%	3,21%	3,79%	129	169	165			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	262	411	371	0,75%	0,49%	0,44%	(39)	(217)	109			
	CF 1	-	22	17	15	0,00%	0,09%	0,07%	(2)	15	(7)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	17	15	0,00%	0,10%	0,09%	(2)	15	(7)			
	CF 2	588	240	393	356	0,94%	0,62%	0,56%	(37)	(232)	116			
	Mitraguna & Others	588	140	293	256	1,07%	0,53%	0,46%	(37)	(332)	116			
	Pensiun	-	101	101	101	0,00%	0,08%	1,33%	-	101	-			
	<b>Total Pembiayaan</b>	<b>1.434</b>	<b>1.112</b>	<b>1.297</b>	<b>1.386</b>	<b>1,15%</b>	<b>0,98%</b>	<b>1,04%</b>	<b>89</b>	<b>(48)</b>	<b>274</b>	<b>2,90%</b>	<b>-178,39%</b>	<b>1,9%</b>

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.010	25.028	24.901	3.860	(127)	(109)	-0,44%	1.011	4,23%	31.787	78,34%	(6.886)
2	Tabungan	197.564	209.818	213.955	216.525	1.029	2.570	6.707	3,20%	18.961	9,60%	209.165	103,52%	7.360
3	Deposito	16.291	19.666	19.000	19.000	4.562	0	(667)	-3,39%	2.708	16,62%	16.876	112,58%	2.124
	Total	237.746	254.494	257.982	260.426	9.451	2.444	5.932	2,33%	22.680	9,54%	257.828	101,01%	2.598
	CASA	221.455	234.828	238.983	241.426	4.889	2.443	6.598	2,81%	19.971	9,02%	240.952	100,20%	474
	(%) CASA	93,15%	92,27%	92,64%	92,70%									
	FDR	68,74%	65,61%	65,23%	64,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	41.818	43.900	44.768		868	2.951	7,06%	13.955	45,29%	-	0,00%	44.768
2	Giro ISE	20.367	23.390	23.554	23.497		(57)	107	0,46%	3.130	15,37%		0,00%	23.497
3	Tabungan ISE	10.446	18.427	20.346	21.271		925	2.844	15,43%	10.825	103,62%		0,00%	21.271
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	217	218	218		0	1	0,46%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	• Local Champion	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.549	45.170	1.000	1.000	0	-485	-379	-5.012	1.379	51.896	87,04%	(6.727)
	KUR	46.016	41.585	41.271	1.000	1.000	0	-400	-314	-4.745	1.314	47.506	86,87%	(6.236)
	Non KUR	4.166	3.964	3.899	-	-	0	-85	-65	-267	65	4.390	88,82%	(491)
3	PWG	5.806	12.872	13.607	2.952	2.867	-85	1.076	735	7.800	2.132	20.099	67,70%	(6.493)
	Cilem	4.026	9.832	10.304	2.116	1.353	-763	1.088	472	6.278	881	13.603	75,75%	(3.299)
	Gadai	1.780	3.040	3.303	836	1.514	678	-11	263	1.523	1.251	6.496	50,84%	(3.194)
4	CFG	106.465	107.693	108.666	3.737	3.886	149	2.141	973	2.201	2.912	116.162	93,55%	(7.496)
	CF 1	51.093	49.084	50.254	491	1.952	1.461	-225	1.170	-839	782	52.282	96,12%	(2.028)
	Total Griya	39.118	37.211	38.076	380	1.320	940	0	866	-1.042	454	39.449	96,52%	(1.373)
	• Total Non Program	38.883	36.982	37.848	380	1.320	940	19	866	-1.035	454	39.188	96,58%	(1.339)
	• Program	235	228	228	-	-	0	-1	-1	-7	1	262	87,02%	(34)
	Oto	11.975	11.874	12.178	111	632	521	-225	304	203	327	12.833	94,90%	(655)
	CF 2	55.372	58.609	58.412	3.246	1.934	-1.312	2.367	-196	3.040	2.130	63.880	91,44%	(5.468)
	Mitraguna & Others	53.214	55.444	55.274	3.196	1.934	-1.262	2.345	-171	2.060	2.105	60.979	90,64%	(5.705)
	Pensiun	2.158	3.164	3.139	50	-	-50	22	-26	980	26	2.901	108,18%	237
	Total Pembiayaan	163.429	166.976	168.293	7.689	7.753	64	2.720	1.316	4.864	6.437	189.133	88,98%	(20.841)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.660	2.603	3.607	2,41%	5,72%	7,99%	1.004	2.400	947			
	KUR	992	1.590	1.735	2.642	2,15%	4,17%	6,40%	906	1.650	1.051			
	Non KUR	216	1.070	868	966	5,18%	21,89%	24,76%	98	750	(104)			
3	PWG	-	299	-	682	0,00%	0,00%	5,01%	682	682	385			
	Cilem	-	290	-	675	0,00%	0,00%	6,55%	675	675	385			
	Gadai	-	9	-	7	0,00%	0,00%	0,22%	7	7	(2)			
4	CFG	1.664	3.519	4.680	5.868	1,56%	4,35%	5,40%	1.188	4.204	2.349			
	CF 1	1.143	3.292	3.118	4.322	2,24%	6,35%	8,60%	1.204	3.179	1.030			
	Total Griya	959	3.212	3.039	3.999	2,45%	8,17%	10,50%	960	3.040	787			
	Oto	185	81	79	323	1,54%	0,67%	2,65%	244	139	243			
	CF 2	521	227	1.562	1.546	0,94%	2,67%	2,65%	(16)	1.025	1.319			
	Mitraguna & Others	521	227	1.562	1.546	0,98%	2,82%	2,80%	(16)	1.025	1.319			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.479	7.283	10.157	1,76%	4,36%	6,04%	2.874	7.286	3.678	2,22%	63,20%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,81%	5,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,81%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.244	1.491	1.801	1,16%	3,27%	3,99%	310	1.218	556			
	KUR	582	875	844	1.053	1,27%	2,03%	2,55%	209	471	179			
	Non KUR	-	370	646	747	0,00%	16,30%	19,16%	101	747	378			
3	PWG	-	-	-	81	0,00%	0,00%	0,60%	81	81	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	81	0,00%	0,00%	2,46%	81	81	81			
4	CFG	2.957	1.226	1.306	1.449	2,78%	1,21%	1,33%	143	(1.507)	223			
	CF 1	1.322	756	836	979	2,59%	1,70%	1,95%	143	(343)	223			
	Total Griya	1.322	664	744	887	3,38%	2,00%	2,33%	143	(434)	223			
	Oto	-	92	92	92	0,00%	0,77%	0,75%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.520	2.847	3.381	2,20%	1,70%	2,01%	534	(208)	861	3,00%	-49,45%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	24.647	17.200	17.934	(9.397)	734	(6.713)	-27,24%	(4.193)	-18,95%	32.913	54,49%	(14.979)
2	Tabungan	184.167	192.540	199.214	199.697	2.758	483	7.156	3,72%	15.530	8,43%	202.737	98,50%	(3.040)
3	Deposito	54.206	50.932	49.492	49.492	(225)	0	(1.440)	-2,83%	(4.714)	-8,70%	54.636	90,59%	(5.144)
	Total	260.500	268.120	265.905	267.123	(6.864)	1.218	(997)	-0,37%	6.622	2,54%	290.286	92,02%	(23.163)
	CASA	206.294	217.187	216.413	217.631	(6.639)	1.217	443	0,20%	11.337	5,50%	235.650	92,35%	(18.019)
	(%) CASA	79,19%	81,00%	81,39%	81,47%									
	FDR	138,97%	149,32%	152,56%	151,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	8.854	6.662	6.439	(224)	(2.415)	-27,28%	(2.062)	-24,26%	-	0,00%	6.439
2	Giro ISE	2.572	800	836	842	6	42	5,20%	(1.730)	-67,28%		0,00%	842
3	Tabungan ISE	5.928	8.054	5.826	5.597	(229)	(2.457)	-30,51%	(331)	-5,59%		0,00%	5.597
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	154	157	157	0	3	1,95%	25	18,94%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.838	16.085	-	-	0	-2.691	-753	-5.603	753	27.517	58,45%	(11.432)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.085	-	-	0	-2.691	-753	-5.603	753	24.933	64,51%	(8.848)
	• Local Champion	15.491	12.134	11.949	-	-	0	-183	-184	-3.542	184	16.507	72,39%	(4.558)
	• Value Chain	6.197	4.704	4.136	-	-	-	-2.508	-569	-2.061	569	8.426	49,08%	(4.290)
2	MBG	56.291	52.351	51.290	1.120	925	-195	-1.137	-1.061	-5.001	1.986	57.500	89,20%	(6.210)
	KUR	53.330	49.760	48.767	1.120	925	-195	-1.043	-993	-4.563	1.918	54.361	89,71%	(5.594)
	Non KUR	2.961	2.591	2.523	-	-	0	-94	-68	-438	68	3.139	80,38%	(616)
3	PWG	18.519	29.031	31.856	8.879	9.032	153	2.293	2.825	13.337	6.207	31.368	101,56%	488
	Cilem	7.342	14.973	15.590	2.572	1.889	-683	1.391	617	8.248	1.272	17.671	88,22%	(2.081)
	Gadai	11.177	14.057	16.266	6.307	7.143	836	903	2.209	5.089	4.935	13.696	118,76%	2.570
4	CFG	265.530	302.127	306.442	10.398	9.477	-921	5.947	4.315	40.912	5.162	291.066	105,28%	15.375
	CF 1	155.192	153.557	153.287	629	1.782	1.153	252	-270	-1.905	2.052	172.308	88,96%	(19.022)
	Total Griya	146.765	139.591	139.038	-	1.130	1.130	0	-553	-7.728	1.683	163.033	85,28%	(23.995)
	• Total Non Program	29.135	30.778	31.233	-	1.130	1.130	-604	455	2.098	675	31.725	98,45%	(492)
	• Program	117.630	108.813	107.804	-	-	0	-1.210	-1.009	-9.826	1.009	131.307	82,10%	(23.503)
	Oto	8.426	13.966	14.249	629	652	23	252	284	5.823	368	9.276	153,62%	4.973
	CF 2	110.338	148.570	153.155	9.769	7.695	-2.074	5.695	4.585	42.817	3.110	118.758	128,96%	34.397
	Mitraguna & Others	99.558	136.909	141.606	9.394	7.695	-1.699	5.420	4.697	42.048	2.998	107.243	132,04%	34.363
	Pensiun	10.780	11.661	11.549	375	-	-375	276	-112	769	112	11.515	100,29%	34
	Total Pembiayaan	362.027	400.346	405.672	20.397	19.434	-963	4.412	5.326	43.645	14.108	407.451	99,56%	(1.779)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	781	3.041	1.894	3.008	1,39%	3,62%	5,86%	1.114	2.226	(34)			
	KUR	645	2.534	1.569	2.758	1,21%	3,15%	5,66%	1.189	2.114	225			
	Non KUR	137	508	325	250	4,62%	12,55%	9,89%	(76)	113	(258)			
3	PWG	-	16	-	409	0,00%	0,00%	0,00%	409	409	393			
	Cilem	-	16	-	409	0,00%	0,00%	2,62%	409	409	393			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.567	17.527	17.925	22.174	6,99%	5,93%	7,24%	4.249	3.607	4.647			
	CF 1	18.567	15.878	16.344	20.312	11,96%	10,64%	13,25%	3.967	1.744	4.433			
	Total Griya	18.403	15.720	16.099	19.768	12,54%	11,53%	14,22%	3.670	1.365	4.048			
	Oto	164	159	246	543	1,95%	1,76%	3,81%	298	379	385			
	CF 2	-	1.649	1.581	1.862	0,00%	1,06%	1,22%	282	1.862	214			
	Mitraguna & Others	-	1.649	1.399	1.680	0,00%	1,02%	1,19%	282	1.680	32			
	Pensiun	-	-	182	182	0,00%	1,56%	1,58%	(0)	182	182			
	Total Pembiayaan	19.349	20.584	19.819	25.591	5,34%	4,95%	6,31%	5.772	6.242	5.007	0,32%	95,00%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,06%	1,11%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,06%	1,11%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.353	1.515	1.862	2,77%	2,89%	3,63%	347	300	509			
	KUR	1.074	1.197	1.209	1.455	2,01%	2,43%	2,98%	245	380	258			
	Non KUR	488	156	306	408	16,47%	11,81%	16,15%	101	(80)	251			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.669	11.528	11.941	1,59%	3,82%	3,90%	413	7.725	272			
	CF 1	4.193	10.725	10.321	10.659	2,70%	6,72%	6,95%	338	6.467	(66)			
	Total Griya	4.144	10.582	10.272	10.610	2,82%	7,36%	7,63%	338	6.467	28			
	Oto	49	143	49	49	0,58%	0,35%	0,34%	-	-	(94)			
	CF 2	23	944	1.207	1.282	0,02%	0,81%	0,84%	75	1.258	338			
	Mitraguna & Others	23	944	1.207	1.282	0,02%	0,88%	0,91%	75	1.258	338			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.202	13.223	13.982	1,65%	3,30%	3,45%	760	8.025	781	0,67%	80,53%	-2,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	47.608	52.360	39.557	17.478	(12.803)	(8.051)	-16,91%	22.947	138,15%	24.924	158,71%	14.634
2	Tabungan	236.060	258.839	255.874	255.189	2.296	(685)	(3.650)	-1,41%	19.129	8,10%	253.523	100,66%	1.666
3	Deposito	132.723	131.676	131.746	131.783	248	37	107	0,08%	(939)	-0,71%	133.468	98,74%	(1.685)
	Total	385.393	438.123	439.980	426.529	20.022	(13.451)	(11.594)	-2,65%	41.137	10,67%	411.915	103,55%	14.614
	CASA	252.670	306.447	308.234	294.746	19.774	(13.488)	(11.701)	-3,82%	42.076	16,65%	278.447	105,85%	16.300
	(%) CASA	65,56%	69,95%	70,06%	69,10%									
	FDR	115,76%	106,22%	105,91%	109,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.232	55.122	55.484		362	3.252	6,23%	13.942	33,56%	-	0,00%	55.484
2	Giro ISE	8.627	6.135	6.874	7.131		257	996	16,23%	(1.496)	-17,34%		0,00%	7.131
3	Tabungan ISE	5.900	9.846	12.081	12.172		91	2.326	23,63%	6.272	106,30%		0,00%	12.172
4	Deposito ISE	27.015	36.251	36.167	36.181		14	(70)	-0,19%	9.166	33,93%		0,00%	36.181
5	CIF ISE	181	205	208	208		0	3	1,46%	27	14,92%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	174.879	172.977	3.000	500	-2.500	709	-1.902	-11.418	2.402	189.174	91,44%	(16.197)
	Linkage	161.832	153.707	152.422	-	-	-	-1.254	-1.285	-9.409	1.285	163.984	92,95%	(11.561)
	Non-Linkage	22.563	21.172	20.555	3.000	500	-2.500	1.963	-618	-2.008	1.118	25.190	81,60%	(4.636)
	• Local Champion	13.053	13.965	13.728	-	-	0	-239	-237	676	237	13.899	98,77%	(171)
	• Value Chain	9.510	7.207	6.826	3.000	500	(2.500)	2.202	-380	-2.684	880	11.291	60,46%	(4.465)
2	MBG	15.807	19.726	19.996	1.090	840	-250	437	270	4.189	570	20.361	98,20%	(366)
	KUR	15.684	19.203	19.478	1.090	840	-250	555	275	3.794	565	20.112	96,85%	(634)
	Non KUR	123	523	517	-	-	0	-117	-5	395	5	249	207,47%	268
3	PWG	19.902	28.891	31.071	9.510	9.659	150	2.556	2.180	11.168	7.479	32.607	95,29%	(1.537)
	Cilem	10.166	16.240	17.162	2.449	2.301	-148	1.728	922	6.997	1.379	19.005	90,30%	(1.843)
	Gadai	9.737	12.651	13.908	7.060	7.358	297	829	1.257	4.172	6.100	13.602	102,25%	306
4	CFG	226.020	241.868	241.958	5.083	6.322	1.239	629	90	15.939	6.233	246.766	98,05%	(4.808)
	CF 1	15.856	20.426	21.279	1.108	1.154	46	234	853	5.423	302	18.342	116,01%	2.937
	Total Griya	12.125	16.897	17.721	749	1.000	251	0	824	5.595	176	12.769	138,78%	4.952
	• Total Non Program	12.125	16.897	17.721	749	1.000	251	234	824	5.595	176	12.769	138,78%	4.952
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.530	3.559	359	154	-205	234	29	-172	125	5.573	63,85%	(2.014)
	CF 2	210.163	221.442	220.679	3.975	5.168	1.193	394	-763	10.516	5.931	228.424	96,61%	(7.745)
	Mitraguna & Others	179.175	185.496	184.312	3.401	4.487	1.086	134	-1.184	5.137	5.671	195.841	94,11%	(11.529)
	Pensiun	30.988	35.946	36.367	574	681	107	260	421	5.379	260	32.583	111,62%	3.785
	Total Pembiayaan	446.124	465.365	466.002	18.682	17.321	-1.361	4.331	637	19.878	16.685	488.909	95,31%	(22.907)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	417	273	262	166	2,64%	1,33%	0,83%	(96)	(250)	(106)			
	KUR	294	273	262	166	1,87%	1,36%	0,85%	(96)	(128)	(106)			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	287	-	121	0,00%	0,00%	0,39%	121	121	(166)			
	Cilem	-	272	-	121	0,00%	0,00%	0,70%	121	121	(152)			
	Gadai	-	14	-	-	0,00%	0,00%	0,00%	-	-	(14)			
4	CFG	3.141	1.657	3.045	3.663	1,39%	1,26%	1,51%	618	522	2.005			
	CF 1	52	120	42	41	0,33%	0,21%	0,19%	(1)	(10)	(78)			
	Total Griya	52	44	42	41	0,43%	0,25%	0,23%	(1)	(10)	(2)			
	Oto	-	76	-	-	0,00%	0,00%	0,00%	-	-	(76)			
	CF 2	3.089	1.538	3.002	3.621	1,47%	1,36%	1,64%	619	532	2.084			
	Mitraguna & Others	2.920	1.538	3.002	3.177	1,63%	1,62%	1,72%	175	257	1.639			
	Pensiun	170	-	-	444	0,55%	0,00%	1,22%	444	275	444			
	Total Pembiayaan	3.558	2.217	3.307	3.950	0,80%	0,71%	0,85%	644	392	1.733	0,35%	59,13%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	111	-	126	0,52%	0,00%	0,63%	126	44	15			
	KUR	83	-	-	126	0,53%	0,00%	0,65%	126	44	126			
	Non KUR	-	111	-	-	0,00%	0,00%	0,00%	-	-	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.627	4.773	4.850	1,57%	1,97%	2,00%	77	1.291	222			
	CF 1	753	303	302	301	4,75%	1,48%	1,41%	(1)	(453)	(2)			
	Total Griya	312	303	302	301	2,57%	1,79%	1,70%	(1)	(11)	(2)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.325	4.471	4.549	1,33%	2,02%	2,06%	78	1.744	224			
	Mitraguna & Others	2.805	4.325	4.471	4.549	1,57%	2,41%	2,47%	78	1.744	224			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.739	4.773	4.976	1,05%	1,03%	1,07%	203	301	237	1,07%	-0,07%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	628.539	694.022	695.541	131.372	1.519	67.002	10,66%	66.571	10,58%	684.170	101,66%	11.371
2	Tabungan	522.123	530.517	522.637	525.798	3.310	3.160	(4.719)	-0,89%	3.674	0,70%	547.916	95,96%	(22.118)
3	Deposito	264.012	291.731	243.498	243.471	3.379	(27)	(48.260)	-16,54%	(20.541)	-7,78%	264.420	92,08%	(20.949)
	Total	1.415.106	1.450.787	1.460.158	1.464.810	138.061	4.652	14.022	0,97%	49.703	3,51%	1.496.506	97,88%	(31.696)
	CASA	1.151.094	1.159.056	1.216.660	1.221.339	134.682	4.679	62.283	5,37%	70.245	6,10%	1.232.085	99,13%	(10.747)
	(%) CASA	81,34%	79,89%	83,32%	83,38%									
	FDR	55,59%	58,22%	56,49%	56,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	55.491	45.150	45.470		320	(10.020)	-18,06%	5.862	14,80%	-	0,00%	45.470
2	Giro ISE	24.819	32.659	24.250	24.823		573	(7.836)	-23,99%	4	0,02%		0,00%	24.823
3	Tabungan ISE	14.728	20.771	18.839	18.586		(253)	(2.185)	-10,52%	3.858	26,19%		0,00%	18.586
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	168	170	170		0	2	1,19%	15	9,68%		0,00%	170

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	517.410	492.378	-	850	850	-1.350	-25.033	-759	25.883	514.844	95,64%	(22.467)
	Linkage	388.874	369.345	365.948	-	-	-	-3.441	-3.397	-22.926	3.397	397.993	91,95%	(32.045)
	Non-Linkage	104.263	148.065	126.430	-	850	850	2.091	-21.636	22.167	22.486	116.851	108,20%	9.578
	• Local Champion	71.739	102.380	83.779	-	-	0	2.972	-18.601	12.040	18.601	75.325	111,22%	8.454
	• Value Chain	32.524	45.686	42.651	-	850	850	-881	-3.035	10.127	3.885	41.526	102,71%	1.125
2	MBG	11.179	15.825	16.226	1.425	945	-480	1.001	401	5.047	544	14.805	109,60%	1.421
	KUR	10.795	15.542	15.949	1.425	945	-480	1.008	407	5.154	538	14.325	111,34%	1.624
	Non KUR	384	283	277	-	-	0	-6	-6	-107	6	480	57,72%	(203)
3	PWG	42.303	62.566	64.318	17.223	18.573	1.351	4.277	1.753	22.016	16.820	59.345	108,38%	4.973
	Cilem	16.301	28.738	29.341	4.482	2.514	-1.968	2.893	604	13.040	1.911	32.018	91,64%	(2.677)
	Gadai	26.001	33.828	34.977	12.741	16.059	3.318	1.384	1.149	8.976	14.910	27.327	127,99%	7.650
4	CFG	239.992	248.847	251.852	8.238	8.309	71	968	3.005	11.860	5.304	263.599	95,54%	(11.747)
	CF 1	49.326	55.374	55.970	2.391	1.517	-874	150	596	6.644	921	52.155	107,31%	3.815
	Total Griya	38.490	43.084	43.396	1.624	758	-866	0	312	4.906	446	39.222	110,64%	4.174
	• Total Non Program	38.490	43.084	43.396	1.624	758	-866	1.160	312	4.906	446	39.222	110,64%	4.174
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	10.837	12.290	12.574	767	759	-8	150	284	1.738	475	12.933	97,23%	(358)
	CF 2	190.665	193.473	195.882	5.848	6.792	945	818	2.409	5.217	4.383	211.444	92,64%	(15.562)
	Mitraguna & Others	156.155	161.098	163.710	5.308	6.726	1.419	678	2.612	7.555	4.114	175.120	93,48%	(11.410)
	Pensiun	34.510	32.375	32.172	540	66	-474	140	-203	-2.338	269	36.324	88,57%	(4.152)
	Total Pembiayaan	786.611	844.648	824.774	26.886	28.677	1.791	4.896	-19.874	38.163	48.552	852.594	96,74%	(27.820)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.341	0,00%	0,00%	0,48%	2.341	2.341	2.341			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.341	0,00%	0,00%	1,85%	2.341	2.341	2.341			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	260	0,00%	0,00%	1,60%	260	260	260			
	KUR	-	-	-	260	0,00%	0,00%	1,63%	260	260	260			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	84	10	333	0,00%	0,02%	0,52%	323	333	249			
	Cilem	-	84	-	160	0,00%	0,00%	0,55%	160	160	76			
	Gadai	-	-	10	173	0,00%	0,03%	0,49%	163	173	173			
4	CFG	1.445	1.978	2.456	4.660	0,60%	0,99%	1,85%	2.204	3.215	2.682			
	CF 1	161	202	866	2.469	0,33%	1,56%	4,41%	1.603	2.308	2.267			
	Total Griya	152	146	752	2.309	0,39%	1,75%	5,32%	1.557	2.157	2.164			
	Oto	9	56	114	160	0,08%	0,93%	1,27%	46	151	103			
	CF 2	1.284	1.776	1.591	2.191	0,67%	0,82%	1,12%	601	907	415			
	Mitraguna & Others	1.284	1.763	1.591	1.827	0,82%	0,99%	1,12%	236	542	64			
	Pensiun	-	14	-	365	0,00%	0,00%	1,13%	365	365	351			
	Total Pembiayaan	1.445	2.062	2.466	7.593	0,18%	0,29%	0,92%	5.127	6.148	5.531	0,15%	83,86%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.260	3.635	4.152	2,03%	1,46%	1,65%	517	(727)	892			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.260	3.635	4.152	2,56%	1,88%	2,12%	517	(727)	892			
	Mitraguna & Others	4.851	3.260	3.635	4.152	3,11%	2,26%	2,54%	517	(699)	892			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	4.152	0,62%	0,43%	0,50%	517	(727)	892	0,12%	75,97%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	26.918	36.872	34.748	(804)	(2.124)	7.829	29,09%	6.604	23,47%	35.576	97,67%	(828)
2	Tabungan	312.220	335.311	333.128	333.771	7.454	642	(1.541)	-0,46%	21.551	6,90%	329.969	101,15%	3.802
3	Deposito	88.440	73.380	70.337	70.337	(1.713)	0	(3.043)	-4,15%	(18.103)	-20,47%	89.072	78,97%	(18.735)
	Total	428.803	435.609	440.337	438.856	4.937	(1.481)	3.246	0,75%	10.052	2,34%	454.617	96,53%	(15.761)
	CASA	340.363	362.230	370.000	368.519	6.650	(1.482)	6.289	1,74%	28.155	8,27%	365.545	100,81%	2.974
	(%) CASA	79,38%	83,15%	84,03%	83,97%									
	FDR	84,89%	89,87%	89,65%	89,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	41.556	42.931	42.774		(157)	1.218	2,93%	2.493	6,19%	-	0,00%	42.774
2	Giro ISE	7.566	4.637	5.041	4.991		(50)	354	7,63%	(2.575)	-34,03%		0,00%	4.991
3	Tabungan ISE	32.715	36.919	37.890	37.783		(107)	864	2,34%	5.068	15,49%		0,00%	37.783
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	200	205	205		0	5	2,50%	23	12,64%		0,00%	205

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.563	53.760	350	2.000	1.650	-445	1.197	-4.208	803	68.899	78,03%	(15.138)
	Linkage	31.740	29.210	28.918	-	-	-	-293	-291	-2.822	291	36.423	79,40%	(7.505)
	Non-Linkage	26.229	23.354	24.842	350	2.000	1.650	-152	1.488	-1.387	512	32.475	76,50%	(7.633)
	• Local Champion	25.361	22.616	22.119	350	-	-	-350	-496	-3.242	496	27.203	81,31%	(5.084)
	• Value Chain	867	738	2.723	-	2.000	2.000	-15	1.985	1.855	15	5.272	51,64%	(2.549)
2	MBG	34.002	30.957	30.687	300	810	510	-1.276	-270	-3.315	1.080	35.355	86,80%	(4.668)
	KUR	32.921	29.685	29.440	300	810	510	-1.243	-245	-3.482	1.055	34.159	86,18%	(4.719)
	Non KUR	1.081	1.272	1.247	-	-	0	-33	-25	166	25	1.195	104,32%	52
3	PWG	9.475	19.029	19.199	4.413	3.194	-1.220	1.969	169	9.723	3.024	25.560	75,11%	(6.361)
	Cilem	5.148	12.330	12.227	1.842	720	-1.122	1.279	-103	7.079	823	16.445	74,35%	(4.218)
	Gadai	4.327	6.699	6.971	2.572	2.474	-98	691	273	2.644	2.201	9.115	76,48%	(2.143)
4	CFG	262.577	288.932	291.137	9.139	6.629	-2.510	4.468	2.205	28.560	4.425	282.867	102,92%	8.271
	CF 1	159.367	168.492	169.402	2.893	2.984	91	251	910	10.035	2.074	161.798	104,70%	7.604
	Total Griya	139.426	144.422	145.630	2.013	2.636	623	0	1.208	6.204	1.428	140.055	103,98%	5.575
	• Total Non Program	139.426	144.422	145.630	2.013	2.636	623	315	1.208	6.204	1.428	140.055	103,98%	5.575
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.772	880	348	-532	251	-298	3.830	646	21.743	109,33%	2.029
	CF 2	103.210	120.441	121.735	6.246	3.645	-2.601	4.217	1.294	18.525	2.351	121.069	100,55%	667
	Mitraguna & Others	99.172	115.488	116.472	6.246	3.295	-2.951	4.258	984	17.299	2.311	115.472	100,87%	1.000
	Pensiun	4.038	4.953	5.264	-	350	350	-41	311	1.226	39	5.597	94,05%	(333)
	Total Pembiayaan	364.023	391.482	394.783	14.203	12.633	-1.570	4.716	3.301	30.760	9.332	412.680	95,66%	(17.897)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	29	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	29	30	30	0,00%	0,13%	0,12%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.878	1.889	2.420	2,57%	6,10%	7,89%	531	1.548	541			
	KUR	703	1.591	1.737	2.268	2,14%	5,85%	7,70%	531	1.564	677			
	Non KUR	169	287	152	152	15,61%	11,94%	12,18%	-	(17)	(135)			
3	PWG	-	222	-	355	0,00%	0,00%	1,85%	355	355	133			
	Cilem	-	222	-	329	0,00%	0,00%	2,69%	329	329	107			
	Gadai	-	-	-	26	0,00%	0,00%	0,37%	26	26	26			
4	CFG	4.689	3.876	3.435	5.203	1,79%	1,79%	1,79%	1.768	514	1.327			
	CF 1	4.583	3.324	3.018	4.453	2,88%	1,79%	2,63%	1.434	(130)	1.129			
	Total Griya	3.651	2.050	1.927	2.593	2,62%	1,33%	1,78%	666	(1.058)	544			
	Oto	932	1.274	1.091	1.859	4,67%	4,53%	7,82%	768	928	585			
	CF 2	106	552	417	750	0,10%	0,35%	0,62%	333	644	198			
	Mitraguna & Others	106	552	417	750	0,11%	0,36%	0,64%	333	644	198			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	6.006	5.353	8.007	1,53%	1,37%	2,03%	2.654	2.446	2.002	0,00%	100,00%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,24%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,53%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.932	1.576	1.692	1,53%	5,09%	5,51%	117	1.171	(240)			
	KUR	341	1.602	1.120	1.239	1,04%	3,77%	4,21%	119	898	(363)			
	Non KUR	180	330	456	453	16,68%	35,82%	36,34%	(3)	273	123			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.861	6.822	6.695	1,07%	2,36%	2,30%	(127)	3.898	(167)			
	CF 1	2.607	5.561	5.540	5.376	1,64%	3,29%	3,17%	(165)	2.768	(185)			
	Total Griya	2.357	4.922	4.907	4.995	1,69%	3,40%	3,43%	88	2.637	73			
	Oto	250	639	633	381	1,25%	2,63%	1,60%	(252)	131	(258)			
	CF 2	190	1.300	1.282	1.319	0,18%	1,06%	1,08%	37	1.129	19			
	Mitraguna & Others	190	1.300	1.282	1.319	0,19%	1,11%	1,13%	37	1.129	19			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.918	8.522	8.511	0,91%	2,18%	2,16%	(11)	5.193	(406)	0,00%	100,00%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	36	47	47	6	0	11	30,71%	(170)	-78,20%	4.016	1,18%	(3.969)
2	Tabungan	144.169	157.059	160.981	163.169	(3.152)	2.188	6.110	3,89%	19.000	13,18%	153.747	106,13%	9.422
3	Deposito	10.918	22.690	20.142	20.142	1.622	0	(2.548)	-11,23%	9.224	84,49%	11.390	176,85%	8.752
	Total	155.304	179.785	181.170	183.359	(1.524)	2.188	3.574	1,99%	28.054	18,06%	169.153	108,40%	14.206
	CASA	144.386	157.095	161.028	163.216	(3.146)	2.188	6.121	3,90%	18.830	13,04%	157.763	103,46%	5.453
	(%) CASA	92,97%	87,38%	88,88%	89,01%									
	FDR	134,72%	125,44%	125,32%	123,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.150	1.183	1.194		10	44	3,85%	(66)	-5,27%	-	0,00%	1.194
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-65,22%		0,00%	0
3	Tabungan ISE	1.260	1.150	1.183	1.194		10	44	3,85%	(66)	-5,25%		0,00%	1.194
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	81	83	83		0	2	2,47%	12	16,90%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.887	1.872	-	-	0	-35	-15	-386	15	2.258	82,90%	(386)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.872	-	-	0	-35	-15	-386	15	2.258	82,90%	(386)
	• Local Champion	2.258	1.887	1.872	-	-	0	-35	-15	-386	15	2.258	82,90%	(386)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	59.971	2.425	2.850	425	681	920	5.058	1.930	59.967	100,01%	4
	KUR	53.824	57.681	58.632	2.425	2.850	425	710	951	4.808	1.899	58.554	100,13%	79
	Non KUR	1.089	1.370	1.339	-	-	0	-29	-31	250	31	1.413	94,74%	(74)
3	PWG	2.063	7.419	7.763	970	701	-269	457	343	5.699	358	8.829	87,92%	(1.066)
	Cilem	2.063	7.419	7.763	970	701	-269	457	343	5.699	358	8.829	87,92%	(1.066)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	157.428	2.587	2.768	180	986	261	7.430	2.507	159.620	98,63%	(2.192)
	CF 1	15.162	17.559	17.473	472	338	-135	112	-86	2.311	424	16.355	106,84%	1.118
	Total Griya	4.320	3.872	3.829	-	-	0	0	-43	-491	43	4.663	82,12%	(834)
	• Total Non Program	3.984	3.556	3.515	-	-	0	-40	-41	-470	41	4.288	81,97%	(773)
	• Program	336	317	315	-	-	0	-2	-2	-21	2	375	83,92%	(60)
	Oto	10.841	13.686	13.644	472	338	-135	112	-43	2.802	381	11.692	116,69%	1.952
	CF 2	134.836	139.609	139.955	2.115	2.430	315	874	346	5.119	2.084	143.265	97,69%	(3.310)
	Mitraguna & Others	130.780	135.631	135.999	2.115	2.430	315	897	368	5.219	2.062	138.474	98,21%	(2.474)
	Pensiun	4.056	3.978	3.956	-	-	0	-23	-22	-100	22	4.792	82,56%	(836)
	Total Pembiayaan	209.233	225.525	227.034	5.982	6.319	337	2.090	1.509	17.801	4.810	230.674	98,42%	(3.640)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	88	57	196	0,00%	0,10%	0,33%	139	196	107			
	KUR	-	22	-	141	0,00%	0,00%	0,24%	141	141	120			
	Non KUR	-	67	57	54	0,00%	4,14%	4,05%	(2)	54	(12)			
3	PWG	-	-	-	50	0,00%	0,00%	0,65%	50	50	50			
	Cilem	-	-	-	50	0,00%	0,00%	0,65%	50	50	50			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.123	1.464	2.661	0,72%	0,93%	1,69%	1.197	1.584	1.537			
	CF 1	278	526	521	498	1,83%	2,97%	2,85%	(23)	220	(28)			
	Total Griya	278	253	253	252	6,43%	6,54%	6,58%	(1)	(26)	(2)			
	Oto	-	273	268	247	0,00%	1,96%	1,81%	(22)	247	(26)			
	CF 2	799	597	942	2.162	0,59%	0,68%	1,54%	1.220	1.364	1.565			
	Mitraguna & Others	799	597	942	2.162	0,61%	0,69%	1,59%	1.220	1.364	1.565			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.077	1.212	1.520	2.906	0,51%	0,67%	1,28%	1.386	1.830	1.695	0,43%	66,63%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	750	750	0,00%	39,76%	40,07%	-	750	750			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	750	750	0,00%	39,76%	40,07%	-	750	750			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	-	9	8	0,26%	0,02%	0,01%	(2)	(136)	8			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	-	9	8	3,71%	0,68%	0,58%	(2)	(33)	8			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.321	1.390	1.064	0,54%	0,88%	0,68%	(326)	254	(257)			
	CF 1	140	132	132	132	0,92%	0,75%	0,75%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,96%	-	-	-			
	CF 2	670	1.190	1.258	932	0,50%	0,90%	0,67%	(326)	262	(257)			
	Mitraguna & Others	670	1.122	1.190	865	0,51%	0,88%	0,64%	(326)	195	(257)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	1.321	2.149	1.822	0,46%	0,95%	0,80%	(327)	868	501	0,15%	81,10%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.292	2.229	2.233	(8)	4	(59)	-2,58%	1.995	839,31%	3.947	56,58%	(1.714)
2	Tabungan	85.480	92.325	93.711	93.420	5.233	(291)	1.095	1,19%	7.940	9,29%	93.731	99,67%	(311)
3	Deposito	55.765	42.238	41.891	41.891	(996)	0	(347)	-0,82%	(13.874)	-24,88%	56.364	74,32%	(14.473)
	Total	141.483	136.856	137.831	137.545	4.229	(286)	689	0,50%	(3.938)	-2,78%	154.042	89,29%	(16.498)
	CASA	85.718	94.618	95.940	95.654	5.225	(286)	1.036	1,09%	9.936	11,59%	97.678	97,93%	(2.024)
	(%) CASA	60,59%	69,14%	69,61%	69,54%									
	FDR	57,51%	64,33%	64,29%	64,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.442	2.376	2.358	(18)	(84)	-3,44%	2.021	599,52%	-	0,00%	2.358
2	Giro ISE	44	2.056	2.035	2.017	(19)	(40)	-1,93%	1.972	4435,07%		0,00%	2.017
3	Tabungan ISE	293	385	341	341	0	(44)	-11,53%	48	16,52%		0,00%	341
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	95	96	96	0	1	1,05%	6	6,67%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	25.909	26.239	1.170	1.400	230	53	330	-2.351	1.070	29.069	90,27%	(2.830)
	KUR	28.019	25.337	25.679	1.170	1.400	230	67	342	-2.339	1.058	28.375	90,50%	(2.696)
	Non KUR	572	572	560	-	-	0	-14	-12	-12	12	694	80,71%	(134)
3	PWG	2.056	6.069	6.335	974	634	-340	630	266	4.279	368	6.812	92,99%	(477)
	Cilem	2.056	6.069	6.335	974	634	-340	630	266	4.279	368	6.812	92,99%	(477)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	56.033	1.542	1.101	-441	898	-28	5.308	1.129	58.468	95,84%	(2.435)
	CF 1	3.683	6.400	6.478	-	185	185	-156	78	2.795	107	4.611	140,50%	1.867
	Total Griya	695	363	358	-	-	0	0	-5	-337	5	935	38,24%	(578)
	• Total Non Program	695	363	358	-	-	0	-5	-5	-337	5	935	38,24%	(578)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.037	6.120	-	185	185	-156	83	3.132	102	3.675	166,52%	2.445
	CF 2	47.042	49.662	49.555	1.542	916	-626	1.053	-106	2.513	1.022	53.857	92,01%	(4.302)
	Mitraguna & Others	38.019	39.703	39.663	1.140	916	-224	712	-39	1.644	955	44.239	89,66%	(4.576)
	Pensiun	9.023	9.959	9.892	402	-	-402	341	-67	869	67	9.618	102,85%	274
	Total Pembiayaan	81.372	88.039	88.608	3.686	3.135	-551	1.580	568	7.236	2.567	94.350	93,91%	(5.742)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	594	689	523	2,01%	2,66%	1,99%	(166)	(51)	(71)			
	KUR	574	538	632	523	2,05%	2,50%	2,04%	(109)	(51)	(15)			
	Non KUR	-	56	57	-	0,00%	9,90%	0,00%	(57)	-	(56)			
3	PWG	-	72	-	36	0,00%	0,00%	0,57%	36	36	(36)			
	Cilem	-	72	-	36	0,00%	0,00%	0,57%	36	36	(36)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	1.401	2.457	3.523	0,46%	4,38%	6,29%	1.066	3.289	2.122			
	CF 1	134	113	106	1.923	3,65%	1,65%	29,68%	1.817	1.789	1.810			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	113	106	1.923	4,50%	1,75%	31,42%	1.817	1.789	1.810			
	CF 2	100	1.288	2.351	1.600	0,21%	4,73%	3,23%	(751)	1.500	312			
	Mitraguna & Others	-	1.202	1.360	1.188	0,00%	3,42%	3,00%	(171)	1.188	(14)			
	Pensiun	100	85	992	412	1,10%	9,96%	4,16%	(580)	312	327			
	Total Pembiayaan	808	2.067	3.146	4.082	0,99%	3,57%	4,61%	936	3.274	2.015	1,87%	59,45%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	482	431	574	1,10%	1,66%	2,19%	143	259	92			
	KUR	178	315	266	354	0,63%	1,05%	1,38%	88	177	39			
	Non KUR	138	167	165	220	24,08%	28,86%	39,27%	55	82	53			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,50%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	680	629	772	0,39%	0,71%	0,87%	143	457	92	0,04%	95,29%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	37.658	41.624	44.267	17.716	2.642	6.609	17,55%	24.094	119,44%	24.947	177,45%	19.320
2	Tabungan	135.101	144.598	144.303	143.694	1.028	(609)	(904)	-0,63%	8.593	6,36%	144.648	99,34%	(954)
3	Deposito	28.599	25.975	26.103	26.104	(270)	0	128	0,49%	(2.496)	-8,73%	29.038	89,89%	(2.935)
	Total	183.873	208.231	212.030	214.064	18.473	2.034	5.833	2,80%	30.191	16,42%	198.633	107,77%	15.431
	CASA	155.274	182.256	185.927	187.961	18.743	2.033	5.705	3,13%	32.687	21,05%	169.595	110,83%	18.366
	(%) CASA	84,45%	87,53%	87,69%	87,81%									
	FDR	85,47%	92,27%	92,64%	91,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.960	12.839	12.833		(6)	(127)	-0,98%	4.164	48,04%	-	0,00%	12.833
2	Giro ISE	6.094	219	247	229		(19)	10	4,48%	(5.865)	-96,25%		0,00%	229
3	Tabungan ISE	2.575	10.941	10.792	10.804		12	(137)	-1,25%	8.229	319,58%		0,00%	10.804
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	137	138	138		0	1	0,73%	17	14,05%		0,00%	138

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.119	35.889	1.955	940	-1.015	559	-231	6.000	1.171	33.708	106,47%	2.180
	KUR	29.147	35.304	34.944	1.755	780	-975	379	-360	5.796	1.140	32.755	106,68%	2.188
	Non KUR	742	816	945	200	160	-40	180	129	203	31	953	99,16%	(8)
3	PWG	5.787	16.629	17.784	4.251	4.034	-217	1.882	1.156	11.997	2.878	18.765	94,77%	(981)
	Cilem	4.662	13.656	13.786	2.634	1.465	-1.169	1.700	129	9.124	1.335	14.106	97,73%	(320)
	Gadai	1.126	2.972	3.998	1.617	2.569	952	182	1.026	2.873	1.543	4.659	85,82%	(661)
4	CFG	121.436	139.388	142.747	3.948	5.025	1.077	2.652	3.359	21.312	1.666	130.535	109,36%	12.212
	CF 1	20.925	20.382	20.766	243	640	397	52	384	-159	256	22.015	94,32%	(1.250)
	Total Griya	15.996	15.349	15.279	-	-	0	0	-70	-717	70	16.278	93,86%	(999)
1	• Total Non Program	15.996	15.349	15.279	-	-	0	-76	-70	-717	70	16.278	93,86%	(999)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.033	5.487	243	640	397	52	454	557	186	5.737	95,63%	(251)
	CF 2	100.511	119.006	121.982	3.705	4.385	680	2.600	2.975	21.471	1.410	108.520	112,40%	13.462
	Mitraguna & Others	63.905	77.355	80.134	3.475	3.815	340	2.759	2.779	16.229	1.036	71.215	112,52%	8.918
	Pensiun	36.606	41.651	41.848	230	570	340	-159	197	5.243	373	37.305	112,18%	4.543
	Total Pembiayaan	157.150	192.136	196.420	10.154	9.999	-155	5.092	4.284	39.270	5.715	183.047	107,31%	13.373

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	321	182	500	0,60%	0,50%	1,39%	318	321	179			
	KUR	179	267	128	446	0,61%	0,36%	1,28%	318	267	178			
	Non KUR	-	53	54	54	0,00%	6,64%	5,73%	-	54	1			
3	PWG	74	217	-	331	1,27%	0,00%	1,86%	331	257	114			
	Cilem	74	217	-	331	1,58%	0,00%	2,40%	331	257	114			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.247	1.652	3.325	0,92%	1,19%	2,33%	1.673	2.211	2.079			
	CF 1	120	78	248	1.012	0,57%	1,22%	4,87%	764	892	934			
	Total Griya	-	-	170	936	0,00%	1,11%	6,12%	766	936	936			
	Oto	120	78	78	76	2,43%	1,56%	1,39%	(2)	(44)	(2)			
	CF 2	995	1.169	1.404	2.314	0,99%	1,18%	1,90%	909	1.319	1.145			
	Mitraguna & Others	254	1.169	1.081	1.659	0,40%	1,40%	2,07%	579	1.405	491			
	Pensiun	740	-	324	654	2,02%	0,78%	1,56%	331	(86)	654			
	Total Pembiayaan	1.367	1.784	1.834	4.156	0,87%	0,95%	2,12%	2.321	2.789	2.372	0,15%	92,75%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	132	144	144	0,12%	0,40%	0,40%	-	109	11			
	KUR	-	132	144	144	0,00%	0,41%	0,41%	-	144	11			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.278	1.102	1.334	0,00%	0,79%	0,93%	232	1.334	56			
	CF 1	-	173	-	170	0,00%	0,00%	0,82%	170	170	(3)			
	Total Griya	-	173	-	170	0,00%	0,00%	1,11%	170	170	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.105	1.102	1.164	0,00%	0,93%	0,95%	62	1.164	59			
	Mitraguna & Others	-	829	826	889	0,00%	1,07%	1,11%	63	889	60			
	Pensiun	-	276	275	275	0,00%	0,14%	0,66%	(1)	275	(1)			
	Total Pembiayaan	35	1.410	1.245	1.477	0,02%	0,65%	0,75%	232	1.443	67	0,06%	92,08%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	372	106	120	149	14	(252)	-67,86%	(341)	-74,04%	4.062	2,94%	(3.943)
2	Tabungan	104.069	105.577	101.577	102.834	3.780	1.257	(2.743)	-2,60%	(1.235)	-1,19%	112.224	91,63%	(9.390)
3	Deposito	24.703	24.980	24.658	24.658	492	0	(322)	-1,29%	(46)	-0,18%	25.260	97,61%	(603)
	Total	129.233	130.929	126.340	127.611	4.422	1.271	(3.318)	-2,53%	(1.622)	-1,25%	141.546	90,16%	(13.935)
	CASA	104.530	105.949	101.683	102.954	3.930	1.271	(2.996)	-2,83%	(1.576)	-1,51%	116.286	88,53%	(13.332)
	(%) CASA	80,88%	80,92%	80,48%	80,68%									
	FDR	125,49%	142,46%	148,68%	147,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.810	2.266	2.229	(37)	(580)	-20,66%	(1.805)	-44,74%	-	0,00%	2.229
2	Giro ISE	415	313	20	37	17	(275)	-88,06%	(378)	-91,01%		0,00%	37
3	Tabungan ISE	3.618	2.497	2.246	2.192	(54)	(305)	-12,22%	(1.426)	-39,42%		0,00%	2.192
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	142	142	0	0	0,00%	23	19,33%		0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.377	22.610	830	1.075	245	-240	233	-284	842	24.568	92,03%	(1.957)
	KUR	22.067	21.538	21.616	830	880	50	-202	78	-451	802	23.628	91,48%	(2.012)
	Non KUR	827	839	994	-	195	195	-37	155	167	40	939	105,82%	55
3	PWG	1.733	6.358	7.312	1.484	1.484	1	1.107	955	5.579	530	9.106	80,30%	(1.794)
	Cilem	1.733	6.358	7.312	1.484	1.484	1	1.107	955	5.579	530	9.106	80,30%	(1.794)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	157.921	9.961	4.583	-5.378	5.839	129	20.370	4.454	156.383	100,98%	1.538
	CF 1	5.904	7.952	8.008	216	254	38	38	56	2.103	198	8.161	98,13%	(153)
	Total Griya	1.926	1.766	1.748	-	-	0	0	-18	-178	18	2.510	69,64%	(762)
1	• Total Non Program	1.926	1.766	1.748	-	-	0	-18	-18	-178	18	2.510	69,64%	(762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.259	216	254	38	38	73	2.281	181	5.650	110,78%	609
	CF 2	131.647	149.840	149.913	9.745	4.329	-5.416	5.801	73	18.267	4.256	148.222	101,14%	1.691
	Mitraguna & Others	65.693	81.670	81.443	8.026	2.781	-5.245	5.470	-226	15.750	3.007	80.821	100,77%	622
	Pensiun	65.954	68.170	68.470	1.719	1.548	-171	331	299	2.516	1.249	67.401	101,59%	1.069
	Total Pembiayaan	162.178	186.527	187.843	12.275	7.143	-5.132	6.707	1.317	25.665	5.826	190.056	98,84%	(2.213)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	988	560	1.012	2,80%	2,50%	4,48%	452	372	24			
	KUR	508	882	507	959	2,30%	2,36%	4,44%	452	451	77			
	Non KUR	132	106	53	53	15,90%	6,31%	5,32%	-	(79)	(54)			
3	PWG	-	49	-	178	0,00%	0,00%	2,43%	178	178	129			
	Cilem	-	49	-	178	0,00%	0,00%	2,43%	178	178	129			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	649	709	1.048	0,75%	0,45%	0,66%	339	13	399			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.035	649	709	1.048	0,79%	0,47%	0,70%	339	13	399			
	Mitraguna & Others	403	-	63	538	0,61%	0,08%	0,66%	475	135	538			
	Pensiun	632	649	646	510	0,96%	0,95%	0,74%	(136)	(122)	(139)			
	Total Pembiayaan	1.675	1.686	1.269	2.238	1,03%	0,68%	1,19%	968	563	551	1,20%	-0,80%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	180	257	349	1,34%	1,15%	1,54%	92	43	168			
	KUR	52	127	153	252	0,23%	0,71%	1,17%	99	200	125			
	Non KUR	254	54	104	97	30,69%	12,37%	9,74%	(7)	(157)	43			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	219	295	387	0,19%	0,16%	0,21%	92	81	168	0,88%	-328,29%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.590	517.262	517.161	(32.954)	(101)	(430)	-0,08%	355.680	220,26%	167.438	308,87%	349.723
2	Tabungan	199.929	217.425	212.050	215.261	8.212	3.211	(2.165)	-1,00%	15.331	7,67%	214.070	100,56%	1.190
3	Deposito	133.285	91.635	90.998	90.927	(5.342)	(71)	(708)	-0,77%	(42.358)	-31,78%	134.772	67,47%	(43.844)
	Total	494.695	826.651	820.310	823.349	(30.084)	3.038	(3.302)	-0,40%	328.653	66,44%	516.280	159,48%	307.069
	CASA	361.410	735.016	729.312	732.421	(24.742)	3.109	(2.594)	-0,35%	371.011	102,66%	381.509	191,98%	350.913
	(%) CASA	73,06%	88,91%	88,91%	88,96%									
	FDR	29,29%	21,32%	21,56%	21,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	1.291	10.972	11.021		49	9.731	753,94%	9.156	490,71%	-	0,00%	11.021
2	Giro ISE	28	21	24	24		(0)	3	13,85%	(4)	-15,09%		0,00%	24
3	Tabungan ISE	1.837	1.269	9.348	9.397		49	8.128	640,25%	7.560	411,44%		0,00%	9.397
4	Deposito ISE	-	-	1.600	1.600		0	1.600	#DIV/0!	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	44	76	76		0	32	72,73%	36	90,00%		0,00%	76

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.251	1.221	-	-	0	-68	-29	-434	29	1.656	73,76%	(434)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.221	-	-	0	-68	-29	-434	29	1.656	73,76%	(434)
	• Local Champion	1.656	1.251	1.221	-	-	0	-68	-29	-434	29	1.656	73,76%	(434)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	61.421	59.937	2.400	1.000	-1.400	3	-1.484	2.129	2.484	62.906	95,28%	(2.969)
	KUR	55.256	58.021	56.556	2.300	900	-1.400	117	-1.464	1.300	2.364	60.034	94,21%	(3.478)
	Non KUR	2.553	3.401	3.381	100	100	0	-114	-20	828	120	2.872	117,73%	509
3	PWG	4.560	18.579	19.635	4.103	1.889	-2.213	3.147	1.056	15.075	834	14.732	133,28%	4.903
	Cilem	4.560	18.579	19.635	4.103	1.889	-2.213	3.147	1.056	15.075	834	14.732	133,28%	4.903
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	95.024	96.071	1.950	3.840	1.890	58	1.047	15.209	2.793	91.325	105,20%	4.746
	CF 1	35.630	43.267	44.588	718	2.105	1.387	225	1.321	8.959	784	37.488	118,94%	7.100
	Total Griya	16.876	21.531	22.524	-	1.200	1.200	0	993	5.648	207	17.866	126,07%	4.658
	• Total Non Program	11.817	16.758	17.788	-	1.200	1.200	-180	1.031	5.971	169	12.219	145,58%	5.569
	• Program	5.059	4.774	4.736	-	-	0	-38	-38	-323	38	5.647	83,87%	(911)
	Oto	18.754	21.736	22.064	718	905	187	225	328	3.310	577	19.622	112,45%	2.442
	CF 2	45.232	51.757	51.483	1.232	1.735	503	-167	-274	6.251	2.009	53.837	95,63%	(2.354)
	Mitraguna & Others	44.353	50.731	50.553	1.232	1.735	503	-144	-178	6.200	1.913	52.206	96,83%	(1.653)
	Pensiun	880	1.026	930	-	-	0	-23	-96	50	96	1.631	57,03%	(701)
	Total Pembiayaan	144.886	176.275	176.864	8.453	6.729	-1.723	3.139	590	31.978	6.140	170.619	103,66%	6.246

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	291	-	1.010	68,36%	0,00%	82,67%	1.010	(122)	718			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	291	-	1.010	68,36%	0,00%	82,67%	1.010	(122)	718			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	476	1.016	1.075	0,03%	1,65%	1,79%	60	1.060	600			
	KUR	16	405	857	983	0,03%	1,48%	1,74%	126	967	578			
	Non KUR	-	71	159	93	0,00%	4,67%	2,75%	(66)	93	22			
3	PWG	36	96	-	570	0,78%	0,00%	2,90%	570	535	475			
	Cilem	36	96	-	570	0,78%	0,00%	2,90%	570	535	475			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.735	1.350	1.690	1,24%	1,42%	1,76%	340	688	(45)			
	CF 1	1.001	1.523	1.350	1.690	2,81%	3,12%	3,79%	340	688	166			
	Total Griya	582	634	659	964	3,45%	3,06%	4,28%	305	382	330			
	Oto	419	889	691	725	2,23%	3,18%	3,29%	35	307	(164)			
	CF 2	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Mitraguna & Others	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.598	2.365	4.345	1,51%	1,34%	2,46%	1.980	2.161	1.747	0,55%	77,44%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	12	12	-	0,48%	0,02%	0,00%	(12)	(278)	(12)			
	KUR	271	12	12	-	0,49%	0,02%	0,00%	(12)	(271)	(12)			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.586	1.754	1.746	1,72%	1,85%	1,82%	(8)	358	160			
	CF 1	693	752	743	743	1,94%	1,72%	1,67%	-	51	(9)			
	Total Griya	592	640	631	631	3,51%	2,93%	2,80%	-	40	(9)			
	Oto	101	112	112	112	0,54%	0,51%	0,51%	-	11	-			
	CF 2	696	834	1.011	1.003	1,54%	1,95%	1,95%	(8)	307	169			
	Mitraguna & Others	696	834	1.011	1.003	1,57%	1,99%	1,98%	(8)	307	169			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.598	1.766	1.746	1,15%	1,00%	0,99%	(20)	80	148	0,04%	95,74%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	203	246	247	52	0	44	21,67%	214	652,29%	5.242	4,71%	(4.996)
2	Tabungan	95.230	93.477	96.900	97.769	158	869	4.292	4,59%	2.539	2,67%	103.074	94,85%	(5.305)
3	Deposito	25.200	24.172	24.533	24.883	660	350	711	2,94%	(317)	-1,26%	25.823	96,36%	(940)
	Total	120.463	117.852	121.679	122.898	870	1.220	5.047	4,28%	2.436	2,02%	134.139	91,62%	(11.240)
	CASA	95.263	93.680	97.146	98.016	210	870	4.336	4,63%	2.753	2,89%	108.316	90,49%	(10.300)
	(%) CASA	79,08%	79,49%	79,84%	79,75%									
	FDR	167,21%	177,99%	173,69%	171,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.646	1.599	1.598		(2)	(48)	-2,92%	581	57,19%	-	0,00%	1.598
2	Giro ISE	1	29	37	39		2	10	35,92%	39	7583,43%		0,00%	39
3	Tabungan ISE	1.016	1.617	1.563	1.558		(4)	(58)	-3,62%	543	53,41%		0,00%	1.558
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	67	70	70		0	3	4,48%	11	18,64%		0,00%	70

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.084	61.189	1.265	2.500	1.235	-743	105	2.771	2.395	58.966	103,77%	2.223
	KUR	53.406	57.124	57.340	1.265	2.500	1.235	-644	216	3.935	2.284	53.818	106,55%	3.523
	Non KUR	5.013	3.959	3.848	-	-	0	-100	-111	-1.164	111	5.148	74,76%	(1.299)
3	PWG	7.973	11.790	12.297	1.299	1.178	-121	733	507	4.324	671	14.414	85,31%	(2.117)
	Cilem	7.973	11.790	12.297	1.299	1.178	-121	733	507	4.324	671	14.414	85,31%	(2.117)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	137.857	1.494	3.548	2.054	-1.161	971	2.817	2.577	158.372	87,05%	(20.515)
	CF 1	25.995	30.631	30.471	719	402	-317	363	-160	4.476	562	28.791	105,84%	1.681
	Total Griya	13.277	16.172	16.154	-	125	125	0	-19	2.876	144	14.001	115,37%	2.152
	• Total Non Program	13.277	16.172	16.154	-	125	125	-145	-19	2.876	144	14.001	115,37%	2.152
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.459	14.317	719	277	-442	363	-141	1.600	418	14.789	96,81%	(472)
	CF 2	109.045	106.256	107.386	775	3.146	2.371	-1.525	1.130	-1.659	2.016	129.582	82,87%	(22.196)
	Mitraguna & Others	98.253	96.042	97.012	775	2.920	2.145	-1.452	969	-1.241	1.951	116.997	82,92%	(19.985)
	Pensiun	10.792	10.213	10.375	-	226	226	-73	161	-417	65	12.585	82,44%	(2.210)
	Total Pembiayaan	201.431	209.761	211.343	4.058	7.226	3.168	-1.172	1.583	9.912	5.643	231.752	91,19%	(20.409)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	2.221	1.895	2.634	2,02%	3,10%	4,30%	739	1.454	413			
	KUR	896	1.651	1.456	2.104	1,68%	2,55%	3,67%	648	1.209	453			
	Non KUR	284	570	439	530	5,67%	11,08%	13,76%	91	245	(40)			
3	PWG	-	13	-	46	0,00%	0,00%	0,37%	46	46	33			
	Cilem	-	13	-	46	0,00%	0,00%	0,37%	46	46	33			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.268	2.089	1.933	0,59%	1,53%	1,40%	(156)	1.137	(336)			
	CF 1	92	358	281	260	0,35%	0,92%	0,85%	(21)	168	(98)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	358	281	260	0,72%	1,94%	1,81%	(21)	168	(98)			
	CF 2	704	1.911	1.808	1.673	0,65%	1,70%	1,56%	(135)	969	(238)			
	Mitraguna & Others	704	1.911	1.808	1.529	0,72%	1,88%	1,58%	(279)	826	(381)			
	Pensiun	-	-	-	143	0,00%	0,00%	1,38%	143	143	143			
	Total Pembiayaan	1.975	4.502	3.984	4.612	0,98%	1,90%	2,18%	628	2.637	110	0,86%	60,55%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	878	785	798	1,19%	1,29%	1,30%	13	103	(80)			
	KUR	639	713	624	639	1,20%	1,09%	1,11%	16	0	(73)			
	Non KUR	56	165	161	159	1,12%	4,08%	4,12%	(3)	103	(7)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.024	1.129	1.260	0,82%	0,82%	0,91%	131	155	236			
	CF 1	-	136	136	230	0,00%	0,44%	0,75%	94	230	94			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	136	230	0,00%	0,94%	1,61%	94	230	94			
	CF 2	1.105	887	992	1.030	1,01%	0,93%	0,96%	38	(75)	143			
	Mitraguna & Others	899	887	992	1.030	0,92%	1,03%	1,06%	38	131	143			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.902	1.914	2.058	0,89%	0,91%	0,97%	144	258	156	0,15%	85,01%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	150	618	274	(53)	(345)	123	82,19%	(902)	-76,72%	3.787	7,22%	(3.514)
2	Tabungan	91.378	103.309	104.739	105.448	1.863	709	2.139	2,07%	14.070	15,40%	97.657	107,98%	7.791
3	Deposito	20.885	16.971	17.098	17.098	(184)	0	127	0,75%	(3.788)	-18,14%	21.385	79,95%	(4.287)
	Total	113.438	120.430	122.455	122.819	1.627	364	2.389	1,98%	9.381	8,27%	122.829	99,99%	(10)
	CASA	92.553	103.459	105.357	105.721	1.811	364	2.262	2,19%	13.169	14,23%	101.444	104,22%	4.277
	(%) CASA	81,59%	85,91%	86,04%	86,08%									
	FDR	111,58%	119,38%	120,97%	120,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.492	1.304	1.299		(5)	(193)	-12,95%	(114)	-8,09%	-	0,00%	1.299
2	Giro ISE	4	7	65	58		(7)	51	761,33%	53	1231,83%		0,00%	58
3	Tabungan ISE	1.409	1.486	1.239	1.241		2	(244)	-16,45%	(168)	-11,91%		0,00%	1.241
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	98	99	99		0	1	1,02%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	59.493	60.431	2.620	3.150	530	468	938	2.243	2.212	65.181	92,71%	(4.749)
	KUR	54.166	54.900	55.958	2.520	3.150	630	490	1.058	1.792	2.092	60.909	91,87%	(4.951)
	Non KUR	4.022	4.593	4.473	100	-	-100	-22	-120	451	120	4.271	104,73%	202
3	PWG	2.382	8.045	9.387	2.133	1.836	-297	1.869	1.341	7.004	495	8.936	105,05%	451
	Cilem	2.382	8.045	9.387	2.133	1.836	-297	1.869	1.341	7.004	495	8.936	105,05%	451
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	78.312	2.365	2.780	415	1.086	2.083	12.369	698	72.936	107,37%	5.376
	CF 1	8.522	7.918	7.915	-	100	100	-253	-3	-608	104	9.360	84,56%	(1.445)
	Total Griya	5.933	5.594	5.556	-	-	0	0	-38	-377	38	6.150	90,34%	(594)
	• Total Non Program	5.933	5.594	5.556	-	-	0	-43	-38	-377	38	6.150	90,34%	(594)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.324	2.359	-	100	100	-253	34	-230	66	3.210	73,48%	(851)
	CF 2	57.421	68.312	70.397	2.365	2.680	315	1.339	2.086	12.977	594	63.576	110,73%	6.821
	Mitraguna & Others	56.582	66.967	69.024	1.985	2.645	660	964	2.057	12.442	588	62.200	110,97%	6.824
	Pensiun	838	1.345	1.373	380	35	-345	375	28	535	7	1.376	99,83%	(2)
	Total Pembiayaan	126.569	143.768	148.130	7.118	7.766	648	3.423	4.362	21.561	3.404	147.108	100,70%	1.023

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	386	576	1.021	0,22%	0,97%	1,69%	445	891	635			
	KUR	123	177	204	701	0,23%	0,37%	1,25%	498	578	524			
	Non KUR	6	209	372	319	0,16%	8,10%	7,14%	(53)	313	111			
3	PWG	-	5	-	336	0,00%	0,00%	3,58%	336	336	332			
	Cilem	-	5	-	336	0,00%	0,00%	3,58%	336	336	332			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	542	597	630	0,68%	0,78%	0,80%	33	182	87			
	CF 1	217	530	497	529	2,55%	6,27%	6,69%	33	312	(0)			
	Total Griya	-	430	497	529	0,00%	8,88%	9,53%	33	529	99			
	Oto	217	100	-	-	8,39%	0,00%	0,00%	-	(217)	(100)			
	CF 2	230	13	100	100	0,40%	0,15%	0,14%	-	(130)	88			
	Mitraguna & Others	230	13	100	100	0,41%	0,15%	0,15%	-	(130)	88			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	933	1.173	1.987	0,46%	0,82%	1,34%	814	1.410	1.054	1,31%	2,51%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	210	116	116	0,08%	0,19%	0,19%	-	69	(95)			
	KUR	-	131	38	38	0,00%	0,07%	0,07%	-	38	(93)			
	Non KUR	47	80	78	78	1,16%	1,70%	1,74%	-	31	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,13%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,13%	0,13%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	297	202	202	0,04%	0,14%	0,14%	-	155	(95)	0,48%	-254,10%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.071	3.120	3.123	(48)	3	52	1,71%	1.245	66,32%	3.692	84,59%	(569)
2	Tabungan	48.550	58.141	53.960	54.366	611	406	(3.775)	-6,49%	5.816	11,98%	54.723	99,35%	(356)
3	Deposito	7.602	11.118	13.550	13.550	(25)	0	2.432	21,87%	5.948	78,25%	8.225	164,75%	5.326
	Total	58.030	72.330	70.630	71.039	539	409	(1.291)	-1,78%	13.009	22,42%	66.639	106,60%	4.400
	CASA	50.428	61.212	57.080	57.489	563	409	(3.723)	-6,08%	7.061	14,00%	58.414	98,42%	(925)
	(%) CASA	86,90%	84,63%	80,82%	80,93%									
	FDR	148,42%	134,44%	138,85%	138,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	620	680	675		(5)	55	8,90%	217	47,38%	-	0,00%	675
2	Giro ISE	360	211	256	256		(0)	46	21,59%	(103)	-28,73%		0,00%	256
3	Tabungan ISE	99	409	424	419		(5)	10	2,37%	320	325,03%		0,00%	419
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	48.815	49.054	1.825	1.700	-125	366	238	4.016	1.462	51.370	95,49%	(2.317)
	KUR	43.986	47.464	47.542	1.525	1.500	-25	110	78	3.557	1.422	50.024	95,04%	(2.482)
	Non KUR	1.052	1.351	1.511	300	200	-100	255	161	460	39	1.346	112,25%	165
3	PWG	3.221	8.375	8.520	1.279	587	-693	981	145	5.299	442	7.751	109,92%	769
	Cilem	3.221	8.375	8.520	1.279	587	-693	981	145	5.299	442	7.751	109,92%	769
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.496	1.881	1.263	-618	915	442	2.625	821	43.526	93,04%	(3.030)
	CF 1	26.387	25.677	25.297	531	143	-388	-303	-380	-1.090	523	27.065	93,47%	(1.768)
	Total Griya	5.331	5.367	5.309	159	-	-159	0	-58	-22	58	5.506	96,42%	(197)
	• Total Non Program	5.331	5.033	4.976	-	-	0	-56	-57	-354	57	5.506	90,38%	(530)
	• Program	-	334	332	159	-	-159	166	-2	332	2	0	0,00%	332
	Oto	21.057	20.310	19.988	372	143	-229	-303	-321	-1.068	464	21.559	92,72%	(1.570)
	CF 2	11.484	14.377	15.199	1.350	1.120	-230	1.218	821	3.715	299	16.461	92,33%	(1.262)
	Mitraguna & Others	8.469	9.981	10.554	1.350	850	-500	1.241	574	2.086	276	13.011	81,12%	(2.457)
	Pensiun	3.015	4.397	4.644	-	270	270	-23	247	1.629	23	3.449	134,64%	1.195
	Total Pembiayaan	86.130	97.244	98.069	4.985	3.550	-1.436	2.261	825	11.940	2.724	102.647	95,54%	(4.577)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	373	352	529	0,91%	0,72%	1,08%	177	120	156			
	KUR	384	373	352	459	0,87%	0,74%	0,97%	107	75	86			
	Non KUR	25	-	-	70	2,33%	0,00%	4,64%	70	46	70			
3	PWG	6	-	-	16	0,18%	0,00%	0,19%	16	10	16			
	Cilem	6	-	-	16	0,18%	0,00%	0,19%	16	10	16			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	865	1.865	2.603	3,22%	4,66%	6,43%	738	1.383	1.738			
	CF 1	985	712	1.084	1.333	3,73%	4,22%	5,27%	249	348	621			
	Total Griya	-	-	64	63	0,00%	1,20%	1,19%	(1)	63	63			
	Oto	985	712	1.020	1.270	4,68%	5,02%	6,35%	250	285	558			
	CF 2	235	153	781	1.270	2,05%	5,43%	8,36%	489	1.035	1.117			
	Mitraguna & Others	235	153	781	1.006	2,78%	7,83%	9,54%	225	771	853			
	Pensiun	-	-	-	264	0,00%	0,00%	5,67%	264	264	264			
	Total Pembiayaan	1.635	1.238	2.217	3.148	1,90%	2,28%	3,21%	931	1.513	1.910	3,27%	-1,90%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	256	275	292	0,72%	0,56%	0,59%	17	(32)	36			
	KUR	102	152	192	209	0,23%	0,40%	0,44%	17	107	58			
	Non KUR	222	104	83	83	21,14%	6,11%	5,46%	-	(140)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	648	648	0,89%	1,62%	1,60%	-	310	-			
	CF 1	338	648	648	648	1,28%	2,52%	2,56%	-	310	-			
	Total Griya	-	131	131	131	0,00%	2,44%	2,47%	-	131	-			
	Oto	338	517	517	517	1,61%	2,55%	2,59%	-	179	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	904	923	940	0,77%	0,95%	0,96%	17	278	36	3,64%	-279,99%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.341	22.578	22.301	170	(277)	960	4,50%	(5.886)	-20,88%	33.561	66,45%	(11.260)
2	Tabungan	231.223	226.599	237.601	239.592	1.518	1.992	12.993	5,73%	8.369	3,62%	242.859	98,65%	(3.267)
3	Deposito	34.752	39.313	39.604	39.554	1.639	(50)	241	0,61%	4.802	13,82%	34.790	113,69%	4.764
	Total	294.162	287.254	299.783	301.447	3.326	1.664	14.194	4,94%	7.285	2,48%	311.210	96,86%	(9.763)
	CASA	259.410	247.940	260.179	261.893	1.687	1.714	13.953	5,63%	2.483	0,96%	276.420	94,74%	(14.527)
	(%) CASA	88,19%	86,31%	86,79%	86,88%									
	FDR	81,90%	89,36%	87,09%	86,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.092	5.178	5.298		121	207	4,06%	811	18,07%	-	0,00%	5.298
2	Giro ISE	733	851	586	728		142	(123)	-14,41%	(5)	-0,67%		0,00%	728
3	Tabungan ISE	3.754	4.241	4.591	4.570		(22)	329	7,76%	816	21,73%		0,00%	4.570
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	107	111	111		0	4	3,74%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.754	1.702	-	-	0	-106	-52	-1.541	52	3.242	52,48%	(1.541)
	Linkage	1.406	1.044	1.004	-	-	-	-41	-40	-402	40	1.406	71,40%	(402)
	Non-Linkage	1.836	710	698	-	-	0	-65	-12	-1.138	12	1.836	38,00%	(1.138)
	• Local Champion	1.836	710	698	-	-	0	-65	-12	-1.138	12	1.836	38,00%	(1.138)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	71.253	72.158	3.385	2.975	-410	735	905	-315	2.070	73.644	97,98%	(1.486)
	KUR	67.505	66.715	67.748	3.185	2.975	-210	659	1.033	243	1.942	68.537	98,85%	(789)
	Non KUR	4.969	4.538	4.411	200	-	-200	76	-128	-558	128	5.107	86,36%	(697)
3	PWG	12.827	22.228	24.614	4.403	6.836	2.432	1.243	2.386	11.787	4.450	26.907	91,48%	(2.293)
	Cilem	7.700	14.623	16.741	2.096	3.360	1.264	1.175	2.119	9.042	1.241	18.141	92,29%	(1.399)
	Gadai	5.127	7.606	7.873	2.308	3.476	1.168	68	267	2.746	3.209	8.766	89,81%	(894)
4	CFG	152.377	161.442	162.595	5.653	4.947	-706	1.358	1.153	10.217	3.794	171.931	94,57%	(9.337)
	CF 1	49.433	46.573	46.540	253	743	490	-47	-33	-2.893	776	54.620	85,21%	(8.080)
	Total Griya	45.444	41.310	40.945	150	210	60	0	-365	-4.499	575	49.183	83,25%	(8.237)
	• Total Non Program	21.636	18.470	18.100	150	50	-100	-146	-371	-3.536	421	22.606	80,06%	(4.507)
	• Program	23.808	22.840	22.846	-	160	160	-166	6	-962	155	26.576	85,96%	(3.730)
	Oto	3.989	5.263	5.595	103	533	429	-47	331	1.606	201	5.438	102,88%	157
	CF 2	102.945	114.868	116.055	5.400	4.204	-1.196	1.406	1.186	13.110	3.018	117.311	98,93%	(1.256)
	Mitraguna & Others	90.697	100.649	101.787	4.094	3.842	-252	803	1.138	11.090	2.704	103.809	98,05%	(2.021)
	Pensiun	12.248	14.219	14.267	1.306	362	-944	602	48	2.019	314	13.502	105,67%	765
	Total Pembiayaan	240.919	256.678	261.069	13.442	14.757	1.316	3.230	4.391	20.149	10.366	275.724	94,68%	(14.656)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	64	57	-	0,00%	3,22%	0,00%	(57)	-	(64)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	64	57	-	0,00%	7,97%	0,00%	(57)	-	(64)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	1.110	908	1.823	0,26%	1,27%	2,53%	914	1.633	713			
	KUR	190	697	310	1.073	0,28%	0,46%	1,58%	763	884	376			
	Non KUR	-	413	598	749	0,00%	13,18%	16,99%	151	749	336			
3	PWG	-	-	-	88	0,00%	0,00%	0,36%	88	88	88			
	Cilem	-	-	-	77	0,00%	0,00%	0,46%	77	77	77			
	Gadai	-	-	-	11	0,00%	0,00%	0,14%	11	11	11			
4	CFG	3.319	4.994	4.884	5.574	2,18%	3,02%	3,43%	691	2.255	580			
	CF 1	1.762	3.053	3.615	4.548	3,57%	7,76%	9,77%	933	2.786	1.495			
	Total Griya	1.762	2.840	3.343	4.283	3,88%	8,09%	10,46%	940	2.521	1.443			
	Oto	-	213	272	265	0,00%	5,16%	4,73%	(7)	265	52			
	CF 2	1.556	1.941	1.269	1.026	1,51%	1,10%	0,88%	(243)	(530)	(915)			
	Mitraguna & Others	1.556	1.647	1.269	1.026	1,72%	1,26%	1,01%	(243)	(530)	(621)			
	Pensiun	-	294	-	-	0,00%	0,00%	0,00%	-	-	(294)			
	Total Pembiayaan	3.509	6.168	5.849	7.485	1,46%	2,28%	2,87%	1.636	3.976	1.317	8,43%	-193,97%	5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	-	57	11,36%	0,00%	3,32%	57	(312)	57			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	-	57	20,07%	0,00%	8,11%	57	(312)	57			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	294	292	318	0,27%	0,41%	0,44%	26	124	24			
	KUR	3	191	193	224	0,00%	0,29%	0,33%	30	221	33			
	Non KUR	191	104	98	94	3,84%	2,17%	2,14%	(4)	(97)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.538	4.790	5.064	3,15%	2,97%	3,11%	274	269	526			
	CF 1	2.642	3.116	3.176	3.280	5,34%	6,82%	7,05%	104	638	164			
	Total Griya	2.642	3.069	3.176	3.280	5,81%	7,69%	8,01%	104	638	211			
	Oto	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	CF 2	2.153	1.422	1.613	1.784	2,09%	1,40%	1,54%	170	(369)	362			
	Mitraguna & Others	2.153	1.422	1.319	1.489	2,37%	1,31%	1,46%	170	(663)	67			
	Pensiun	-	-	-	294	0,00%	0,11%	2,06%	-	294	294			
	Total Pembiayaan	5.357	4.833	5.081	5.438	2,22%	1,98%	2,08%	357	81	606	2,36%	-13,29%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	10.362	10.157	9.998	260	(160)	(365)	-3,52%	(4.347)	-30,31%	20.583	48,57%	(10.586)
2	Tabungan	145.625	143.324	143.651	145.599	4.593	1.948	2.275	1,59%	(26)	-0,02%	158.336	91,96%	(12.737)
3	Deposito	70.189	89.110	86.482	86.483	1.010	1	(2.626)	-2,95%	16.295	23,22%	70.818	122,12%	15.666
	Total	230.159	242.796	240.291	242.080	5.863	1.789	(716)	-0,29%	11.921	5,18%	249.737	96,93%	(7.657)
	CASA	159.970	153.686	153.808	155.597	4.853	1.788	1.910	1,24%	(4.374)	-2,73%	178.919	86,96%	(23.322)
	(%) CASA	69,50%	63,30%	64,01%	64,27%									
	FDR	49,05%	51,24%	51,21%	50,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.160	15.920	15.839		(81)	679	4,48%	3.195	25,27%	-	0,00%	15.839
2	Giro ISE	2.499	3.281	3.292	3.292		0	12	0,36%	794	31,77%		0,00%	3.292
3	Tabungan ISE	9.095	10.829	11.578	11.496		(81)	667	6,16%	2.402	26,41%		0,00%	11.496
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	111	112	112		0	1	0,90%	23	25,84%		0,00%	112

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	15.500	14.990	-	-	0	-487	-510	-4.258	510	20.839	71,93%	(5.849)
	KUR	17.796	14.111	13.606	-	-	0	-476	-505	-4.190	505	19.314	70,45%	(5.708)
	Non KUR	1.452	1.389	1.384	-	-	0	-11	-5	-68	5	1.525	90,75%	(141)
3	PWG	5.178	11.639	11.962	2.448	2.456	9	408	323	6.783	2.134	18.605	64,29%	(6.644)
	Cilem	3.578	8.338	8.772	1.093	982	-111	389	434	5.194	548	12.347	71,05%	(3.575)
	Gadai	1.600	3.301	3.189	1.355	1.475	120	19	-111	1.589	1.586	6.258	50,97%	(3.069)
4	CFG	88.436	97.271	96.091	1.904	1.054	-851	-410	-1.180	7.654	2.233	109.218	87,98%	(13.127)
	CF 1	19.579	24.821	25.212	534	774	239	164	391	5.633	383	22.123	113,96%	3.089
	Total Griya	14.822	14.863	14.734	170	-	-170	0	-129	-88	129	15.527	94,90%	(792)
	• Total Non Program	14.371	14.435	14.309	170	-	-170	45	-126	-62	126	15.023	95,25%	(714)
	• Program	451	428	425	-	-	0	-3	-2	-26	2	504	84,42%	(79)
	Oto	4.757	9.958	10.478	364	774	409	164	519	5.721	254	6.597	158,83%	3.881
	CF 2	68.857	72.449	70.879	1.370	280	-1.090	-573	-1.570	2.022	1.850	87.095	81,38%	(16.216)
	Mitraguna & Others	68.359	71.565	70.001	1.370	280	-1.090	-567	-1.564	1.641	1.844	85.005	82,35%	(15.004)
	Pensiun	498	884	878	-	-	0	-6	-6	380	6	2.090	42,01%	(1.212)
	Total Pembiayaan	112.901	124.410	123.043	4.352	3.510	-842	-489	-1.367	10.142	4.877	148.700	82,75%	(25.657)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	994	772	947	6,58%	4,98%	6,32%	175	(320)	(47)			
	KUR	1.267	981	772	947	7,12%	5,47%	6,96%	175	(320)	(34)			
	Non KUR	-	13	-	-	0,00%	0,00%	0,00%	-	-	(13)			
3	PWG	-	403	-	662	0,00%	0,00%	5,54%	662	662	260			
	Cilem	-	403	-	629	0,00%	0,00%	7,17%	629	629	227			
	Gadai	-	-	-	33	0,00%	0,00%	1,03%	33	33	33			
4	CFG	1.470	1.138	1.479	1.905	1,66%	1,52%	1,98%	426	435	767			
	CF 1	117	577	973	1.112	0,60%	3,92%	4,41%	139	995	535			
	Total Griya	-	373	469	653	0,00%	3,16%	4,43%	183	653	280			
	Oto	117	204	504	460	2,46%	5,06%	4,39%	(44)	343	256			
	CF 2	1.353	561	506	792	1,96%	0,70%	1,12%	286	(561)	232			
	Mitraguna & Others	1.353	561	506	792	1,98%	0,71%	1,13%	286	(561)	232			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.534	2.251	3.514	2,42%	1,81%	2,86%	1.263	777	980	2,48%	13,25%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	10.113	10.000	52,35%	65,24%	66,71%	(113)	(77)	(113)			
	KUR	8.740	8.792	8.795	8.682	49,11%	62,33%	63,81%	(113)	(58)	(110)			
	Non KUR	1.336	1.321	1.318	1.318	92,03%	94,86%	95,22%	-	(19)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.608	1.216	1.402	1,12%	1,25%	1,46%	186	413	(206)			
	CF 1	244	233	233	232	1,24%	0,94%	0,92%	(1)	(12)	(2)			
	Total Griya	244	119	118	117	1,64%	0,79%	0,79%	(1)	(127)	(2)			
	Oto	-	115	115	115	0,00%	1,15%	1,09%	-	115	-			
	CF 2	745	1.374	984	1.170	1,08%	1,36%	1,65%	187	425	(204)			
	Mitraguna & Others	745	1.374	984	1.170	1,09%	1,37%	1,67%	187	425	(204)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.721	11.329	11.402	9,80%	9,11%	9,27%	73	337	(319)	1,49%	83,96%	-7,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	5.745	6.822	6.860	(2.088)	38	1.115	19,40%	(8.692)	-55,89%	23.981	28,61%	(17.120)
2	Tabungan	146.646	146.599	141.510	142.707	(2.893)	1.197	(3.892)	-2,65%	(3.939)	-2,69%	157.571	90,57%	(14.864)
3	Deposito	29.176	27.115	27.608	27.611	89	3	496	1,83%	(1.565)	-5,36%	29.965	92,14%	(2.354)
	Total	191.374	179.459	175.939	177.178	(4.892)	1.238	(2.281)	-1,27%	(14.196)	-7,42%	211.516	83,77%	(34.338)
	CASA	162.198	152.344	148.332	149.567	(4.981)	1.235	(2.777)	-1,82%	(12.631)	-7,79%	181.551	82,38%	(31.984)
	(%) CASA	84,75%	84,89%	84,31%	84,42%									
	FDR	87,12%	105,03%	108,99%	108,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	9.966	9.472	9.412	(60)	(553)	-5,55%	(4.691)	-33,26%	-	0,00%	9.412
2	Giro ISE	4.458	3.768	4.541	4.526	(15)	758	20,12%	68	1,53%		0,00%	4.526
3	Tabungan ISE	9.645	6.197	4.931	4.886	(45)	(1.311)	-21,16%	(4.759)	-49,34%		0,00%	4.886
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	104	104	0	0	0,00%	4	4,00%		0,00%	104

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	17.180	18.058	925	1.410	485	335	877	1.908	533	20.804	86,80%	(2.746)
	KUR	14.812	16.013	16.923	925	1.410	485	444	911	2.111	499	19.321	87,59%	(2.397)
	Non KUR	1.337	1.167	1.134	-	-	0	-109	-33	-203	33	1.483	76,48%	(349)
3	PWG	15.238	25.910	29.638	11.921	16.284	4.363	4.834	3.728	14.401	12.556	28.263	104,87%	1.375
	Cilem	3.814	10.863	12.115	3.331	2.081	-1.251	2.655	1.252	8.300	828	14.047	86,24%	(1.932)
	Gadai	11.423	15.048	17.524	8.590	14.203	5.613	2.179	2.476	6.100	11.727	14.216	123,27%	3.308
4	CFG	135.343	145.397	144.059	6.670	1.758	-4.912	2.963	-1.337	8.716	3.096	156.577	92,01%	(12.518)
	CF 1	16.023	17.730	17.891	1.342	557	-785	538	161	1.868	397	18.567	96,36%	(677)
	Total Griya	9.034	10.195	10.381	500	300	-200	0	186	1.347	114	9.693	107,10%	688
	• Total Non Program	9.034	10.195	10.381	500	300	-200	402	186	1.347	114	9.693	107,10%	688
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.509	842	257	-585	538	-26	521	283	8.874	84,62%	(1.365)
	CF 2	119.320	127.667	126.169	5.328	1.201	-4.127	2.425	-1.498	6.849	2.699	138.010	91,42%	(11.841)
	Mitraguna & Others	104.787	113.927	112.573	4.738	1.131	-3.607	2.379	-1.353	7.787	2.484	121.845	92,39%	(9.272)
	Pensiun	14.533	13.740	13.595	590	70	-520	45	-145	-938	215	16.165	84,10%	(2.570)
	Total Pembiayaan	166.730	188.487	191.755	19.516	19.452	-64	8.132	3.268	25.025	16.184	205.644	93,25%	(13.889)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	696	543	735	0,29%	3,16%	4,07%	193	689	39			
	KUR	-	611	459	683	0,00%	2,87%	4,03%	223	683	71			
	Non KUR	46	85	83	53	3,44%	7,15%	4,64%	(31)	7	(32)			
3	PWG	-	-	146	713	0,00%	0,56%	2,41%	568	713	713			
	Cilem	-	-	-	672	0,00%	0,00%	5,55%	672	672	672			
	Gadai	-	-	146	41	0,00%	0,97%	0,24%	(105)	41	41			
4	CFG	993	271	410	472	0,73%	0,28%	0,33%	61	(521)	201			
	CF 1	153	74	410	472	0,95%	2,31%	2,64%	61	319	398			
	Total Griya	15	3	341	339	0,16%	3,35%	3,26%	(2)	324	336			
	Oto	138	71	69	133	1,98%	0,92%	1,77%	64	(5)	62			
	CF 2	840	197	-	-	0,70%	0,00%	0,00%	-	(840)	(197)			
	Mitraguna & Others	840	-	-	-	0,80%	0,00%	0,00%	-	(840)	-			
	Pensiun	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)			
	Total Pembiayaan	1.039	967	1.099	1.920	0,62%	0,58%	1,00%	822	881	954	2,92%	-191,53%	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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	456	402	485	1,61%	2,34%	2,69%	83	225	29			
	KUR	204	184	183	183	1,38%	1,14%	1,08%	(0)	(21)	(1)			
	Non KUR	57	272	219	303	4,24%	18,77%	26,68%	83	246	30			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.275	3.271	2.483	1,59%	2,25%	1,72%	(787)	327	(791)			
	CF 1	22	11	11	1	0,14%	0,06%	0,01%	(9)	(21)	(9)			
	Total Griya	22	11	11	1	0,25%	0,10%	0,01%	(9)	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.264	3.260	2.482	1,79%	2,55%	1,97%	(778)	348	(782)			
	Mitraguna & Others	1.368	3.264	3.260	2.482	1,31%	2,86%	2,20%	(778)	1.114	(782)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.731	3.673	2.969	1,45%	1,95%	1,55%	(704)	551	(762)	1,49%	3,86%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.390	8.727	15.630	4.152	6.902	7.240	86,29%	6.943	79,92%	17.486	89,38%	(1.856)
2	Tabungan	252.421	258.244	264.115	260.422	(615)	(3.692)	2.178	0,84%	8.001	3,17%	266.858	97,59%	(6.436)
3	Deposito	76.726	73.577	72.504	72.505	(2.551)	1	(1.072)	-1,46%	(4.221)	-5,50%	77.619	93,41%	(5.114)
	Total	337.834	340.212	345.346	348.557	986	3.211	8.345	2,45%	10.723	3,17%	361.963	96,30%	(13.404)
	CASA	261.108	266.634	272.842	276.052	3.537	3.210	9.418	3,53%	14.944	5,72%	284.344	97,08%	(8.292)
	(%) CASA	77,29%	78,37%	79,01%	79,20%									
	FDR	106,55%	109,05%	108,85%	107,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.914	11.989	11.640		(348)	(274)	-2,30%	3.192	37,79%	-	0,00%	11.640
2	Giro ISE	1.077	1.109	1.053	1.057		4	(52)	-4,65%	(20)	-1,86%		0,00%	1.057
3	Tabungan ISE	7.371	10.805	10.935	10.583		(352)	(222)	-2,06%	3.212	43,58%		0,00%	10.583
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	186	187	187		0	1	0,54%	24	14,72%		0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.413	26.323	-	500	-	-277	-90	-7.084	590	38.797	67,85%	(12.473)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)
	Non-Linkage	33.404	26.413	26.323	-	500	500	-277	-90	-7.080	590	36.390	72,34%	(10.067)
	• Local Champion	29.104	25.515	25.425	-	500	500	-277	-90	-3.679	590	30.049	84,61%	(4.624)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)
2	MBG	23.844	25.304	25.919	1.356	1.350	-6	392	615	2.075	735	27.259	95,09%	(1.340)
	KUR	21.881	23.186	23.863	1.356	1.350	-6	461	677	1.982	673	25.201	94,69%	(1.338)
	Non KUR	1.963	2.118	2.056	-	-	0	-69	-62	93	62	2.058	99,91%	(2)
3	PWG	18.313	32.899	34.566	9.258	8.387	-871	3.034	1.667	16.253	6.720	30.424	113,61%	4.142
	Cilem	9.363	18.021	18.297	2.508	1.879	-629	1.511	277	8.934	1.603	18.484	98,99%	(187)
	Gadai	8.950	14.878	16.269	6.750	6.508	-242	1.523	1.390	7.318	5.118	11.939	136,26%	4.329
4	CFG	284.398	286.370	289.092	5.110	8.718	3.608	-933	2.723	4.694	5.995	292.505	98,83%	(3.413)
	CF 1	38.670	36.151	35.752	-	429	429	-269	-399	-2.918	828	39.641	90,19%	(3.889)
	Total Griya	32.928	30.763	30.146	-	-	0	0	-617	-2.782	617	33.179	90,86%	(3.034)
	• Total Non Program	32.928	30.763	30.146	-	-	0	-255	-617	-2.782	617	33.179	90,86%	(3.034)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.388	5.606	-	429	429	-269	219	-136	211	6.462	86,76%	(856)
	CF 2	245.728	250.219	253.340	5.110	8.289	3.179	-664	3.122	7.612	5.167	252.864	100,19%	476
	Mitraguna & Others	226.104	232.460	235.729	5.110	8.289	3.179	-508	3.269	9.624	5.020	232.617	101,34%	3.112
	Pensiun	19.624	17.759	17.612	-	-	0	-156	-147	-2.012	147	20.247	86,98%	(2.635)
	Total Pembiayaan	359.963	370.986	375.900	15.724	18.955	3.231	2.217	4.914	15.938	14.041	388.984	96,64%	(13.084)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	95	90	0,00%	0,36%	0,34%	(5)	90	90			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	95	90	0,00%	0,36%	0,34%	(5)	90	90			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	448	238	873	1,32%	0,94%	3,37%	635	559	425			
	KUR	205	406	191	828	0,94%	0,83%	3,47%	637	623	422			
	Non KUR	109	42	47	45	5,56%	2,22%	2,19%	(2)	(64)	3			
3	PWG	-	93	-	292	0,00%	0,00%	0,84%	292	292	199			
	Cilem	-	93	-	292	0,00%	0,00%	1,60%	292	292	199			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.834	6.158	7.506	5.406	1,70%	2,62%	1,87%	(2.101)	572	(753)			
	CF 1	1.936	3.590	3.401	1.284	5,01%	9,41%	3,59%	(2.117)	(653)	(2.306)			
	Total Griya	1.859	3.036	3.002	857	5,65%	9,76%	2,84%	(2.145)	(1.002)	(2.179)			
	Oto	77	554	399	427	1,35%	7,40%	7,61%	28	349	(127)			
	CF 2	2.897	2.568	4.105	4.122	1,18%	1,64%	1,63%	16	1.224	1.553			
	Mitraguna & Others	2.897	2.568	4.105	4.122	1,28%	1,77%	1,75%	16	1.224	1.553			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	6.699	7.840	6.661	1,43%	2,11%	1,77%	(1.179)	1.513	(38)	0,85%	51,75%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	516	582	636	0,47%	2,30%	2,45%	54	525	121			
	KUR	77	308	342	399	0,35%	1,48%	1,67%	57	321	91			
	Non KUR	34	207	240	237	1,74%	11,34%	11,55%	(3)	203	30			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.576	12.109	12.198	0,97%	4,23%	4,22%	89	9.430	(378)			
	CF 1	991	1.619	1.508	1.503	2,56%	4,17%	4,20%	(5)	512	(116)			
	Total Griya	627	1.309	1.304	1.298	1,90%	4,24%	4,31%	(5)	671	(11)			
	Oto	363	310	205	205	6,33%	3,80%	3,65%	-	(159)	(105)			
	CF 2	1.777	10.958	10.600	10.695	0,72%	4,24%	4,22%	95	8.918	(262)			
	Mitraguna & Others	1.468	10.958	10.600	10.695	0,65%	4,56%	4,54%	95	9.227	(262)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	13.092	12.691	12.834	0,80%	3,42%	3,41%	143	9.955	(258)	3,18%	6,79%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.516	6.493	6.537	(509)	44	21	0,32%	(1.067)	-14,03%	16.118	40,56%	(9.581)
2	Tabungan	169.083	165.619	168.798	168.181	5.506	(617)	2.562	1,55%	(902)	-0,53%	181.364	92,73%	(13.183)
3	Deposito	159.534	165.786	168.236	168.282	11	46	2.495	1,51%	8.748	5,48%	160.719	104,71%	7.563
	Total	336.221	337.922	343.526	343.000	5.008	(527)	5.078	1,50%	6.779	2,02%	358.201	95,76%	(15.201)
	CASA	176.687	172.135	175.291	174.718	4.997	(573)	2.582	1,50%	(1.969)	-1,11%	197.482	88,47%	(22.764)
	(%) CASA	52,55%	50,94%	51,03%	50,94%									
	FDR	59,93%	62,85%	61,70%	61,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	8.147	8.423	8.201	(221)	55	0,67%	(2.972)	-26,60%	-	0,00%	8.201
2	Giro ISE	2.226	2.396	2.358	2.379	21	(17)	-0,71%	153	6,87%		0,00%	2.379
3	Tabungan ISE	8.944	5.747	6.061	5.819	(242)	72	1,25%	(3.125)	-34,94%		0,00%	5.819
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	88	90	90	0	2	2,27%	8	9,76%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.737	41.188	2.045	1.230	-815	318	-549	485	1.779	46.325	88,91%	(5.137)
	KUR	38.741	40.019	39.519	2.045	1.230	-815	418	-500	778	1.730	44.162	89,49%	(4.643)
	Non KUR	1.963	1.718	1.669	-	-	0	-100	-49	-293	49	2.163	77,19%	(493)
3	PWG	8.703	15.951	16.619	2.725	3.125	400	405	668	7.916	2.457	24.206	68,66%	(7.587)
	Cilem	6.698	12.180	12.485	1.472	1.088	-383	199	305	5.787	783	16.444	75,92%	(3.959)
	Gadai	2.005	3.771	4.134	1.253	2.036	783	206	363	2.129	1.673	7.762	53,26%	(3.628)
4	CFG	152.101	154.690	154.154	5.522	3.053	-2.469	2.122	-536	2.054	3.589	174.779	88,20%	(20.624)
	CF 1	24.823	21.566	21.134	436	-	-436	207	-432	-3.689	432	27.540	76,74%	(6.406)
	Total Griya	16.607	12.788	12.664	-	-	0	0	-124	-3.943	124	17.310	73,16%	(4.647)
	• Total Non Program	16.607	12.788	12.664	-	-	0	-5.177	-124	-3.943	124	17.310	73,16%	(4.647)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.470	436	-	-436	207	-308	254	308	10.229	82,80%	(1.759)
	CF 2	127.278	133.124	133.021	5.086	3.053	-2.033	1.916	-103	5.743	3.156	147.239	90,34%	(14.218)
	Mitraguna & Others	115.000	119.865	119.622	4.290	2.789	-1.501	1.339	-243	4.623	3.032	133.218	89,79%	(13.596)
	Pensiun	12.278	13.259	13.398	796	264	-532	577	139	1.120	125	14.021	95,56%	(622)
	Total Pembiayaan	201.507	212.378	211.961	10.292	7.408	-2.884	2.845	-417	10.454	7.825	245.309	86,41%	(33.348)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	1.146	817	1.824	0,93%	1,96%	4,43%	1.007	1.447	678			
	KUR	327	1.109	781	1.644	0,84%	1,95%	4,16%	863	1.316	534			
	Non KUR	50	37	36	181	2,53%	2,09%	10,82%	145	131	144			
3	PWG	-	197	-	342	0,00%	0,00%	2,06%	342	342	145			
	Cilem	-	190	-	92	0,00%	0,00%	0,74%	92	92	(98)			
	Gadai	-	7	-	250	0,00%	0,00%	6,05%	250	250	243			
4	CFG	2.744	2.293	3.370	4.258	1,80%	2,18%	2,76%	887	1.514	1.965			
	CF 1	932	1.062	1.034	1.090	3,75%	4,80%	5,16%	56	159	29			
	Total Griya	594	-	-	81	3,58%	0,00%	0,64%	81	(513)	81			
	Oto	337	1.062	1.034	1.010	4,11%	11,78%	11,92%	(25)	672	(52)			
	CF 2	1.812	1.231	2.336	3.167	1,42%	1,75%	2,38%	831	1.355	1.936			
	Mitraguna & Others	1.812	1.231	2.336	3.167	1,58%	1,95%	2,65%	831	1.355	1.936			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.121	3.636	4.187	6.424	1,55%	1,97%	3,03%	2.237	3.303	2.788	2,67%	12,04%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	265	294	397	1,23%	0,70%	0,96%	103	(102)	132			
	KUR	125	88	164	267	0,32%	0,41%	0,68%	103	142	179			
	Non KUR	374	177	130	130	19,05%	7,57%	7,79%	-	(244)	(47)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.424	2.949	3.065	1,02%	1,91%	1,99%	117	1.520	(359)			
	CF 1	114	679	623	620	0,46%	2,89%	2,93%	(4)	505	(59)			
	Total Griya	114	679	623	620	0,69%	4,87%	4,89%	(4)	505	(59)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.431	2.746	2.326	2.446	1,12%	1,75%	1,84%	120	1.015	(300)			
	Mitraguna & Others	1.388	2.746	2.326	2.446	1,21%	1,94%	2,04%	120	1.058	(300)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.690	3.243	3.463	1,01%	1,53%	1,63%	220	1.418	(227)	1,45%	11,36%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	1.992	2.355	2.267	(103)	(88)	275	13,82%	(10.918)	-82,80%	17.869	12,69%	(15.602)
2	Tabungan	147.923	159.919	135.902	136.368	(4.196)	466	(23.551)	-14,73%	(11.555)	-7,81%	157.311	86,69%	(20.943)
3	Deposito	54.920	58.676	82.708	82.611	957	(97)	23.935	40,79%	27.691	50,42%	55.713	148,28%	26.898
	Total	216.028	220.587	220.965	221.246	(3.342)	281	659	0,30%	5.218	2,42%	230.893	95,82%	(9.647)
	CASA	161.108	161.911	138.257	138.635	(4.299)	378	(23.276)	-14,38%	(22.473)	-13,95%	175.180	79,14%	(36.545)
	(%) CASA	74,58%	73,40%	62,57%	62,66%									
	FDR	99,10%	101,75%	101,89%	101,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	4.351	2.682	2.548		(134)	(1.803)	-41,44%	(42)	-1,61%	-	0,00%	2.548
2	Giro ISE	59	43	38	63		25	20	46,61%	4	6,56%		0,00%	63
3	Tabungan ISE	2.531	4.308	2.644	2.485		(158)	(1.823)	-42,31%	(45)	-1,79%		0,00%	2.485
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	106	114	114		0	8	7,55%	24	26,67%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	48.070	49.162	2.050	2.770	720	572	1.091	3.427	1.679	49.935	98,45%	(773)
	KUR	43.301	46.086	47.224	2.050	2.670	620	642	1.138	3.923	1.532	47.342	99,75%	(118)
	Non KUR	2.433	1.984	1.938	-	100	100	-70	-46	-496	146	2.592	74,74%	(655)
3	PWG	2.160	6.337	6.870	1.416	803	-613	1.130	533	4.710	270	7.795	88,14%	(925)
	Cilem	2.160	6.337	6.870	1.416	803	-613	1.130	533	4.710	270	7.795	88,14%	(925)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	169.118	5.877	1.648	-4.229	74	-916	2.927	2.564	172.497	98,04%	(3.380)
	CF 1	15.140	17.513	17.377	498	432	-66	157	-136	2.237	568	15.895	109,32%	1.482
	Total Griya	1.118	1.016	1.004	-	-	0	0	-12	-114	12	1.314	76,42%	(310)
	• Total Non Program	1.118	1.016	1.004	-	-	0	-12	-12	-114	12	1.314	76,42%	(310)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.373	498	432	-66	157	-124	2.351	556	14.581	112,29%	1.792
	CF 2	151.051	152.521	151.741	5.379	1.216	-4.163	-82	-780	689	1.996	156.602	96,90%	(4.861)
	Mitraguna & Others	120.364	121.362	120.666	4.379	820	-3.559	-382	-696	302	1.516	125.430	96,20%	(4.764)
	Pensiun	30.687	31.160	31.075	1.000	396	-604	300	-85	388	481	31.172	99,69%	(97)
	Total Pembiayaan	214.086	224.441	225.150	9.344	5.221	-4.122	1.776	709	11.064	4.513	230.227	97,79%	(5.077)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	693	820	1.209	0,72%	1,70%	2,46%	390	879	516			
	KUR	190	649	795	1.098	0,44%	1,72%	2,33%	304	908	449			
	Non KUR	139	44	25	111	5,72%	1,25%	5,72%	86	(28)	67			
3	PWG	3	60	-	392	0,14%	0,00%	5,71%	392	389	333			
	Cilem	3	60	-	392	0,14%	0,00%	5,71%	392	389	333			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.769	1.645	2.086	0,84%	0,97%	1,23%	441	697	318			
	CF 1	197	1.369	1.365	1.039	1,30%	7,79%	5,98%	(326)	842	(330)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.369	1.365	1.039	1,41%	8,27%	6,35%	(326)	842	(330)			
	CF 2	1.192	400	280	1.047	0,79%	0,18%	0,69%	767	(145)	648			
	Mitraguna & Others	1.192	400	280	660	0,99%	0,23%	0,55%	380	(532)	261			
	Pensiun	-	-	-	387	0,00%	0,00%	1,25%	387	387	387			
	Total Pembiayaan	1.722	2.521	2.465	3.688	0,80%	1,10%	1,64%	1.223	1.966	1.167	0,00%	100,00%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	219	224	185	1,11%	0,47%	0,38%	(39)	(323)	(34)			
	KUR	409	103	99	147	0,94%	0,21%	0,31%	48	(262)	44			
	Non KUR	100	116	125	38	4,09%	6,30%	1,96%	(87)	(62)	(78)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.720	2.030	2.170	0,82%	1,19%	1,28%	140	810	(550)			
	CF 1	113	113	113	253	0,75%	0,65%	1,46%	140	140	140			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	113	253	0,81%	0,69%	1,55%	140	140	140			
	CF 2	1.246	2.607	1.917	1.917	0,83%	1,26%	1,26%	-	670	(690)			
	Mitraguna & Others	1.125	2.607	1.917	1.917	0,93%	1,58%	1,59%	-	792	(690)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.939	2.254	2.355	0,87%	1,00%	1,05%	101	487	(584)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	42	37	37	7	0	(4)	-10,55%	(29)	-43,90%	1.836	2,02%	(1.799)
2	Tabungan	73.366	74.201	67.103	66.989	9.035	(113)	(7.212)	-9,72%	(6.377)	-8,69%	78.625	85,20%	(11.636)
3	Deposito	13.172	13.563	13.658	13.658	(711)	0	95	0,70%	486	3,69%	13.983	97,68%	(325)
	Total	86.605	87.806	80.798	80.685	8.332	(113)	(7.121)	-8,11%	(5.920)	-6,84%	94.444	85,43%	(13.759)
	CASA	73.432	74.243	67.140	67.026	9.043	(113)	(7.216)	-9,72%	(6.406)	-8,72%	80.461	83,30%	(13.434)
	(%) CASA	84,79%	84,55%	83,10%	83,07%									
	FDR	98,27%	102,77%	112,76%	112,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	1.178	341	327		(14)	(852)	-72,25%	(23)	-6,44%	-	0,00%	327
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	1.178	341	327		(14)	(852)	-72,25%	(23)	-6,44%		0,00%	327
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	5.868	6.405	1.264	812	-452	1.046	537	4.695	274	4.247	150,81%	2.158
	Cilem	1.711	5.868	6.405	1.264	812	-452	1.046	537	4.695	274	4.247	150,81%	2.158
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	84.687	2.010	1.777	-233	48	336	1.320	1.441	90.444	93,64%	(5.757)
	CF 1	269	457	452	-	-	0	-3	-4	184	4	1.117	40,51%	(664)
	Total Griya	269	254	253	-	-	0	0	-2	-16	2	488	51,73%	(236)
	• Total Non Program	269	254	253	-	-	0	-2	-2	-16	2	488	51,73%	(236)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	203	200	-	-	0	-3	-3	200	3	628	31,80%	(429)
	CF 2	83.098	83.894	84.235	2.010	1.777	-233	51	341	1.137	1.436	89.327	94,30%	(5.092)
	Mitraguna & Others	38.271	39.032	38.880	845	620	-225	-717	-152	609	772	43.956	88,45%	(5.076)
	Pensiun	44.827	44.862	45.354	1.165	1.157	-8	769	492	527	665	45.371	99,96%	(16)
	Total Pembiayaan	85.106	90.237	91.110	3.274	2.589	-685	1.094	874	6.004	1.715	94.720	96,19%	(3.609)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	82	0,00%	0,00%	1,28%	82	82	74			
	Cilem	-	8	-	82	0,00%	0,00%	1,28%	82	82	74			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	413	368	389	0,00%	0,44%	0,46%	21	389	(24)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	413	368	389	0,00%	0,44%	0,46%	21	389	(24)			
	Mitraguna & Others	-	413	368	389	0,00%	0,94%	1,00%	21	389	(24)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	421	368	471	0,00%	0,41%	0,52%	103	471	50	0,82%	-58,26%	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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	207	220	224	0,00%	0,26%	0,26%	5	224	17			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	Mitraguna & Others	-	207	220	224	0,00%	0,56%	0,58%	5	224	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	225	238	242	0,02%	0,26%	0,27%	5	224	17	0,62%	-132,23%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	23.231	22.704	22.718	72	14	(513)	-2,21%	11.703	106,24%	15.154	149,91%	7.564
2	Tabungan	115.074	107.386	105.418	106.033	1.938	615	(1.353)	-1,26%	(9.041)	-7,86%	122.641	86,46%	(16.608)
3	Deposito	23.779	23.707	25.215	25.216	(628)	1	1.509	6,36%	1.437	6,04%	24.382	103,42%	834
	Total	149.869	154.324	153.338	153.967	1.381	629	(357)	-0,23%	4.099	2,73%	162.178	94,94%	(8.211)
	CASA	126.089	130.616	128.123	128.751	2.009	628	(1.865)	-1,43%	2.662	2,11%	137.796	93,44%	(9.045)
	(%) CASA	84,13%	84,64%	83,56%	83,62%									
	FDR	105,52%	114,38%	117,41%	116,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	7.268	6.712	6.695		(17)	(573)	-7,88%	(677)	-9,18%	-	0,00%	6.695
2	Giro ISE	1.170	759	526	506		(20)	(253)	-33,29%	(664)	-56,75%		0,00%	506
3	Tabungan ISE	2.302	2.409	2.086	2.089		3	(320)	-13,29%	(213)	-9,25%		0,00%	2.089
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	77	77	77		0	0	0,00%	8	11,59%		0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.452	1.407	-	-	0	-44	-45	676	45	731	192,48%	676
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.452	1.407	-	-	0	-44	-45	676	45	731	192,48%	676
	• Local Champion	731	509	484	-	-	0	-25	-25	-247	25	731	66,20%	(247)
	• Value Chain	-	942	923	-	-	-	-19	-19	923	19	0	0,00%	923
2	MBG	14.454	19.867	20.607	850	1.360	510	311	741	6.153	619	18.063	114,09%	2.544
	KUR	11.979	17.589	18.474	850	1.360	510	384	885	6.495	475	15.498	119,20%	2.976
	Non KUR	2.475	2.278	2.133	-	-	0	-73	-145	-341	145	2.565	83,17%	(432)
3	PWG	2.088	7.139	8.226	1.684	1.587	-97	1.344	1.087	6.139	500	8.091	101,68%	136
	Cilem	1.902	6.952	8.027	1.610	1.445	-165	1.306	1.075	6.125	370	7.905	101,55%	122
	Gadai	186	187	199	74	142	68	38	12	13	130	186	107,10%	13
4	CFG	140.874	148.063	149.787	4.195	4.231	36	1.058	1.724	8.913	2.507	151.912	98,60%	(2.125)
	CF 1	3.720	5.552	5.478	86	215	129	-59	-74	1.757	289	5.043	108,62%	435
	Total Griya	422	1.177	1.169	-	-	0	0	-8	746	8	765	152,77%	404
	• Total Non Program	422	1.177	1.169	-	-	0	-6	-8	746	8	765	152,77%	404
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.375	4.309	86	215	129	-59	-66	1.011	281	4.278	100,73%	31
	CF 2	137.153	142.511	144.309	4.109	4.016	-93	1.117	1.798	7.156	2.218	146.869	98,26%	(2.560)
	Mitraguna & Others	95.850	99.658	101.238	3.444	3.459	15	826	1.579	5.388	1.880	104.717	96,68%	(3.480)
	Pensiun	41.304	42.853	43.071	665	557	-108	291	219	1.768	338	42.152	102,18%	919
	Total Pembiayaan	158.147	176.520	180.028	6.729	7.178	448	2.669	3.508	21.881	3.670	178.797	100,69%	1.231

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	50	49	48	0,00%	3,39%	3,41%	(1)	48	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	50	49	48	0,00%	3,39%	3,41%	(1)	48	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	52	-	164	0,16%	0,00%	0,79%	164	140	112			
	KUR	24	52	-	94	0,20%	0,00%	0,51%	94	71	43			
	Non KUR	-	-	-	69	0,00%	0,00%	3,25%	69	69	69			
3	PWG	-	149	-	81	0,00%	0,00%	0,98%	81	81	(68)			
	Cilem	-	149	-	81	0,00%	0,00%	1,00%	81	81	(68)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	692	1.014	1.603	0,45%	0,68%	1,07%	589	967	911			
	CF 1	195	295	355	247	5,25%	6,40%	4,52%	(108)	52	(47)			
	Total Griya	-	2	2	-	0,00%	0,18%	0,00%	(2)	-	(2)			
	Oto	195	293	353	247	5,92%	8,08%	5,74%	(106)	52	(45)			
	CF 2	441	397	658	1.355	0,32%	0,46%	0,94%	697	915	958			
	Mitraguna & Others	441	397	486	1.186	0,46%	0,49%	1,17%	700	745	789			
	Pensiun	-	-	172	169	0,00%	0,40%	0,39%	(3)	169	169			
	Total Pembiayaan	660	943	1.063	1.895	0,42%	0,60%	1,05%	832	1.236	952	1,32%	-25,83%	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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	223	221	220	1,55%	1,11%	1,07%	(1)	(4)	(3)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	223	221	220	9,04%	9,72%	10,32%	(1)	(4)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	101	274	38	0,22%	0,19%	0,03%	(236)	(275)	(63)			
	CF 1	-	-	173	-	0,00%	3,12%	0,00%	(173)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	173	-	0,00%	3,96%	0,00%	(173)	-	-			
	CF 2	313	101	101	38	0,23%	0,07%	0,03%	(63)	(275)	(63)			
	Mitraguna & Others	313	101	101	38	0,33%	0,10%	0,04%	(63)	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	324	495	258	0,34%	0,28%	0,14%	(237)	(279)	(66)	1,16%	-711,76%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	7.562	6.589	7.451	1.522	863	(111)	-1,46%	661	9,74%	11.936	62,43%	(4.485)
2	Tabungan	175.767	184.279	188.619	191.134	2.731	2.516	6.855	3,72%	15.367	8,74%	188.029	101,65%	3.105
3	Deposito	41.842	53.385	51.259	51.509	(1.353)	250	(1.876)	-3,51%	9.667	23,10%	42.256	121,90%	9.253
	Total	224.399	245.226	246.466	250.094	2.900	3.628	4.868	1,99%	25.695	11,45%	242.221	103,25%	7.873
	CASA	182.557	191.841	195.207	198.585	4.253	3.378	6.745	3,52%	16.028	8,78%	199.965	99,31%	(1.380)
	(%) CASA	81,35%	78,23%	79,20%	79,40%									
	FDR	108,91%	104,56%	105,53%	104,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.507	6.356	6.221		(136)	(286)	-4,39%	2.138	52,37%	-	0,00%	6.221
2	Giro ISE	1.486	3.310	3.310	3.357		47	46	1,40%	1.870	125,85%		0,00%	3.357
3	Tabungan ISE	2.597	3.196	3.047	2.864		(182)	(332)	-10,39%	268	10,31%		0,00%	2.864
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	152	154	154		0	2	1,32%	16	11,59%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.203	2.530	-	400	400	-72	328	935	72	1.595	158,65%	935
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.203	2.530	-	400	400	-72	328	935	72	1.595	158,65%	935
	• Local Champion	1.595	2.203	2.530	-	400	400	-72	328	935	72	1.595	158,65%	935
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.749	97.264	3.795	4.330	535	471	515	-469	3.815	102.175	95,19%	(4.911)
	KUR	92.544	91.080	91.122	2.595	3.730	1.135	-635	42	-1.422	3.688	96.600	94,33%	(5.479)
	Non KUR	5.189	5.669	6.142	1.200	600	-600	1.106	473	953	127	5.574	110,18%	568
3	PWG	10.721	19.484	20.877	5.112	4.426	-686	2.245	1.393	10.156	3.033	27.651	75,50%	(6.774)
	Cilem	6.388	12.411	12.769	2.397	1.229	-1.168	1.681	358	6.381	870	17.985	71,00%	(5.216)
	Gadai	4.333	7.073	8.108	2.715	3.197	482	564	1.034	3.775	2.163	9.666	83,88%	(1.558)
4	CFG	134.342	137.983	139.437	3.143	4.191	1.049	911	1.454	5.095	2.737	153.351	90,93%	(13.914)
	CF 1	27.563	25.817	25.523	-	329	329	-270	-295	-2.040	623	31.395	81,30%	(5.872)
	Total Griya	18.820	16.862	16.643	-	-	0	0	-219	-2.177	219	21.122	78,80%	(4.479)
	• Total Non Program	5.808	5.015	4.962	-	-	0	-60	-53	-846	53	6.597	75,23%	(1.634)
	• Program	13.012	11.847	11.681	-	-	0	-122	-166	-1.331	166	14.525	80,42%	(2.844)
	Oto	8.743	8.956	8.880	-	329	329	-270	-76	137	405	10.274	86,43%	(1.394)
	CF 2	106.779	112.165	113.914	3.143	3.863	720	1.181	1.749	7.135	2.114	121.955	93,41%	(8.041)
	Mitraguna & Others	66.464	71.035	72.582	2.712	3.338	626	1.082	1.547	6.118	1.791	80.315	90,37%	(7.734)
	Pensiun	40.315	41.131	41.333	431	525	94	99	202	1.017	323	41.640	99,26%	(308)
	Total Pembiayaan	244.391	256.418	260.108	12.050	13.347	1.298	3.555	3.689	15.717	9.658	284.771	91,34%	(24.663)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	825	1.108	2.839	0,95%	1,14%	2,92%	1.731	1.908	2.014			
	KUR	830	667	948	2.593	0,90%	1,04%	2,85%	1.645	1.763	1.926			
	Non KUR	101	158	160	246	1,95%	2,82%	4,01%	86	145	88			
3	PWG	7	169	-	1.078	0,06%	0,00%	5,16%	1.078	1.071	909			
	Cilem	-	169	-	388	0,00%	0,00%	3,04%	388	388	219			
	Gadai	7	-	690	0,15%	0,00%	8,51%	690	683	690				
4	CFG	949	1.201	1.528	3.368	0,71%	1,11%	2,42%	1.840	2.419	2.167			
	CF 1	949	1.201	1.114	1.518	3,44%	4,32%	5,95%	404	570	318			
	Total Griya	745	716	905	1.200	3,96%	5,37%	7,21%	295	456	484			
	Oto	204	485	209	318	2,34%	2,33%	3,58%	109	114	(166)			
	CF 2	-	-	414	1.849	0,00%	0,37%	1,62%	1.436	1.849	1.849			
	Mitraguna & Others	-	-	414	1.553	0,00%	0,58%	2,14%	1.139	1.553	1.553			
	Pensiun	-	-	297	297	0,00%	0,00%	0,72%	297	297	297			
	Total Pembiayaan	1.969	2.194	2.636	7.285	0,81%	1,03%	2,80%	4.649	5.316	5.090	0,16%	94,37%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.064	1.129	1.009	1,10%	1,17%	1,04%	(120)	(69)	(55)			
	KUR	744	740	807	631	0,80%	0,89%	0,69%	(176)	(113)	(109)			
	Non KUR	334	324	322	378	6,43%	5,68%	6,15%	56	44	54			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,09%	0,08%	-	7	-			
4	CFG	793	1.977	1.956	2.014	0,59%	1,42%	1,44%	58	1.221	36			
	CF 1	666	803	782	839	2,42%	3,03%	3,29%	58	173	36			
	Total Griya	558	649	634	709	2,96%	3,76%	4,26%	75	151	60			
	Oto	108	153	148	130	1,24%	1,65%	1,46%	(18)	22	(23)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,05%	1,03%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,65%	1,62%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.048	3.092	3.029	0,79%	1,21%	1,16%	(62)	1.088	(19)	3,75%	-221,98%	2,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.026	2.380	2.551	(528)	171	525	25,91%	(1.086)	-29,87%	7.709	33,09%	(5.158)
2	Tabungan	133.319	149.982	149.821	150.661	2.829	840	679	0,45%	17.342	13,01%	142.266	105,90%	8.395
3	Deposito	34.970	33.336	32.752	32.752	(28)	0	(584)	-1,75%	(2.218)	-6,34%	35.819	91,44%	(3.067)
	Total	171.926	185.344	184.953	185.964	2.273	1.011	620	0,33%	14.038	8,16%	185.795	100,09%	169
	CASA	136.957	152.008	152.201	153.212	2.300	1.011	1.204	0,79%	16.255	11,87%	149.975	102,16%	3.236
	(%) CASA	79,66%	82,01%	82,29%	82,39%									
	FDR	77,08%	70,94%	71,07%	70,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	2.034	2.930	2.741	2.739	(2)	(191)	-6,51%	705	34,67%	-	0,00%	2.739
2	Giro ISE	95	439	734	734	(0)	296	67,40%	639	674,36%		0,00%	734
3	Tabungan ISE	1.439	1.992	1.507	1.505	(2)	(487)	-24,43%	66	4,57%		0,00%	1.505
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	224	227	227	0	3	1,34%	51	28,98%		0,00%	227

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.839	19.417	1.410	640	-770	662	-422	472	1.062	21.038	92,29%	(1.621)
	KUR	17.446	18.476	18.072	1.410	600	-810	720	-404	626	1.004	19.450	92,91%	(1.379)
	Non KUR	1.500	1.363	1.345	-	40	40	-58	-18	-154	58	1.588	84,74%	(242)
3	PWG	1.695	6.509	7.049	1.358	988	-370	1.087	540	5.355	448	5.287	133,33%	1.762
	Cilem	1.695	6.509	7.049	1.358	988	-370	1.087	540	5.355	448	5.287	133,33%	1.762
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	104.984	1.939	1.465	-474	-2.047	-151	-6.890	1.616	114.873	91,39%	(9.889)
	CF 1	3.054	2.948	2.856	-	96	96	-59	-92	-198	188	3.413	83,67%	(557)
	Total Griya	942	888	882	-	-	0	0	-6	-60	6	1.035	85,21%	(153)
	• Total Non Program	942	888	882	-	-	0	-6	-6	-60	6	1.035	85,21%	(153)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	2.061	1.974	-	96	96	-59	-86	-138	182	2.378	83,01%	(404)
	CF 2	108.821	102.186	102.128	1.939	1.369	-570	-1.988	-58	-6.692	1.427	111.460	91,63%	(9.331)
	Mitraguna & Others	34.866	40.550	41.102	1.635	1.115	-520	34	553	6.237	562	37.275	110,27%	3.828
	Pensiun	73.955	61.637	61.026	304	254	-50	-2.023	-611	-12.929	865	74.185	82,26%	(13.159)
	Total Pembiayaan	132.514	131.483	131.451	4.707	3.093	-1.614	-298	-32	-1.064	3.125	141.198	93,10%	(9.747)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	505	527	660	1,59%	2,66%	3,40%	133	358	155			
	KUR	199	505	527	660	1,14%	2,85%	3,65%	133	461	155			
	Non KUR	102	-	-	-	6,82%	0,00%	0,00%	-	(102)	-			
3	PWG	-	-	-	86	0,00%	0,00%	1,22%	86	86	86			
	Cilem	-	-	-	86	0,00%	0,00%	1,22%	86	86	86			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.547	1.199	1.930	0,05%	1,14%	1,84%	731	1.871	382			
	CF 1	54	33	34	31	1,76%	1,14%	1,08%	(3)	(23)	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	33	34	31	2,55%	1,63%	1,57%	(3)	(23)	(2)			
	CF 2	5	1.514	1.165	1.899	0,00%	1,14%	1,86%	734	1.894	385			
	Mitraguna & Others	5	1.514	1.165	1.820	0,01%	2,87%	4,43%	655	1.815	306			
	Pensiun	-	-	-	79	0,00%	0,00%	0,13%	79	79	79			
	Total Pembiayaan	360	2.052	1.726	2.676	0,27%	1,31%	2,04%	950	2.316	623	3,80%	-86,77%	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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	378	375	328	0,37%	1,89%	1,69%	(47)	259	(49)			
	KUR	60	281	279	232	0,34%	1,51%	1,28%	(47)	172	(49)			
	Non KUR	9	96	96	96	0,62%	7,07%	7,16%	-	87	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	3.789	2.621	2.620	8,75%	2,49%	2,50%	(1)	(7.168)	(1.169)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	3.789	2.621	2.620	8,99%	2,56%	2,57%	(1)	(7.166)	(1.169)			
	Mitraguna & Others	915	4	323	322	2,62%	0,80%	0,78%	(0)	(592)	318			
	Pensiun	8.871	3.785	2.298	2.298	6,69%	1,75%	3,77%	(1)	(6.573)	(1.487)			
	Total Pembiayaan	9.858	4.167	2.997	2.949	7,44%	2,28%	2,24%	(48)	(6.909)	(1.218)	2,09%	6,71%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.064	2.471	2.471	(717)	(0)	407	19,75%	(368)	-12,95%	5.998	41,20%	(3.527)
2	Tabungan	118.896	117.569	123.604	123.422	1.819	(182)	5.853	4,98%	4.525	3,81%	129.598	95,23%	(6.176)
3	Deposito	12.522	16.789	15.691	15.691	(57)	0	(1.098)	-6,54%	3.169	25,31%	13.070	120,05%	2.621
	Total	134.257	136.422	141.766	141.584	1.045	(183)	5.162	3,78%	7.327	5,46%	148.666	95,24%	(7.082)
	CASA	121.735	119.632	126.075	125.893	1.102	(183)	6.260	5,23%	4.158	3,42%	135.596	92,84%	(9.703)
	(%) CASA	90,67%	87,69%	88,93%	88,92%									
	FDR	193,63%	196,88%	192,02%	192,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	2.922	3.209	3.212		3	290	9,93%	(712)	-18,15%	-	0,00%	3.212
2	Giro ISE	2.210	1.292	1.531	1.532		1	240	18,59%	(678)	-30,69%		0,00%	1.532
3	Tabungan ISE	1.714	1.630	1.678	1.680		2	50	3,06%	(34)	-1,99%		0,00%	1.680
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	140	142	142		0	2	1,43%	34	31,48%		0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Local Champion	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.987	70.718	2.710	2.447	-263	-37	-269	-5.544	2.716	76.731	92,16%	(6.013)
	KUR	69.790	65.374	65.051	2.710	2.247	-463	186	-323	-4.739	2.570	70.147	92,74%	(5.096)
	Non KUR	6.471	5.613	5.667	-	200	200	-223	54	-805	146	6.584	86,07%	(917)
3	PWG	2.698	7.667	8.418	1.785	1.100	-685	1.429	751	5.720	348	9.056	92,96%	(637)
	Cilem	2.698	7.667	8.418	1.785	1.100	-685	1.429	751	5.720	348	9.056	92,96%	(637)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	193.016	5.587	6.385	798	1.364	3.164	12.170	3.221	196.722	98,12%	(3.706)
	CF 1	24.361	32.028	31.787	722	1.035	313	45	-241	7.426	1.276	26.301	120,86%	5.486
	Total Griya	4.158	5.803	5.341	-	-	0	0	-462	1.183	462	4.692	113,83%	649
	• Total Non Program	3.841	5.507	5.047	-	-	0	-42	-460	1.205	460	4.339	116,32%	708
	• Program	317	297	294	-	-	0	-2	-2	-22	2	353	83,30%	(59)
	Oto	20.203	26.225	26.446	722	1.035	313	45	221	6.242	814	21.609	122,38%	4.837
	CF 2	156.485	157.824	161.229	4.865	5.350	486	1.319	3.405	4.745	1.945	170.421	94,61%	(9.191)
	Mitraguna & Others	140.742	143.500	147.053	4.865	5.350	486	1.454	3.553	6.311	1.797	153.461	95,82%	(6.409)
	Pensiun	15.743	14.325	14.177	-	-	0	-135	-148	-1.566	148	16.960	83,59%	(2.783)
	Total Pembiayaan	259.960	268.584	272.222	10.082	9.932	-150	2.747	3.638	12.262	6.294	282.664	96,31%	(10.441)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	122	523	976	0,00%	0,74%	1,38%	453	976	854			
	KUR	-	122	523	793	0,00%	0,80%	1,22%	270	793	671			
	Non KUR	-	-	-	183	0,00%	0,00%	3,23%	183	183	183			
3	PWG	-	-	-	99	0,00%	0,00%	1,17%	99	99	99			
	Cilem	-	-	-	99	0,00%	0,00%	1,17%	99	99	99			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.808	1.313	2.477	2,52%	0,69%	1,28%	1.164	(2.086)	669			
	CF 1	1.171	1.396	1.115	1.186	4,81%	3,48%	3,73%	71	15	(210)			
	Total Griya	405	-	-	-	9,74%	0,00%	0,00%	-	(405)	-			
	Oto	766	1.396	1.115	1.186	3,79%	4,25%	4,48%	71	420	(210)			
	CF 2	3.391	413	198	1.291	2,17%	0,13%	0,80%	1.093	(2.100)	878			
	Mitraguna & Others	3.391	413	198	1.291	2,41%	0,14%	0,88%	1.093	(2.100)	878			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.931	1.836	3.552	1,76%	0,68%	1,30%	1.716	(1.011)	1.621	0,31%	75,98%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	449	522	519	0,06%	0,74%	0,73%	(3)	474	71			
	KUR	46	449	522	519	0,07%	0,80%	0,80%	(3)	474	71			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	3.087	2.588	2.454	1,49%	1,36%	1,27%	(134)	(247)	(632)			
	CF 1	362	791	843	709	1,49%	2,63%	2,23%	(134)	346	(82)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	791	843	709	1,79%	3,21%	2,68%	(134)	346	(82)			
	CF 2	2.339	2.296	1.746	1.746	1,49%	1,11%	1,08%	-	(593)	(550)			
	Mitraguna & Others	2.244	2.296	1.746	1.746	1,59%	1,22%	1,19%	-	(498)	(550)			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.535	3.110	2.974	1,06%	1,16%	1,09%	(137)	227	(561)	1,22%	-11,24%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	8.915	-	-		0	(8.915)	-100,00%	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	7.315	-	-		0	(7.315)	-100,00%	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	1.600	-	-		0	(1.600)	-100,00%	(600)	-100,00%		0,00%	0
5	CIF ISE	27	31	-	-		0	(31)	-100,00%	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,15%	#DIV/0!	5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	4,20%	#DIV/0!	4,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.554	326	347	309	22	(1.206)	-77,64%	(1.160)	-76,95%	3.200	10,86%	(2.853)
2	Tabungan	77.097	88.884	91.672	94.193	(4.087)	2.521	5.309	5,97%	17.096	22,18%	81.342	115,80%	12.851
3	Deposito	8.333	12.653	13.479	13.479	4.763	0	826	6,53%	5.146	61,76%	8.801	153,16%	4.678
	Total	86.937	103.091	105.477	108.020	986	2.543	4.929	4,78%	21.083	24,25%	93.343	115,72%	14.676
	CASA	78.604	90.438	91.998	94.541	(3.777)	2.543	4.103	4,54%	15.936	20,27%	84.543	111,83%	9.998
	(%) CASA	90,42%	87,73%	87,22%	87,52%									
	FDR	27,35%	45,54%	46,25%	45,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	25.035	26.351	26.032		(319)	997	3,98%	1.600	6,55%	-	0,00%	26.032
2	Giro ISE	1.505	1.551	302	322		20	(1.228)	-79,21%	(1.183)	-78,58%		0,00%	322
3	Tabungan ISE	19.127	19.685	22.248	21.910		(339)	2.225	11,30%	2.783	14,55%		0,00%	21.910
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	99	106	106		0	7	7,07%	60	130,43%		0,00%	106

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	16.434	17.298	1.171	1.250	79	828	865	9.389	385	15.582	111,02%	1.716
	KUR	7.722	15.488	16.271	1.120	1.150	30	794	783	8.550	367	15.133	107,52%	1.138
	Non KUR	188	946	1.027	51	100	49	34	81	840	19	449	229,04%	579
3	PWG	1.199	5.668	6.121	1.140	739	-401	949	453	4.922	286	6.155	99,44%	(34)
	Cilem	1.199	5.668	6.121	1.140	739	-401	949	453	4.922	286	6.155	99,44%	(34)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	25.367	1.284	945	-340	844	522	10.694	423	23.120	109,72%	2.247
	CF 1	4.501	7.972	7.971	44	192	147	-171	-1	3.470	193	5.513	144,58%	2.458
	Total Griya	108	82	79	-	-	0	0	-3	-29	3	370	21,33%	(291)
	• Total Non Program	108	82	79	-	-	0	-3	-3	-29	3	370	21,33%	(291)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.890	7.892	44	192	147	-171	2	3.499	190	5.143	153,45%	2.749
	CF 2	10.171	16.873	17.396	1.240	753	-487	1.014	523	7.224	230	17.606	98,80%	(211)
	Mitraguna & Others	10.171	15.587	15.402	690	40	-650	340	-185	5.231	225	16.957	90,83%	(1.555)
	Pensiun	-	1.286	1.994	550	713	163	674	707	1.994	6	649	307,16%	1.345
	Total Pembiayaan	23.780	46.947	48.786	3.596	2.934	-662	2.620	1.840	25.006	1.094	44.857	108,76%	3.929

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	-	-	561	0,00%	0,00%	3,24%	561	561	561			
	KUR	-	-	-	397	0,00%	0,00%	2,44%	397	397	397			
	Non KUR	-	-	-	164	0,00%	0,00%	15,92%	164	164	164			
3	PWG	-	-	-	32	0,00%	0,00%	0,52%	32	32	32			
	Cilem	-	-	-	32	0,00%	0,00%	0,52%	32	32	32			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	217	785	154	0,00%	3,16%	0,61%	(630)	154	(62)			
	CF 1	-	217	370	154	0,00%	4,64%	1,94%	(216)	154	(62)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	217	370	154	0,00%	4,69%	1,96%	(216)	154	(62)			
	CF 2	-	-	414	-	0,00%	2,46%	0,00%	(414)	-	-			
	Mitraguna & Others	-	-	414	-	0,00%	2,66%	0,00%	(414)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	217	785	747	0,00%	1,67%	1,53%	(38)	747	530	0,00%	100,00%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	3.586	5.691	5.701	(57.261)	10	2.115	58,99%	(74.338)	-92,88%	89.152	6,39%	(83.451)
2	Tabungan	33.280	40.077	41.408	42.789	3.444	1.381	2.713	6,77%	9.509	28,57%	37.050	115,49%	5.740
3	Deposito	18.866	76.321	76.625	76.625	(53)	0	304	0,40%	57.758	306,14%	19.517	392,60%	57.107
	Total	132.186	119.984	123.724	125.115	(53.870)	1.391	5.132	4,28%	(7.071)	-5,35%	145.719	85,86%	(20.604)
	CASA	113.319	43.662	47.099	48.490	(53.816)	1.391	4.828	11,06%	(64.829)	-57,21%	126.202	38,42%	(77.711)
	(%) CASA	85,73%	36,39%	38,07%	38,76%									
	FDR	12,66%	22,68%	24,05%	23,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	799	810	825		15	26	3,31%	241	41,19%	-	0,00%	825
2	Giro ISE	18	6	39	62		23	56	971,99%	44	252,50%		0,00%	62
3	Tabungan ISE	567	793	770	763		(7)	(30)	-3,75%	196	34,64%		0,00%	763
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	34	35	35		0	1	2,94%	5	16,67%		0,00%	35

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.812	2.949	603	271	-332	487	137	2.221	134	3.057	96,45%	(108)
	Cilem	728	2.812	2.949	603	271	-332	487	137	2.221	134	3.057	96,45%	(108)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	26.808	1.891	2.720	829	1.687	2.409	10.801	311	26.020	103,03%	789
	CF 1	6.128	8.540	8.761	-	318	318	-60	221	2.633	97	7.328	119,56%	1.433
	Total Griya	4.538	6.838	7.118	-	318	318	0	280	2.581	38	4.848	146,82%	2.270
	• Total Non Program	4.538	6.185	6.150	-	-	0	-35	-35	1.612	35	4.848	126,85%	1.302
	• Program	-	653	968	-	318	318	-3	315	968	3	0	0,00%	968
	Oto	1.591	1.703	1.643	-	-	0	-60	-59	52	59	2.480	66,26%	(837)
	CF 2	9.879	15.858	18.047	1.891	2.402	511	1.747	2.189	8.168	213	18.692	96,55%	(645)
	Mitraguna & Others	9.209	14.936	17.129	1.712	2.402	690	1.573	2.194	7.921	208	17.252	99,29%	(122)
	Pensiun	671	923	918	179	-	-179	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	29.757	2.494	2.991	497	2.174	2.547	13.021	445	29.077	102,34%	680

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	54	-	11	0,00%	0,00%	0,38%	11	11	(43)			
	Cilem	-	54	-	11	0,00%	0,00%	0,38%	11	11	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	262	260	258	0,00%	1,07%	0,96%	(2)	258	(4)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	262	260	258	0,00%	1,64%	1,43%	(2)	258	(4)			
	Mitraguna & Others	-	262	260	258	0,00%	1,74%	1,51%	(2)	258	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	316	260	269	0,00%	0,96%	0,91%	9	269	(47)	0,32%	64,81%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	4.947	819	822	1.018	3	(4.125)	-83,39%	(926)	-52,98%	6.470	12,70%	(5.648)
2	Tabungan	52.637	63.992	63.361	64.265	4.322	905	273	0,43%	11.628	22,09%	57.803	111,18%	6.462
3	Deposito	30.502	32.363	33.218	33.218	(918)	0	854	2,64%	2.716	8,90%	31.173	106,56%	2.044
	Total	84.886	101.303	97.397	98.305	4.422	908	(2.998)	-2,96%	13.418	15,81%	95.446	102,99%	2.858
	CASA	54.385	68.940	64.179	65.087	5.339	908	(3.853)	-5,59%	10.702	19,68%	64.273	101,27%	814
	(%) CASA	64,07%	68,05%	65,89%	66,21%									
	FDR	15,32%	26,89%	28,79%	28,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.979	1.046	1.570	1.563	(6)	517	49,41%	(416)	-21,02%	-	0,00%	1.563
2	Giro ISE	1.572	187	776	777	0	590	315,28%	(795)	-50,59%		0,00%	777
3	Tabungan ISE	407	859	793	786	(7)	(73)	-8,47%	379	93,15%		0,00%	786
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	46	47	47	0	1	2,17%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.409	7.444	880	476	-403	497	35	4.516	441	5.011	148,57%	2.434
	Cilem	2.928	7.409	7.444	880	476	-403	497	35	4.516	441	5.011	148,57%	2.434
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	19.827	20.595	1.562	1.025	-537	1.155	768	10.517	257	17.587	117,10%	3.008
	CF 1	3.825	5.806	6.412	572	710	138	397	606	2.587	104	4.724	135,72%	1.688
	Total Griya	789	769	1.477	-	710	710	0	708	688	2	1.022	144,58%	455
	• Total Non Program	789	769	1.477	-	710	710	-2	708	688	2	1.022	144,58%	455
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.935	572	-	-572	397	-101	1.899	101	3.703	133,28%	1.232
	CF 2	6.254	14.021	14.183	990	315	-675	758	162	7.929	153	12.862	110,27%	1.321
	Mitraguna & Others	5.039	12.645	12.775	990	270	-720	771	130	7.736	140	11.071	115,39%	1.704
	Pensiun	1.215	1.376	1.408	-	45	45	-13	32	194	13	1.792	78,61%	(383)
	Total Pembiayaan	13.007	27.236	28.039	2.441	1.501	-940	1.652	804	15.033	698	22.597	124,08%	5.442

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	99	31	111	0,82%	0,16%	0,54%	80	28	12			
	CF 1	83	84	-	80	2,17%	0,00%	1,25%	80	(3)	(4)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	84	-	80	2,73%	0,00%	1,62%	80	(3)	(4)			
	CF 2	-	14	31	31	0,00%	0,22%	0,22%	(0)	31	16			
	Mitraguna & Others	-	14	31	31	0,00%	0,25%	0,24%	(0)	31	16			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	99	31	111	0,64%	0,11%	0,40%	80	28	12	8,70%	#####	8,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	14	14	0,00%	0,07%	0,07%	-	14	14			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	14	14	0,00%	0,10%	0,10%	-	14	14			
	Mitraguna & Others	-	-	14	14	0,00%	0,11%	0,11%	-	14	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	14	14	0,00%	0,05%	0,05%	-	14	14	8,59%	#####	8,5%

Asset & Contribution Margin

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

PHR & Payroll

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