

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.336.137	1.343.002	74.764	6.865	(88.421)	-6,18%	231.940	20,88%	1.322.054	101,58%	20.948
2	Tabungan	4.778.169	5.005.887	4.924.531	4.915.959	85.418	(8.573)	(89.928)	-1,80%	137.789	2,88%	5.099.763	96,40%	(183.804)
3	Deposito	1.667.902	1.728.824	1.744.674	1.743.476	405	(1.198)	14.652	0,85%	75.573	4,53%	1.686.464	112,38%	57.012
Total		7.557.133	8.166.133	8.005.342	8.002.436	160.587	(2.906)	(163.697)	-2,00%	445.303	5,89%	8.108.281	98,69%	(105.845)
CASA		5.889.231	6.437.309	6.260.668	6.258.960	160.182	(1.708)	(178.349)	-2,77%	369.730	6,28%	6.421.817	97,46%	(162.856)
(% CASA)		77,93%	78,83%	78,21%	78,21%									
FDR		79,28%	79,49%	81,42%	81,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	364.704	348.595		(16.109)	(9.878)	-2,76%	44.218	14,53%	385.505	90,43%	(36.910)
2	Giro ISE	93.275	92.040	101.117	86.162		(14.955)	(5.877)	-6,39%	(7.112)	-7,63%	142.601	60,42%	(56.438)
3	Tabungan ISE	174.173	212.269	209.541	208.394		(1.147)	(3.875)	-1,83%	34.220	19,65%	185.227	93,71%	23.166
4	Deposito ISE	36.929	54.165	54.046	54.039		(7)	(126)	-0,23%	17.110	46,33%	57.677	93,69%	(3.638)
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	794.158	4.150	4.840	690	-4.795	-22.507	-30.449	27.347	878.745	90,37%	(84.587)
	Linkage	583.855	553.306	550.869	-	-	-	-5.029	-2.437	-32.986	2.437	607.246	90,72%	(56.377)
	Non-Linkage	240.753	263.359	243.289	4.150	4.840	690	234	-20.070	2.537	24.910	271.499	89,61%	(28.210)
	• Local Champion	177.655	195.105	176.411		1.490	1.490	1.257	-18.694	-1.244	20.184	186.853	94,41%	(10.442)
	• Value Chain	63.098	68.253	66.878	4.150	3.350	(800)	-1.023	-1.376	3.780	4.726	84.646	79,01%	(17.768)
2	MBG	1.025.144	1.045.933	1.044.066	25.992	23.541	2.451	2.841	-1.867	18.921	25.408	1.115.685	93,58%	(71.619)
	KUR	965.396	986.476	985.271	24.341	23.096	2.434	2.859	-1.204	19.875	24.300	1.051.405	93,71%	(66.134)
	Non KUR	59.748	59.457	58.795	1.651	445		-1.206	-663	-953	1.108	64.280	91,47%	(5.486)
3	PWG	255.819	477.283	512.792	85.590	100.315	14.725	46.636	35.509	256.973	64.806	525.365	97,61%	(12.573)
	Cilem	149.863	330.427	354.013	43.653	35.751	-7.901	38.110	23.586	204.149	12.165	365.836	96,77%	(11.823)
	Gadai	105.956	146.856	158.779	41.938	64.564	22.626	8.526	11.923	52.823	52.641	159.528	99,53%	(749)
4	CFG	3.885.901	4.151.068	4.167.174	83.217	79.395	-3.822	38.714	16.106	281.272	63.290	4.283.662	97,28%	(116.488)
	CF 1	838.535	895.893	899.436	11.775	14.953	3.178	1.926	3.543	60.901	11.410	905.413	99,34%	(5.977)
	Total Griya	595.912	602.650	604.961	4.699	6.804	2.106	0	2.310	9.048	4.494	629.412	96,12%	(24.452)
	• Total Non Program	435.065	452.121	454.867	4.540	6.326	1.786	-4.251	2.746	19.802	3.580	449.863	101,11%	5.004
	• Program	160.848	150.530	150.094	159	478	320	-1.380	-436	-10.754	914	179.549	83,59%	(29.456)
	Oto	242.622	293.243	294.476	7.076	8.149	1.072	1.926	1.233	51.853	6.916	276.000	106,69%	18.475
	CF 2	3.047.367	3.255.175	3.267.737	71.442	64.442	-7.000	36.788	12.563	220.371	51.879	3.378.249	96,73%	(110.511)
	Mitraguna & Others	2.497.673	2.696.677	2.709.833	64.318	58.689	-5.630	33.940	13.156	212.160	45.532	2.799.668	96,79%	(89.835)
	Pensium	549.694	558.498	557.905	7.124	5.754	-1.370	2.848	-593	8.211	6.347	578.581	96,43%	(20.676)
Total Pembiayaan		5.991.472	6.490.949	6.518.190	198.950	208.092	9.142	83.397	27.241	526.717	180.851	6.803.457	95,81%	(285.267)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	7.450	0,16%	0,03%	0,94%	7.200	6.159	7.016			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	7.450	0,54%	0,10%	3,06%	7.200	6.159	7.016			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	63.915	1,12%	2,05%	6,12%	42.469	52.439	42.469			
	KUR	9.838	17.677	17.677	54.912	1,02%	1,79%	5,57%	37.235	45.074	37.235			
	Non KUR	1.638	3.769	3.769	9.003	2,74%	6,34%	15,31%	5.234	7.365	5.234			
3	PWG	124	155	155	11.752	0,05%	0,03%	2,29%	11.597	11.628	11.597			
	Cilem	118	-	-	8.581	0,08%	0,00%	2,42%	8.581	8.464	8.581			
	Gadai	7	155	155	3.171	0,01%	0,11%	2,00%	3.015	3.164	3.015			
4	CFG	59.411	64.056	71.220	128.459	1,53%	1,72%	3,08%	57.239	69.048	64.403			
	CF 1	35.165	40.591	42.144	67.598	4,19%	4,70%	7,52%	25.454	32.433	27.007			
	Total Griya	29.490	29.495	31.633	41.154	4,95%	5,25%	6,80%	9.521	11.664	11.659			
	Oto	5.675	11.095	10.511	26.444	2,34%	3,58%	8,98%	15.933	20.769	15.348			
	CF 2	24.246	23.465	29.076	60.861	0,80%	0,89%	1,86%	31.786	36.615	37.396			
	Mitraguna & Others	22.605	22.227	26.760	51.960	0,91%	0,99%	1,92%	25.200	29.356	29.734			
	Pensium	1.642	1.239	2.316	8.901	0,30%	0,41%	1,60%	6.585	7.259	7.662			
Total Pembiayaan		72.302	86.092	93.072	211.576	1,21%	1,43%	3,25%	118.505	139.274	125.484	1,24%	61,75%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	372	0,21%	0,14%	0,05%	(750)	(1.350)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	372	0,72%	0,43%	0,15%	(750)	(1.350)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	23.835	1,84%	2,08%	2,28%	2.086	4.958	2.113			
	KUR	14.751	17.344	16.970	18.775	1,53%	1,72%	1,91%	1.805	4.024	1.431			
	Non KUR	4.126	4.378	4.778	5.059	6,91%	8,04%	8,61%	281	934	681			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	74.420	72.384	77.405	1,31%	1,74%	1,86%	5.020	26.692	2.984			
	CF 1	15.203	26.703	26.269	28.646	1,81%	2,93%	3,18%	2.377	13.443	1.942			
	Total Griya	12.941	23.250	22.853	24.816	2,17%	3,79%	4,10%	1.963	11.875	1.566			
	Oto	2.262	3.453	3.416	3.829	0,93%	1,16%	1,30%	413	1.568	376			
	CF 2	35.510	47.717	46.115	48.759	1,17%	1,42%	1,49%	2.644	13.249	1.042			
	Mitraguna & Others	25.071	43.487	43.079	45.724	1,00%	1,60%	1,69%	2.645	20.653	2.236			
	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	101.618	1,19%	1,47%	1,56%	6.356	30.307	5.097	1,16%	25,46%	-0,4%

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 (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	15.566	15.692	15.637	1.008	(56)	71	0,46%	6.660	74,19%	18.157	86,12%	(2.520)
2	Tabungan	318.561	336.067	314.764	313.855	17.430	(910)	(22.212)	-6,61%	(4.706)	-1,48%	335.461	93,56%	(21.606)
3	Deposito	104.995	105.558	107.321	107.221	(2.024)	(100)	1.663	1,58%	2.226	2,12%	105.512	101,62%	1.709
	Total	432.533	457.190	437.777	436.712	16.413	(1.065)	(20.478)	-4,48%	4.179	0,97%	459.130	95,12%	(22.417)
	CASA	327.538	351.633	330.457	329.492	18.437	(965)	(22.141)	-6,30%	1.954	0,60%	353.618	93,18%	(24.126)
	(%) CASA	75,73%	76,91%	75,49%	75,45%									
	FDR	79,97%	80,67%	84,77%	84,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.094	13.843	13.757	(85)	(337)	-2,39%	3.451	33,49%	-	0,00%	13.757	
2	Giro ISE	2.678	1.984	2.013	2.019	6	35	1,79%	(659)	-24,59%	-	0,00%	2.019	
3	Tabungan ISE	7.628	9.110	8.830	8.738	(92)	(372)	-4,09%	1.110	14,55%	-	0,00%	8.738	
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.056	20.039	1.150	990	-160	-394	983	-3.136	7	28.677	69,88%	(8.638)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	20.039	1.150	990	-160	-394	983	-3.136	7	26.228	76,40%	(6.189)
	• Local Champion	13.476	10.978	11.961	-	990	-593	-593	983	-1.515	7	14.439	82,84%	(2.478)
	• Value Chain	9.700	8.078	8.078	1.150	-	(1.150)	199	0	-1.622	-	11.789	68,52%	(3.711)
2	MBG	32.111	34.194	33.745	890	300	-590	382	-449	1.634	749	36.071	93,55%	(2.326)
	KUR	29.277	31.557	31.189	890	300	-590	524	-368	1.912	668	33.152	94,08%	(1.962)
	Non KUR	2.834	2.637	2.556	-	-	0	-141	-81	-278	81	2.919	87,55%	(363)
3	PWG	33.786	45.293	46.966	6.562	8.361	1.799	1.334	1.673	13.180	6.687	39.347	119,36%	7.619
	Cilem	19.457	29.599	29.734	3.527	1.585	-1.942	1.872	135	10.278	1.449	21.759	136,65%	7.975
	Gadai	14.329	15.694	17.232	3.035	6.776	3.742	-539	1.538	2.903	5.238	17.588	97,98%	(356)
4	CFG	256.811	270.254	270.370	7.575	7.082	-493	1.736	117	13.559	6.965	268.964	100,52%	1.407
	CF 1	12.729	15.585	15.316	-	78	78	82	-268	2.588	346	14.185	107,98%	1.132
	Total Griya	2.031	4.143	4.136	-	-	0	0	-7	2.105	7	2.408	171,77%	1.728
	• Total Non Program	2.031	4.143	4.136	-	-	0	351	-7	2.105	7	2.408	171,77%	1.728
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	11.442	11.180	-	78	78	82	-262	483	339	11.776	94,93%	(596)
	CF 2	244.083	254.669	255.054	7.575	7.004	-571	1.654	385	10.971	6.619	254.779	100,11%	275
	Mitraguna & Others	223.458	231.889	232.642	7.149	7.004	-145	1.485	753	9.184	6.251	233.221	99,75%	(579)
	Pensiun	20.624	22.779	22.412	426	-	-426	170	-368	1.787	368	21.558	103,96%	854
	Total Pembiayaan	345.884	368.797	371.121	16.176	16.732	556	3.059	2.324	25.237	14.408	373.059	99,48%	(1.938)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	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	1.686	0,71%	2,75%	4,99%	746	1.456	(241)			
	KUR	230	1.553	858	1.310	0,78%	2,72%	4,20%	452	1.081	(243)			
	Non KUR	-	373	82	376	0,00%	3,10%	14,69%	294	376	2			
3	PWG	-	-	-	942	0,00%	0,00%	2,01%	942	942	942			
	Cilem	-	-	-	689	0,00%	0,00%	2,32%	689	689	689			
	Gadai	-	-	-	253	0,00%	0,00%	1,47%	253	253	253			
4	CFG	1.832	1.586	1.119	3.735	0,71%	0,41%	1,38%	2.616	1.903	2.148			
	CF 1	169	630	580	1.947	1,33%	3,72%	12,71%	1.367	1.777	1.316			
	Total Griya	33	-	19	475	1,62%	0,46%	11,49%	456	442	475			
	Oto	136	630	561	1.471	1,28%	4,90%	13,16%	911	1.335	841			
	CF 2	1.662	956	539	1.788	0,68%	0,21%	0,70%	1.249	126	832			
	Mitraguna & Others	1.662	956	539	1.563	0,74%	0,23%	0,67%	1.025	(99)	607			
	Pensiun	-	-	-	224	0,00%	0,00%	1,00%	224	224	224			
	Total Pembiayaan	2.061	3.512	2.078	6.382	0,60%	0,56%	1,72%	4.304	4.321	2.870	0,41%	76,04%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	104	98	165	0,23%	0,29%	0,49%	67	93	62			
	KUR	73	104	98	165	0,25%	0,31%	0,53%	67	93	62			
	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	3.724	0,34%	1,31%	1,38%	197	2.856	692			
	CF 1	-	132	132	337	0,00%	0,85%	2,20%	205	337	205			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	337	0,00%	1,15%	3,01%	205	337	205			
	CF 2	868	2.900	3.395	3.387	0,36%	1,33%	1,33%	(8)	2.519	487			
	Mitraguna & Others	868	2.900	3.395	3.387	0,39%	1,46%	1,46%	(8)	2.519	487			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.136	3.625	3.889	0,27%	0,98%	1,05%	264	2.948	753	0,42%	59,90%	-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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.405	3.514	3.575	83	61	1.170	48,67%	2.089	140,55%	6.342	56,36%	(2.768)
2	Tabungan	231.208	244.208	231.003	230.698	7.464	(305)	(13.510)	-5,53%	(510)	-0,22%	245.466	93,98%	(14.768)
3	Deposito	90.995	80.405	78.187	78.208	(1.951)	21	(2.197)	-2,73%	(12.787)	-14,05%	91.598	85,38%	(13.390)
	<b>Total</b>	<b>323.689</b>	<b>327.017</b>	<b>312.704</b>	<b>312.481</b>	<b>5.597</b>	<b>(223)</b>	<b>(14.537)</b>	<b>-4,45%</b>	<b>(11.208)</b>	<b>-3,46%</b>	<b>343.406</b>	<b>90,99%</b>	<b>(30.925)</b>
	<b>CASA</b>	<b>232.695</b>	<b>246.613</b>	<b>234.517</b>	<b>234.273</b>	<b>7.547</b>	<b>(245)</b>	<b>(12.340)</b>	<b>-5,00%</b>	<b>1.578</b>	<b>0,68%</b>	<b>251.808</b>	<b>93,04%</b>	<b>(17.535)</b>
	<b>(%) CASA</b>	<b>71,89%</b>	<b>75,41%</b>	<b>75,00%</b>	<b>74,97%</b>									
	<b>FDR</b>	<b>38,52%</b>	<b>40,38%</b>	<b>42,58%</b>	<b>42,61%</b>									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.789	8.676	8.528		(148)	(261)	-2,98%	766	9,87%	-	0,00%	8.528
2	Giro ISE	590	587	728	566		(162)	(22)	-3,67%	(25)	-4,16%	-	0,00%	566
3	Tabungan ISE	7.171	8.202	7.948	7.962		14	(240)	-2,93%	791	11,03%	-	0,00%	7.962
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	29.392	-	-	0	-1.327	-748	-6.973	748	41.558	70,73%	(12.166)
	KUR	33.975	27.638	26.947	-	-	0	-1.165	-692	-7.029	692	38.976	69,14%	(12.029)
	Non KUR	2.390	2.502	2.445	-	-	0	-162	-57	55	57	2.582	94,71%	(137)
3	PWG	10.065	18.819	19.150	3.749	2.819	-930	2.189	331	9.085	2.487	22.938	83,48%	(3.788)
	Cilem	6.212	12.768	13.073	1.617	702	-914	1.697	305	6.862	397	14.687	89,01%	(1.614)
	Gadai	3.854	6.051	6.077	2.133	2.116	-16	492	26	2.223	2.090	8.251	73,65%	(2.174)
4	CFG	78.172	83.086	84.616	1.978	2.853	875	1.356	1.530	6.444	1.323	91.537	92,44%	(6.921)
	CF 1	15.674	20.115	20.771	1.238	1.041	-197	532	656	5.097	385	17.275	120,23%	3.495
	Total Griya	3.604	3.680	3.967	402	300	-102	0	287	363	13	4.018	98,72%	(51)
	• Total Non Program	3.604	3.680	3.967	402	300	-102	135	287	363	13	4.018	98,72%	(51)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	16.435	16.804	836	741	-95	532	369	4.733	372	13.257	126,75%	3.547
	CF 2	62.498	62.971	63.845	740	1.812	1.072	824	874	1.347	938	74.261	85,97%	(10.416)
	Mitraguna & Others	54.964	55.505	56.285	550	1.540	990	747	781	1.321	759	65.701	85,67%	(9.416)
	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>133.158</b>	<b>5.727</b>	<b>5.672</b>	<b>-55</b>	<b>2.219</b>	<b>1.113</b>	<b>8.479</b>	<b>4.559</b>	<b>156.109</b>	<b>85,30%</b>	<b>(22.952)</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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.146	2.277	3.287	2,92%	7,56%	11,18%	1.009	2.224	1.141			
	KUR	1.062	2.016	2.074	2.771	3,13%	7,50%	10,28%	696	1.708	754			
	Non KUR	-	129	203	516	0,00%	8,12%	21,10%	313	516	387			
3	PWG	-	-	-	625	0,00%	0,00%	3,26%	625	625	625			
	Cilem	-	-	-	442	0,00%	0,00%	3,38%	442	442	442			
	Gadai	-	-	-	183	0,00%	0,00%	3,02%	183	183	183			
4	CFG	113	1.221	586	3.271	0,14%	0,71%	3,87%	2.685	3.159	2.050			
	CF 1	113	355	304	2.312	0,72%	1,51%	11,13%	2.008	2.200	1.957			
	Total Griya	-	38	50	51	0,00%	1,37%	1,30%	1	51	13			
	Oto	113	317	254	2.261	0,93%	1,54%	13,45%	2.007	2.148	1.943			
	CF 2	-	866	282	959	0,00%	0,45%	1,50%	677	959	93			
	Mitraguna & Others	-	866	282	959	0,00%	0,51%	1,70%	677	959	93			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.251</b>	<b>3.367</b>	<b>2.863</b>	<b>7.183</b>	<b>1,00%</b>	<b>2,17%</b>	<b>5,39%</b>	<b>4.319</b>	<b>5.931</b>	<b>3.815</b>	<b>2,68%</b>	<b>50,35%</b>	<b>-2,7%</b>

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	850	886	1.017	2,33%	2,94%	3,46%	131	171	167			
	KUR	846	850	886	1.017	2,49%	3,21%	3,77%	131	171	167			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	262	411	373	0,75%	0,49%	0,44%	(37)	(214)	111			
	CF 1	-	22	17	17	0,00%	0,09%	0,08%	-	17	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	17	17	0,00%	0,10%	0,10%	-	17	(5)			
	CF 2	588	240	393	356	0,94%	0,62%	0,56%	(37)	(232)	116			
	Mitraguna & Others	588	140	293	256	1,07%	0,53%	0,45%	(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>1.391</b>	<b>1,15%</b>	<b>0,98%</b>	<b>1,04%</b>	<b>94</b>	<b>(43)</b>	<b>278</b>	<b>2,90%</b>	<b>-177,30%</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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.010	25.258	25.856	3.860	598	845	3,38%	1.965	8,22%	31.787	81,34%	(5.932)
2	Tabungan	197.564	209.818	210.211	208.694	1.029	(1.517)	(1.124)	-0,54%	11.130	5,63%	209.165	99,77%	(471)
3	Deposito	16.291	19.666	20.197	20.198	4.562	2	532	2,71%	3.907	23,98%	16.876	119,69%	3.322
	Total	237.746	254.494	255.666	254.748	9.451	(918)	254	0,10%	17.002	7,15%	257.828	98,81%	(3.080)
	CASA	221.455	234.828	235.469	234.550	4.889	(919)	(278)	-0,12%	13.095	5,91%	240.952	97,34%	(6.403)
	(%) CASA	93,15%	92,27%	92,10%	92,07%									
	FDR	68,74%	65,61%	66,31%	66,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	30.813	41.818	41.322	40.823	(499)	(994)	-2,38%	10.010	32,49%	-	0,00%	40.823
2	Giro ISE	20.367	23.390	24.188	24.296	108	905	3,87%	3.929	19,29%		0,00%	24.296
3	Tabungan ISE	10.446	18.427	17.135	16.527	(607)	(1.900)	-10,31%	6.081	58,21%		0,00%	16.527
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	863	855	-	-	0	-13	-8	-120	8	975	87,69%	(120)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	863	855	-	-	0	-13	-8	-120	8	975	87,69%	(120)
	• Local Champion	975	863	855	-	-	0	-13	-8	-120	8	975	87,69%	(120)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.549	45.636	500	900	400	-485	87	-4.546	813	51.896	87,94%	(6.260)
	KUR	46.016	41.585	41.722	500	900	400	-400	137	-4.294	763	47.506	87,82%	(5.785)
	Non KUR	4.166	3.964	3.915	-	-	0	-85	-50	-251	50	4.390	89,17%	(475)
3	PWG	5.806	12.872	13.884	2.258	2.462	204	1.076	1.013	8.078	1.450	20.099	69,08%	(6.215)
	Cilem	4.026	9.832	10.709	1.627	1.353	-274	1.088	877	6.683	476	13.603	78,73%	(2.894)
	Gadai	1.780	3.040	3.175	631	1.109	478	-11	135	1.395	974	6.496	48,88%	(3.321)
4	CFG	106.465	107.693	109.167	3.217	2.929	-288	2.141	1.474	2.702	1.454	116.162	93,99%	(6.995)
	CF 1	51.093	49.084	50.550	391	1.952	1.561	-225	1.465	-543	486	52.282	96,69%	(1.733)
	Total Griya	39.118	37.211	38.334	280	1.320	1.040	0	1.124	-783	196	39.449	97,17%	(1.115)
	• Total Non Program	38.883	36.982	38.106	280	1.320	1.040	19	1.124	-777	196	39.188	97,24%	(1.082)
	• Program	235	228	228	-	-	0	-1	0	-6	-	262	87,24%	(33)
	Oto	11.975	11.874	12.215	111	632	521	-225	341	240	290	12.833	95,18%	(618)
	CF 2	55.372	58.609	58.618	2.826	977	-1.849	2.367	9	3.245	968	63.880	91,76%	(5.262)
	Mitraguna & Others	53.214	55.444	55.479	2.776	977	-1.799	2.345	35	2.265	942	60.979	90,98%	(5.499)
	Pensiun	2.158	3.164	3.139	50	-	-50	22	-26	980	26	2.901	108,18%	237
	Total Pembiayaan	163.429	166.976	169.543	5.975	6.291	316	2.720	2.567	6.114	3.724	189.133	89,64%	(19.590)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.660	2.603	3.571	2,41%	5,72%	7,82%	967	2.363	910			
	KUR	992	1.590	1.735	2.531	2,15%	4,17%	6,07%	795	1.539	940			
	Non KUR	216	1.070	868	1.040	5,18%	21,89%	26,56%	172	824	(30)			
3	PWG	-	299	-	649	0,00%	0,00%	4,67%	649	649	350			
	Cilem	-	290	-	645	0,00%	0,00%	6,02%	645	645	355			
	Gadai	-	9	-	4	0,00%	0,00%	0,14%	4	4	(5)			
4	CFG	1.664	3.519	4.680	5.197	1,56%	4,35%	4,76%	518	3.533	1.678			
	CF 1	1.143	3.292	3.118	3.635	2,24%	6,35%	7,19%	518	2.492	343			
	Total Griya	959	3.212	3.039	3.164	2,45%	8,17%	8,25%	125	2.205	(48)			
	Oto	185	81	79	471	1,54%	0,67%	3,86%	392	287	391			
	CF 2	521	227	1.562	1.562	0,94%	2,67%	2,66%	-	1.041	1.335			
	Mitraguna & Others	521	227	1.562	1.562	0,98%	2,82%	2,82%	-	1.041	1.335			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.479	7.283	9.417	1,76%	4,36%	5,55%	2.134	6.546	2.938	2,22%	60,01%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,81%	5,86%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,81%	5,86%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.244	1.491	1.944	1,16%	3,27%	4,26%	454	1.362	700			
	KUR	582	875	844	1.298	1,27%	2,03%	3,11%	454	715	423			
	Non KUR	-	370	646	646	0,00%	16,30%	16,51%	-	646	277			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.226	1.306	1.587	2,78%	1,21%	1,45%	281	(1.370)	361			
	CF 1	1.322	756	836	1.117	2,59%	1,70%	2,21%	281	(205)	361			
	Total Griya	1.322	664	744	1.025	3,38%	2,00%	2,67%	281	(296)	361			
	Oto	-	92	92	92	0,00%	0,77%	0,75%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(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	3.581	2,20%	1,70%	2,11%	735	(8)	1.061	3,00%	-42,14%	0,9%

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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	24.647	29.177	28.654	(9.397)	(523)	4.007	16,26%	6.527	29,50%	32.913	87,06%	(4.259)
2	Tabungan	184.167	192.540	196.235	196.012	2.758	(223)	3.471	1,80%	11.845	6,43%	202.737	96,68%	(6.725)
3	Deposito	54.206	50.932	49.387	49.388	(225)	1	(1.544)	-3,03%	(4.818)	-8,89%	54.636	90,40%	(5.248)
	Total	260.500	268.120	274.799	274.055	(6.864)	(744)	5.935	2,21%	13.554	5,20%	290.286	94,41%	(16.231)
	CASA	206.294	217.187	225.412	224.666	(6.639)	(745)	7.479	3,44%	18.372	8,91%	235.650	95,34%	(10.983)
	(%) CASA	79,19%	81,00%	82,03%	81,98%									
	FDR	138,97%	149,32%	147,51%	147,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.854	7.367	7.250	(117)	(1.604)	-18,11%	(1.250)	-14,71%	-	0,00%	7.250	
2	Giro ISE	2.572	800	829	850	21	50	6,26%	(1.722)	-66,95%		0,00%	850	
3	Tabungan ISE	5.928	8.054	6.538	6.400	(138)	(1.654)	-20,54%	472	7,96%		0,00%	6.400	
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.838	16.227	-	-	0	-2.691	-612	-5.461	612	27.517	58,97%	(11.291)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.227	-	-	0	-2.691	-612	-5.461	612	24.933	65,08%	(8.706)
	• Local Champion	15.491	12.134	12.091	-	-	0	-183	-43	-3.400	43	16.507	73,25%	(4.416)
	• 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	51.466	620	420	-200	-1.137	-884	-4.825	1.304	57.500	89,51%	(6.034)
	KUR	53.330	49.760	48.914	620	420	-200	-1.043	-845	-4.416	1.265	54.361	89,98%	(5.446)
	Non KUR	2.961	2.591	2.552	-	-	0	-94	-39	-409	39	3.139	81,29%	(587)
3	PWG	18.519	29.031	32.007	6.801	7.562	761	2.293	2.976	13.488	4.586	31.368	102,04%	639
	Cilem	7.342	14.973	16.120	1.781	1.889	107	1.391	1.147	8.778	742	17.671	91,22%	(1.551)
	Gadai	11.177	14.057	15.887	5.020	5.673	654	903	1.830	4.710	3.843	13.696	116,00%	2.191
4	CFG	265.530	302.127	305.668	5.718	7.161	1.443	5.947	3.541	40.138	3.620	291.066	105,02%	14.602
	CF 1	155.192	153.557	153.565	348	1.326	978	252	9	-1.627	1.317	172.308	89,12%	(18.743)
	Total Griya	146.765	139.591	139.299	-	780	780	0	-292	-7.467	1.072	163.033	85,44%	(23.734)
	• Total Non Program	29.135	30.778	31.171	-	780	780	-604	393	2.036	387	31.725	98,25%	(554)
	• Program	117.630	108.813	108.128	-	-	0	-1.210	-685	-9.503	685	131.307	82,35%	(23.180)
	Oto	8.426	13.966	14.266	348	546	198	252	301	5.840	245	9.276	153,80%	4.991
	CF 2	110.338	148.570	152.103	5.370	5.835	465	5.695	3.533	41.765	2.302	118.758	128,08%	33.345
	Mitraguna & Others	99.558	136.909	140.549	4.995	5.835	840	5.420	3.639	40.991	2.196	107.243	131,06%	33.306
	Pensiun	10.780	11.661	11.555	375	-	-375	276	-106	774	106	11.515	100,34%	39
	Total Pembiayaan	362.027	400.346	405.368	13.140	15.143	2.004	4.412	5.022	43.341	10.121	407.451	99,49%	(2.083)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	3.041	1.894	4.490	1,39%	3,62%	8,72%	2.596	3.709	1.449			
	KUR	645	2.534	1.569	4.036	1,21%	3,15%	8,25%	2.467	3.392	1.503			
	Non KUR	137	508	325	454	4,62%	12,55%	17,79%	129	317	(54)			
3	PWG	-	16	-	692	0,00%	0,00%	2,16%	692	692	676			
	Cilem	-	16	-	410	0,00%	0,00%	2,54%	410	410	394			
	Gadai	-	-	-	282	0,00%	0,00%	1,77%	282	282	282			
4	CFG	18.567	17.527	17.925	26.005	6,99%	5,93%	8,51%	8.080	7.438	8.478			
	CF 1	18.567	15.878	16.344	23.113	11,96%	10,64%	15,05%	6.768	4.545	7.234			
	Total Griya	18.403	15.720	16.099	21.926	12,54%	11,53%	15,74%	5.827	3.522	6.206			
	Oto	164	159	246	1.187	1,95%	1,76%	8,32%	941	1.023	1.028			
	CF 2	-	1.649	1.581	2.893	0,00%	1,06%	1,90%	1.312	2.893	1.244			
	Mitraguna & Others	-	1.649	1.399	2.711	0,00%	1,02%	1,93%	1.312	2.711	1.062			
	Pensiun	-	-	182	182	0,00%	1,56%	1,58%	(0)	182	182			
	Total Pembiayaan	19.349	20.584	19.819	31.187	5,34%	4,95%	7,69%	11.368	11.838	10.603	0,32%	95,98%	-7,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,06%	1,10%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,06%	1,10%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.353	1.515	1.875	2,77%	2,89%	3,64%	360	313	522			
	KUR	1.074	1.197	1.209	1.465	2,01%	2,43%	2,99%	255	391	268			
	Non KUR	488	156	306	410	16,47%	11,81%	16,08%	104	(78)	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.669	11.528	12.341	1,59%	3,82%	4,04%	813	8.125	672			
	CF 1	4.193	10.725	10.321	11.059	2,70%	6,72%	7,20%	738	6.867	334			
	Total Griya	4.144	10.582	10.272	11.010	2,82%	7,36%	7,90%	738	6.867	428			
	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	14.395	1,65%	3,30%	3,55%	1.173	8.438	1.194	0,67%	81,10%	-2,9%

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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	47.608	46.501	46.662	17.478	161	(945)	-1,99%	30.052	180,93%	24.924	187,22%	21.739
2	Tabungan	236.060	258.839	257.702	258.963	2.296	1.261	124	0,05%	22.903	9,70%	253.523	102,15%	5.440
3	Deposito	132.723	131.676	131.612	131.678	248	66	2	0,00%	(1.045)	-0,79%	133.468	98,66%	(1.790)
	Total	385.393	438.123	435.815	437.303	20.022	1.488	(820)	-0,19%	51.911	13,47%	411.915	106,16%	25.389
	CASA	252.670	306.447	304.204	305.625	19.774	1.422	(821)	-0,27%	52.955	20,96%	278.447	109,76%	27.179
	(%) CASA	65,56%	69,95%	69,80%	69,89%									
	FDR	115,76%	106,22%	107,07%	106,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.232	56.244	53.490		(2.754)	1.258	2,41%	11.948	28,76%	-	0,00%	53.490
2	Giro ISE	8.627	6.135	10.242	7.475		(2.767)	1.340	21,84%	(1.152)	-13,35%		0,00%	7.475
3	Tabungan ISE	5.900	9.846	9.870	9.890		20	44	0,45%	3.990	67,62%		0,00%	9.890
4	Deposito ISE	27.015	36.251	36.132	36.125		(7)	(126)	-0,35%	9.110	33,72%		0,00%	36.125
5	CIF ISE	181	205	208	208		0	3	1,46%	27	14,92%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	174.879	173.650	3.000	500	-2.500	709	-1.230	-10.745	1.730	189.174	91,79%	(15.524)
	Linkage	161.832	153.707	152.858	-	-	-	-1.254	-849	-8.974	849	163.984	93,22%	(11.126)
	Non-Linkage	22.563	21.172	20.792	3.000	500	-2.500	1.963	-380	-1.771	880	25.190	82,54%	(4.898)
	• Local Champion	13.053	13.965	13.884	-	-	0	-239	-81	832	81	13.899	99,89%	(15)
	• Value Chain	9.510	7.207	6.908	3.000	500	(2.500)	2.202	-299	-2.603	799	11.291	61,18%	(4.384)
2	MBG	15.807	19.726	19.794	950	460	-490	437	68	3.987	392	20.361	97,21%	(568)
	KUR	15.684	19.203	19.276	950	460	-490	555	73	3.592	387	20.112	95,85%	(836)
	Non KUR	123	523	517	-	-	0	-117	-5	395	5	249	207,47%	268
3	PWG	19.902	28.891	31.287	5.738	7.349	1.611	2.556	2.396	11.385	4.953	32.607	95,95%	(1.320)
	Cilem	10.166	16.240	17.464	1.884	1.992	108	1.728	1.224	7.298	768	19.005	91,89%	(1.541)
	Gadai	9.737	12.651	13.823	3.854	5.357	1.503	829	1.172	4.087	4.185	13.602	101,62%	221
4	CFG	226.020	241.868	241.912	3.213	5.567	2.354	629	44	15.892	5.524	246.766	98,03%	(4.854)
	CF 1	15.856	20.426	21.385	748	1.154	406	234	959	5.529	195	18.342	116,59%	3.043
	Total Griya	12.125	16.897	17.783	389	1.000	611	0	886	5.658	114	12.769	139,27%	5.014
	• Total Non Program	12.125	16.897	17.783	389	1.000	611	234	886	5.658	114	12.769	139,27%	5.014
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.530	3.602	359	154	-205	234	73	-129	82	5.573	64,64%	(1.971)
	CF 2	210.163	221.442	220.527	2.465	4.413	1.948	394	-915	10.363	5.328	228.424	96,54%	(7.897)
	Mitraguna & Others	179.175	185.496	184.159	2.391	3.732	1.341	134	-1.336	4.985	5.068	195.841	94,04%	(11.682)
	Pensiun	30.988	35.946	36.367	74	681	607	260	421	5.379	260	32.583	111,62%	3.785
	Total Pembiayaan	446.124	465.365	466.643	12.901	13.876	975	4.331	1.278	20.519	12.599	488.909	95,45%	(22.266)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	108	0,00%	0,00%	0,52%	108	108	108			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	273	262	784	2,64%	1,33%	3,96%	522	367	511			
	KUR	294	273	262	784	1,87%	1,36%	4,06%	522	489	511			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	287	-	997	0,00%	0,00%	3,19%	997	997	711			
	Cilem	-	272	-	667	0,00%	0,00%	3,82%	667	667	395			
	Gadai	-	14	-	330	0,00%	0,00%	2,39%	330	330	316			
4	CFG	3.141	1.657	3.045	5.034	1,39%	1,26%	2,08%	1.989	1.893	3.377			
	CF 1	52	120	42	685	0,33%	0,21%	3,20%	643	633	565			
	Total Griya	52	44	42	299	0,43%	0,25%	1,68%	256	247	255			
	Oto	-	76	-	386	0,00%	0,00%	10,73%	386	386	310			
	CF 2	3.089	1.538	3.002	4.349	1,47%	1,36%	1,97%	1.347	1.260	2.811			
	Mitraguna & Others	2.920	1.538	3.002	3.905	1,63%	1,62%	2,12%	902	985	2.367			
	Pensiun	170	-	-	444	0,55%	0,00%	1,22%	444	275	444			
	Total Pembiayaan	3.558	2.217	3.307	6.923	0,80%	0,71%	1,48%	3.616	3.365	4.706	0,35%	76,65%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	-	0,52%	0,00%	0,00%	-	(83)	(111)			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	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	4.833	1,57%	1,97%	2,00%	61	1.275	206			
	CF 1	753	303	302	301	4,75%	1,48%	1,41%	(0)	(452)	(1)			
	Total Griya	312	303	302	301	2,57%	1,79%	1,69%	(0)	(10)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.325	4.471	4.532	1,33%	2,02%	2,06%	61	1.727	207			
	Mitraguna & Others	2.805	4.325	4.471	4.532	1,57%	2,41%	2,46%	61	1.727	207			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.739	4.773	4.833	1,05%	1,03%	1,04%	61	158	95	1,07%	-3,17%	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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	628.539	526.610	529.273	131.372	2.663	(99.266)	-15,79%	(99.698)	-15,85%	684.170	77,36%	(154.897)
2	Tabungan	522.123	530.517	512.578	505.445	3.310	(7.133)	(25.071)	-4,73%	(16.678)	-3,19%	547.916	92,25%	(42.470)
3	Deposito	264.012	291.731	294.087	294.228	3.379	141	2.497	0,86%	30.216	11,44%	264.420	111,27%	29.808
	Total	1.415.106	1.450.787	1.333.275	1.328.947	138.061	(4.328)	(121.840)	-8,40%	(86.159)	-6,09%	1.496.506	88,80%	(167.559)
	CASA	1.151.094	1.159.056	1.039.188	1.034.719	134.682	(4.470)	(124.337)	-10,73%	(116.375)	-10,11%	1.232.085	83,98%	(197.367)
	(%) CASA	81,34%	79,89%	77,94%	77,86%									
	FDR	55,59%	58,22%	62,00%	62,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	55.491	57.969	47.082		(10.887)	(8.409)	-15,15%	7.473	18,87%	-	0,00%	47.082
2	Giro ISE	24.819	32.659	35.981	25.745		(10.236)	(6.914)	-21,17%	925	3,73%		0,00%	25.745
3	Tabungan ISE	14.728	20.771	19.927	19.276		(651)	(1.495)	-7,20%	4.548	30,88%		0,00%	19.276
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	517.410	494.667	-	850	850	-1.350	-22.743	1.530	23.593	514.844	96,08%	(20.177)
	Linkage	388.874	369.345	368.089	-	-	-	-3.441	-1.256	-20.785	1.256	397.993	92,49%	(29.904)
	Non-Linkage	104.263	148.065	126.578	-	850	850	2.091	-21.487	22.315	22.337	116.851	108,32%	9.727
	• Local Champion	71.739	102.380	83.366	-	-	0	2.972	-19.014	11.627	19.014	75.325	110,67%	8.041
	• Value Chain	32.524	45.686	43.213	-	850	850	-881	-2.473	10.688	3.323	41.526	104,06%	1.686
2	MBG	11.179	15.825	16.291	700	945	245	1.001	466	5.112	479	14.805	110,04%	1.487
	KUR	10.795	15.542	16.014	700	945	245	1.008	473	5.220	472	14.325	111,80%	1.690
	Non KUR	384	283	277	-	-	0	-6	-6	-107	6	480	57,73%	(203)
3	PWG	42.303	62.566	64.856	12.006	14.977	2.971	4.277	2.291	22.554	12.686	59.345	109,29%	5.511
	Cilem	16.301	28.738	30.057	3.597	2.348	-1.249	2.893	1.319	13.756	1.029	32.018	93,87%	(1.961)
	Gadai	26.001	33.828	34.799	8.409	12.629	4.220	1.384	971	8.798	11.657	27.327	127,34%	7.472
4	CFG	239.992	248.847	250.841	6.858	6.654	-204	968	1.994	10.849	4.661	263.599	95,16%	(12.758)
	CF 1	49.326	55.374	55.888	1.791	1.159	-632	150	514	6.562	645	52.155	107,16%	3.733
	Total Griya	38.490	43.084	43.213	1.024	400	-624	0	129	4.723	271	39.222	110,17%	3.991
	• Total Non Program	38.490	43.084	43.213	1.024	400	-624	1.160	129	4.723	271	39.222	110,17%	3.991
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.290	12.675	767	759	-8	150	385	1.838	374	12.933	98,01%	(258)
	CF 2	190.665	193.473	194.953	5.068	5.495	428	818	1.480	4.288	4.015	211.444	92,20%	(16.491)
	Mitraguna & Others	156.155	161.098	162.781	4.638	5.429	792	678	1.683	6.626	3.746	175.120	92,95%	(12.339)
	Pensiun	34.510	32.375	32.172	430	66	-364	140	-203	-2.338	269	36.324	88,57%	(4.152)
	Total Pembiayaan	786.611	844.648	826.656	19.564	23.426	3.862	4.896	-17.992	40.046	41.418	852.594	96,96%	(25.937)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.739	0,00%	0,00%	0,76%	3.739	3.739	3.739			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.739	0,00%	0,00%	2,95%	3.739	3.739	3.739			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	321	0,00%	0,00%	1,97%	321	321	321			
	KUR	-	-	-	262	0,00%	0,00%	1,64%	262	262	262			
	Non KUR	-	-	-	59	0,00%	0,00%	21,18%	59	59	59			
3	PWG	-	84	10	771	0,00%	0,00%	1,19%	762	771	688			
	Cilem	-	84	-	378	0,00%	0,00%	1,26%	378	378	294			
	Gadai	-	-	10	393	0,00%	0,03%	1,13%	384	393	393			
4	CFG	1.445	1.978	2.456	5.175	0,60%	0,99%	2,06%	2.719	3.730	3.197			
	CF 1	161	202	866	1.796	0,33%	1,56%	3,21%	930	1.635	1.594			
	Total Griya	152	146	752	1.028	0,39%	1,75%	2,38%	277	877	883			
	Oto	9	56	114	767	0,08%	0,93%	6,05%	654	759	711			
	CF 2	1.284	1.776	1.591	3.379	0,67%	0,82%	1,73%	1.789	2.095	1.603			
	Mitraguna & Others	1.284	1.763	1.591	2.837	0,82%	0,99%	1,74%	1.246	1.553	1.074			
	Pensiun	-	14	-	542	0,00%	0,00%	1,69%	542	542	529			
	Total Pembiayaan	1.445	2.062	2.466	10.006	0,18%	0,29%	1,21%	7.540	8.561	7.944	0,15%	87,72%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.260	3.635	3.626	2,03%	1,46%	1,45%	(9)	(1.253)	366			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.260	3.635	3.626	2,56%	1,88%	1,86%	(9)	(1.253)	366			
	Mitraguna & Others	4.851	3.260	3.635	3.626	3,11%	2,26%	2,23%	(9)	(1.226)	366			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	3.626	0,62%	0,43%	0,44%	(9)	(1.253)	366	0,12%	72,42%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	26.918	31.658	36.643	(804)	4.986	9.725	36,13%	8.500	30,20%	35.576	103,00%	1.067
2	Tabungan	312.220	335.311	329.675	328.828	7.454	(847)	(6.484)	-1,93%	16.608	5,32%	329.969	99,65%	(1.142)
3	Deposito	88.440	73.380	72.192	70.193	(1.713)	(1.999)	(3.187)	-4,34%	(18.247)	-20,63%	89.072	78,80%	(18.879)
	Total	428.803	435.609	433.525	435.664	4.937	2.139	54	0,01%	6.860	1,60%	454.617	95,83%	(18.953)
	CASA	340.363	362.230	361.333	365.471	6.650	4.138	3.241	0,89%	25.108	7,38%	365.545	99,98%	(74)
	(%) CASA	79,38%	83,15%	83,35%	83,89%									
	FDR	84,89%	89,87%	91,19%	90,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	41.556	42.048	41.792		(256)	236	0,57%	1.511	3,75%	-	0,00%	41.792
2	Giro ISE	7.566	4.637	5.338	5.003		(335)	366	7,89%	(2.563)	-33,88%	-	0,00%	5.003
3	Tabungan ISE	32.715	36.919	36.710	36.789		79	(130)	-0,35%	4.074	12,45%	-	0,00%	36.789
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.563	54.236	-	2.000	-	-445	1.673	-3.732	327	68.899	78,72%	(14.662)
	Linkage	31.740	29.210	28.918	-	-	-	-293	-291	-2.822	291	36.423	79,40%	(7.505)
	Non-Linkage	26.229	23.354	25.318	-	2.000	2.000	-152	1.964	-911	36	32.475	77,96%	(7.157)
	• Local Champion	25.361	22.616	22.595	-	-	0	-137	-21	-2.766	21	27.203	83,06%	(4.608)
	• 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	30.372	-	110	110	-1.276	-585	-3.630	695	35.355	85,91%	(4.983)
	KUR	32.921	29.685	29.110	-	110	110	-1.243	-575	-3.811	685	34.159	85,22%	(5.049)
	Non KUR	1.081	1.272	1.262	-	-	0	-33	-10	181	10	1.195	105,57%	67
3	PWG	9.475	19.029	19.463	3.167	2.664	-503	1.969	434	9.988	2.230	25.560	76,15%	(6.097)
	Cilem	5.148	12.330	12.508	1.411	720	-691	1.279	178	7.360	542	16.445	76,06%	(3.937)
	Gadai	4.327	6.699	6.955	1.755	1.944	189	691	256	2.628	1.688	9.115	76,31%	(2.160)
4	CFG	262.577	288.932	291.262	5.286	4.944	-342	4.468	2.329	28.685	2.615	282.867	102,97%	8.395
	CF 1	159.367	168.492	169.338	1.954	2.399	445	251	846	9.971	1.553	161.798	104,66%	7.540
	Total Griya	139.426	144.422	145.490	1.775	2.051	276	0	1.068	6.064	983	140.055	103,88%	5.435
	• Total Non Program	139.426	144.422	145.490	1.775	2.051	276	315	1.068	6.064	983	140.055	103,88%	5.435
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.847	179	348	169	251	-222	3.906	570	21.743	109,68%	2.105
	CF 2	103.210	120.441	121.924	3.332	2.545	-787	4.217	1.483	18.714	1.062	121.069	100,71%	855
	Mitraguna & Others	99.172	115.488	116.660	3.332	2.195	-1.137	4.258	1.172	17.488	1.023	115.472	101,03%	1.188
	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	395.333	8.453	9.718	1.265	4.716	3.851	31.310	5.867	412.680	95,80%	(17.346)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	29	30	30	0,00%	0,06%	0,05%	-	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	2.796	2,57%	6,10%	9,21%	907	1.924	917			
	KUR	703	1.591	1.737	2.644	2,14%	5,85%	9,08%	907	1.940	1.053			
	Non KUR	169	287	152	152	15,61%	11,94%	12,04%	-	(17)	(135)			
3	PWG	-	222	-	569	0,00%	0,00%	2,92%	569	569	347			
	Cilem	-	222	-	542	0,00%	0,00%	4,33%	542	542	320			
	Gadai	-	-	-	27	0,00%	0,00%	0,39%	27	27	27			
4	CFG	4.689	3.876	3.435	8.353	1,79%	1,19%	2,87%	4.919	3.664	4.478			
	CF 1	4.583	3.324	3.018	6.012	2,88%	1,79%	3,55%	2.994	1.429	2.688			
	Total Griya	3.651	2.050	1.927	3.880	2,62%	1,33%	2,67%	1.953	229	1.830			
	Oto	932	1.274	1.091	2.132	4,67%	4,53%	8,94%	1.041	1.200	858			
	CF 2	106	552	417	2.341	0,10%	0,35%	1,92%	1.925	2.236	1.789			
	Mitraguna & Others	106	552	417	2.341	0,11%	0,36%	2,01%	1.925	2.236	1.789			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	6.006	5.353	11.748	1,53%	1,37%	2,97%	6.395	6.187	5.742	0,00%	100,00%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	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%	0,49%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.932	1.576	1.648	1,53%	5,09%	5,43%	72	1.127	(284)			
	KUR	341	1.602	1.120	1.195	1,04%	3,77%	4,10%	75	854	(407)			
	Non KUR	180	330	456	453	16,68%	35,82%	35,91%	(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	6.525	1,07%	2,36%	2,24%	(298)	3.727	(337)			
	CF 1	2.607	5.561	5.540	5.243	1,64%	3,29%	3,10%	(298)	2.635	(318)			
	Total Griya	2.357	4.922	4.907	4.862	1,69%	3,40%	3,34%	(45)	2.504	(60)			
	Oto	250	639	633	381	1,25%	2,63%	1,60%	(252)	131	(258)			
	CF 2	190	1.300	1.282	1.282	0,18%	1,06%	1,05%	-	1.092	(19)			
	Mitraguna & Others	190	1.300	1.282	1.282	0,19%	1,11%	1,10%	-	1.092	(19)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.918	8.522	8.297	0,91%	2,18%	2,10%	(225)	4.979	(621)	0,00%	100,00%	-2,1%

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 (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	36	47	47	6	0	11	30,77%	(170)	-78,19%	4.016	1,18%	(3.969)
2	Tabungan	144.169	157.059	162.462	162.190	(3.152)	(272)	5.131	3,27%	18.021	12,50%	153.747	105,49%	8.443
3	Deposito	10.918	22.690	20.072	20.072	1.622	0	(2.618)	-11,54%	9.154	83,85%	11.390	176,23%	8.682
	Total	155.304	179.785	182.581	182.310	(1.524)	(272)	2.525	1,40%	27.005	17,39%	169.153	107,78%	13.157
	CASA	144.386	157.095	162.510	162.238	(3.146)	(272)	5.143	3,27%	17.851	12,36%	157.763	102,84%	4.475
	(%) CASA	92,97%	87,38%	89,01%	88,99%									
	FDR	134,72%	125,44%	123,82%	124,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.150	916	916		(1)	(234)	-20,35%	(345)	-27,34%	-	0,00%	916
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-65,22%		0,00%	0
3	Tabungan ISE	1.260	1.150	916	916		(1)	(234)	-20,35%	(344)	-27,33%		0,00%	916
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	• Local Champion	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	58.803	1.175	1.200	25	681	-248	3.890	1.448	59.967	98,06%	(1.164)
	KUR	53.824	57.681	57.458	1.175	1.200	25	710	-224	3.634	1.424	58.554	98,13%	(1.096)
	Non KUR	1.089	1.370	1.345	-	-	0	-29	-25	256	25	1.413	95,21%	(68)
3	PWG	2.063	7.419	8.041	587	701	114	457	622	5.978	79	8.829	91,08%	(788)
	Cilem	2.063	7.419	8.041	587	701	114	457	622	5.978	79	8.829	91,08%	(788)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	157.351	2.379	1.508	-871	986	184	7.353	1.324	159.620	98,58%	(2.269)
	CF 1	15.162	17.559	17.580	264	338	74	112	21	2.418	317	16.355	107,49%	1.225
	Total Griya	4.320	3.872	3.857	-	-	0	0	-15	-463	15	4.663	82,72%	(806)
	• Total Non Program	3.984	3.556	3.543	-	-	0	-40	-13	-442	13	4.288	82,62%	(745)
	• Program	336	317	315	-	-	0	-2	-2	-21	2	375	83,92%	(60)
	Oto	10.841	13.686	13.722	264	338	74	112	36	2.881	302	11.692	117,37%	2.031
	CF 2	134.836	139.609	139.772	2.115	1.170	-945	874	163	4.935	1.007	143.265	97,56%	(3.494)
	Mitraguna & Others	130.780	135.631	135.809	2.115	1.170	-945	897	178	5.028	992	138.474	98,08%	(2.665)
	Pensiun	4.056	3.978	3.963	-	-	0	-23	-15	-93	15	4.792	82,70%	(829)
	Total Pembiayaan	209.233	225.525	226.081	4.141	3.409	-732	2.090	556	16.848	2.853	230.674	98,01%	(4.593)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.368	0,00%	0,00%	72,55%	1.368	1.368	1.368			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.368	0,00%	0,00%	72,55%	1.368	1.368	1.368			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	88	57	2.165	0,00%	0,10%	3,68%	2.109	2.165	2.077			
	KUR	-	22	-	2.061	0,00%	0,00%	3,59%	2.061	2.061	2.040			
	Non KUR	-	67	57	104	0,00%	4,14%	7,74%	47	104	38			
3	PWG	-	-	-	48	0,00%	0,00%	0,60%	48	48	48			
	Cilem	-	-	-	48	0,00%	0,00%	0,60%	48	48	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.123	1.464	3.381	0,72%	0,93%	2,15%	1.917	2.304	2.258			
	CF 1	278	526	521	721	1,83%	2,97%	4,10%	200	443	195			
	Total Griya	278	253	253	500	6,43%	6,54%	12,95%	246	222	246			
	Oto	-	273	268	221	0,00%	1,96%	1,61%	(47)	221	(52)			
	CF 2	799	597	942	2.660	0,59%	0,68%	1,90%	1.717	1.861	2.063			
	Mitraguna & Others	799	597	942	2.076	0,61%	0,69%	1,53%	1.134	1.278	1.480			
	Pensiun	-	-	-	583	0,00%	0,00%	14,72%	583	583	583			
	Total Pembiayaan	1.077	1.212	1.520	6.962	0,51%	0,67%	3,08%	5.442	5.886	5.751	0,43%	86,13%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	-	9	8	0,26%	0,02%	0,01%	(1)	(135)	8			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	-	9	8	3,71%	0,68%	0,62%	(1)	(32)	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	1.525	0,54%	0,88%	0,97%	136	716	204			
	CF 1	140	132	132	132	0,92%	0,75%	0,75%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,96%	-	-	-			
	CF 2	670	1.190	1.258	1.394	0,50%	0,90%	1,00%	136	724	204			
	Mitraguna & Others	670	1.122	1.190	1.326	0,51%	0,88%	0,98%	136	656	204			
	Pensiun	-	68	68	68	0,00%	0,03%	1,71%	-	68	-			
	Total Pembiayaan	954	1.321	2.149	1.534	0,46%	0,95%	0,68%	(616)	580	213	0,15%	77,65%	-0,5%

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 (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.292	2.235	2.239	(8)	4	(53)	-2,33%	2.001	841,75%	3.947	56,73%	(1.708)
2	Tabungan	85.480	92.325	93.324	93.357	5.233	33	1.032	1,12%	7.877	9,21%	93.731	99,60%	(374)
3	Deposito	55.765	42.238	41.941	41.941	(996)	0	(298)	-0,71%	(13.824)	-24,79%	56.364	74,41%	(14.424)
	Total	141.483	136.856	137.500	137.536	4.229	36	680	0,50%	(3.946)	-2,79%	154.042	89,28%	(16.506)
	CASA	85.718	94.618	95.560	95.596	5.225	36	978	1,03%	9.878	11,52%	97.678	97,87%	(2.082)
	(%) CASA	60,59%	69,14%	69,50%	69,51%									
	FDR	57,51%	64,33%	64,34%	64,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.442	2.431	2.431	0	(11)	-0,44%	2.094	621,32%	-	0,00%	2.431
2	Giro ISE	44	2.056	2.035	2.035	0	(22)	-1,06%	1.990	4475,41%	-	0,00%	2.035
3	Tabungan ISE	293	385	396	396	0	11	2,88%	104	35,50%	-	0,00%	396
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	25.909	25.963	970	750	-220	53	54	-2.627	696	29.069	89,31%	(3.106)
	KUR	28.019	25.337	25.398	970	750	-220	67	61	-2.621	689	28.375	89,51%	(2.977)
	Non KUR	572	572	565	-	-	0	-14	-7	-7	7	694	81,45%	(129)
3	PWG	2.056	6.069	6.505	850	612	-238	630	436	4.448	176	6.812	95,49%	(308)
	Cilem	2.056	6.069	6.505	850	612	-238	630	436	4.448	176	6.812	95,49%	(308)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	55.995	633	941	308	898	-66	5.270	1.007	58.468	95,77%	(2.473)
	CF 1	3.683	6.400	6.509	-	185	185	-156	109	2.826	76	4.611	141,16%	1.898
	Total Griya	695	363	361	-	-	0	0	-2	-334	2	935	38,57%	(575)
	• Total Non Program	695	363	361	-	-	0	-5	-2	-334	2	935	38,57%	(575)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.037	6.148	-	185	185	-156	111	3.160	74	3.675	167,27%	2.473
	CF 2	47.042	49.662	49.487	633	756	123	1.053	-175	2.445	931	53.857	91,88%	(4.371)
	Mitraguna & Others	38.019	39.703	39.593	580	756	176	712	-110	1.574	866	44.239	89,50%	(4.647)
	Pensiun	9.023	9.959	9.894	53	-	-53	341	-65	871	65	9.618	102,87%	276
	Total Pembiayaan	81.372	88.039	88.463	2.453	2.303	-150	1.580	424	7.091	1.879	94.350	93,76%	(5.887)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	594	689	1.768	2,01%	2,66%	6,81%	1.079	1.194	1.174			
	KUR	574	538	632	1.768	2,05%	2,50%	6,96%	1.136	1.194	1.230			
	Non KUR	-	56	57	-	0,00%	9,90%	0,00%	(57)	-	(56)			
3	PWG	-	72	-	118	0,00%	0,00%	1,81%	118	118	45			
	Cilem	-	72	-	118	0,00%	0,00%	1,81%	118	118	45			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	1.401	2.457	5.866	0,46%	4,38%	10,48%	3.409	5.632	4.465			
	CF 1	134	113	106	849	3,65%	1,65%	13,05%	743	715	736			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	113	106	849	4,50%	1,75%	13,81%	743	715	736			
	CF 2	100	1.288	2.351	5.017	0,21%	4,73%	10,14%	2.665	4.917	3.729			
	Mitraguna & Others	-	1.202	1.360	3.678	0,00%	3,42%	9,29%	2.319	3.678	2.476			
	Pensiun	100	85	992	1.338	1,10%	9,96%	13,53%	347	1.239	1.253			
	Total Pembiayaan	808	2.067	3.146	7.752	0,99%	3,57%	8,76%	4.606	6.944	5.685	1,87%	78,68%	-6,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	482	431	576	1,10%	1,66%	2,22%	145	261	94			
	KUR	178	315	266	356	0,63%	1,05%	1,40%	90	179	41			
	Non KUR	138	167	165	220	24,08%	28,86%	38,91%	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	598	0,00%	0,35%	1,07%	400	598	400			
	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	598	0,00%	0,40%	1,21%	400	598	400			
	Mitraguna & Others	-	198	198	598	0,00%	0,50%	1,51%	400	598	400			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	680	629	1.174	0,39%	0,71%	1,33%	545	859	494	0,04%	96,90%	-1,3%

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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	37.658	40.656	40.717	17.716	61	3.059	8,12%	20.544	101,84%	24.947	163,22%	15.770
2	Tabungan	135.101	144.598	145.399	145.614	1.028	215	1.016	0,70%	10.513	7,78%	144.648	100,67%	966
3	Deposito	28.599	25.975	26.036	26.036	(270)	0	60	0,23%	(2.563)	-8,96%	29.038	89,66%	(3.003)
	Total	183.873	208.231	212.091	212.366	18.473	275	4.135	1,99%	28.493	15,50%	198.633	106,91%	13.733
	CASA	155.274	182.256	186.056	186.331	18.743	275	4.075	2,24%	31.057	20,00%	169.595	109,87%	16.736
	(%) CASA	84,45%	87,53%	87,72%	87,74%									
	FDR	85,47%	92,27%	92,16%	92,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.960	13.163	12.827		(335)	(133)	-1,02%	4.159	47,97%	-	0,00%	12.827
2	Giro ISE	6.094	219	205	176		(30)	(43)	-19,73%	(5.918)	-97,12%		0,00%	176
3	Tabungan ISE	2.575	10.941	11.157	10.852		(306)	(90)	-0,82%	8.277	321,42%		0,00%	10.852
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	36.005	1.505	620	-885	559	-115	6.115	735	33.708	106,81%	2.296
	KUR	29.147	35.304	35.214	1.305	620	-685	379	-90	6.067	710	32.755	107,51%	2.459
	Non KUR	742	816	791	200	-	-200	180	-25	49	25	953	82,94%	(163)
3	PWG	5.787	16.629	17.968	3.514	3.660	146	1.882	1.340	12.181	2.320	18.765	95,75%	(797)
	Cilem	4.662	13.656	13.990	2.157	1.416	-741	1.700	333	9.328	1.083	14.106	99,18%	(116)
	Gadai	1.126	2.972	3.978	1.357	2.244	886	182	1.006	2.853	1.237	4.659	85,39%	(681)
4	CFG	121.436	139.388	141.498	2.845	3.320	475	2.652	2.110	20.062	1.210	130.535	108,40%	10.962
	CF 1	20.925	20.382	20.767	243	555	312	52	385	-158	170	22.015	94,33%	(1.248)
	Total Griya	15.996	15.349	15.323	-	-	0	0	-26	-673	26	16.278	94,13%	(955)
	• Total Non Program	15.996	15.349	15.323	-	-	0	-76	-26	-673	26	16.278	94,13%	(955)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.033	5.444	243	555	312	52	411	515	144	5.737	94,89%	(293)
	CF 2	100.511	119.006	120.730	2.602	2.765	163	2.600	1.724	20.220	1.041	108.520	111,25%	12.210
	Mitraguna & Others	63.905	77.355	78.936	2.372	2.251	-121	2.759	1.581	15.031	670	71.215	110,84%	7.720
	Pensiun	36.606	41.651	41.795	230	514	284	-159	143	5.189	371	37.305	112,04%	4.490
	Total Pembiayaan	157.150	192.136	195.470	7.864	7.600	-265	5.092	3.334	38.320	4.266	183.047	106,79%	12.423

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	321	182	1.468	0,60%	0,50%	4,08%	1.286	1.289	1.147			
	KUR	179	267	128	1.310	0,61%	0,36%	3,72%	1.182	1.132	1.043			
	Non KUR	-	53	54	158	0,00%	6,64%	19,95%	104	158	104			
3	PWG	74	217	-	1.379	1,27%	0,00%	7,67%	1.379	1.306	1.162			
	Cilem	74	217	-	1.228	1,58%	0,00%	8,78%	1.228	1.155	1.012			
	Gadai	-	-	-	151	0,00%	0,00%	3,79%	151	151	151			
4	CFG	1.115	1.247	1.652	3.537	0,92%	1,19%	2,50%	1.884	2.422	2.290			
	CF 1	120	78	248	89	0,57%	1,22%	0,43%	(159)	(31)	11			
	Total Griya	-	-	170	-	0,00%	1,11%	0,00%	(170)	-	-			
	Oto	120	78	78	89	2,43%	1,56%	1,64%	11	(31)	11			
	CF 2	995	1.169	1.404	3.448	0,99%	1,18%	2,86%	2.043	2.453	2.279			
	Mitraguna & Others	254	1.169	1.081	2.162	0,40%	1,40%	2,74%	1.081	1.908	993			
	Pensiun	740	-	324	1.286	2,02%	0,78%	3,08%	962	546	1.286			
	Total Pembiayaan	1.367	1.784	1.834	6.384	0,87%	0,95%	3,27%	4.549	5.017	4.600	0,15%	95,30%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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%	0,94%	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%	0,96%	62	1.164	59			
	Mitraguna & Others	-	829	826	889	0,00%	1,13%	1,07%	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%	0,76%	232	1.443	67	0,06%	92,12%	-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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	372	317	267	149	(50)	(105)	-28,33%	(194)	-42,11%	4.062	6,56%	(3.796)
2	Tabungan	104.069	105.577	101.425	101.329	3.780	(97)	(4.248)	-4,02%	(2.740)	-2,63%	112.224	90,29%	(10.895)
3	Deposito	24.703	24.980	24.758	24.758	492	0	(222)	-0,89%	54	0,22%	25.260	98,01%	(503)
	Total	129.233	130.929	126.499	126.353	4.422	(147)	(4.576)	-3,50%	(2.880)	-2,23%	141.546	89,27%	(15.193)
	CASA	104.530	105.949	101.742	101.595	3.930	(147)	(4.354)	-4,11%	(2.934)	-2,81%	116.286	87,37%	(14.690)
	(%) CASA	80,88%	80,92%	80,43%	80,41%									
	FDR	125,49%	142,46%	147,21%	147,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.810	2.476	2.495		19	(314)	-11,19%	(1.539)	-38,14%	-	0,00%	2.495
2	Giro ISE	415	313	213	226		14	(87)	-27,75%	(189)	-45,60%		0,00%	226
3	Tabungan ISE	3.618	2.497	2.264	2.269		5	(228)	-9,12%	(1.349)	-37,29%		0,00%	2.269
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.377	22.431	680	665	-15	-240	54	-464	611	24.568	91,30%	(2.137)
	KUR	22.067	21.538	21.473	680	520	-160	-202	-65	-594	585	23.628	90,88%	(2.155)
	Non KUR	827	839	958	-	145	145	-37	119	130	26	939	101,94%	18
3	PWG	1.733	6.358	7.441	1.157	1.437	280	1.107	1.084	5.709	353	9.106	81,72%	(1.665)
	Cilem	1.733	6.358	7.441	1.157	1.437	280	1.107	1.084	5.709	353	9.106	81,72%	(1.665)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	156.348	7.120	2.741	-4.379	5.839	-1.444	18.797	4.185	156.383	99,98%	(34)
	CF 1	5.904	7.952	7.928	-	133	133	38	-24	2.024	157	8.161	97,15%	(232)
	Total Griya	1.926	1.766	1.754	-	-	0	0	-12	-172	12	2.510	69,89%	(756)
1	• Total Non Program	1.926	1.766	1.754	-	-	0	-18	-12	-172	12	2.510	69,89%	(756)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.174	-	133	133	38	-12	2.196	145	5.650	109,27%	524
	CF 2	131.647	149.840	148.420	7.120	2.608	-4.512	5.801	-1.420	16.773	4.028	148.222	100,13%	198
	Mitraguna & Others	65.693	81.670	80.370	5.921	1.480	-4.441	5.470	-1.300	14.677	2.780	80.821	99,44%	(451)
	Pensiun	65.954	68.170	68.050	1.199	1.128	-71	331	-121	2.096	1.249	67.401	100,96%	649
	Total Pembiayaan	162.178	186.527	186.220	8.957	4.843	-4.114	6.707	-306	24.042	5.149	190.056	97,98%	(3.836)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	988	560	2.093	2,80%	2,50%	9,33%	1.532	1.453	1.104			
	KUR	508	882	507	2.009	2,30%	2,36%	9,36%	1.501	1.500	1.127			
	Non KUR	132	106	53	84	15,90%	6,31%	8,76%	31	(48)	(23)			
3	PWG	-	49	-	106	0,00%	0,00%	1,42%	106	106	57			
	Cilem	-	49	-	106	0,00%	0,00%	1,42%	106	106	57			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	649	709	1.274	0,75%	0,45%	0,82%	565	240	626			
	CF 1	-	-	-	227	0,00%	0,00%	2,86%	227	227	227			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	227	0,00%	0,00%	3,67%	227	227	227			
	CF 2	1.035	649	709	1.048	0,79%	0,47%	0,71%	339	13	399			
	Mitraguna & Others	403	-	63	538	0,61%	0,08%	0,67%	475	135	538			
	Pensiun	632	649	646	510	0,96%	0,95%	0,75%	(136)	(122)	(139)			
	Total Pembiayaan	1.675	1.686	1.269	3.473	1,03%	0,68%	1,86%	2.204	1.798	1.787	1,20%	35,61%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	180	257	353	1,34%	1,15%	1,58%	96	48	173			
	KUR	52	127	153	253	0,23%	0,71%	1,18%	100	201	126			
	Non KUR	254	54	104	100	30,69%	12,37%	10,47%	(3)	(154)	47			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	219	295	391	0,19%	0,16%	0,21%	96	86	172	0,88%	-319,64%	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 (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.344	2.276	518.115	517.761	(1.303)	(354)	515.485	22648,35%	513.417	11819,51%	8.521	6075,99%	509.240
2	Tabungan	114.974	123.277	212.201	211.021	3.546	(1.180)	87.744	71,18%	96.047	83,54%	123.744	170,53%	87.277
3	Deposito	26.220	20.252	90.269	91.256	(98)	987	71.004	350,59%	65.036	248,04%	26.643	342,52%	64.613
	Total	145.538	145.805	820.585	820.038	2.145	(548)	674.232	462,42%	674.500	463,45%	158.908	516,05%	661.130
	CASA	119.318	125.553	730.316	728.782	2.243	(1.534)	603.229	480,46%	609.464	510,79%	132.265	551,00%	596.516
	(%) CASA	81,98%	86,11%	89,00%	88,87%									
	FDR	76,36%	86,66%	21,54%	21,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	1.291	11.224	11.167		(58)	9.876	765,20%	9.301	498,49%	-	0,00%	11.167
2	Giro ISE	28	21	24	29		5	8	38,54%	1	3,33%		0,00%	29
3	Tabungan ISE	1.837	1.269	9.600	9.537		(63)	8.268	651,29%	7.700	419,07%		0,00%	9.537
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	44	44		0	0	0,00%	4	10,00%		0,00%	44

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	• Local Champion	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.423	52.946	60.292	1.200	800	-400	-558	7.346	6.868	(6.546)	55.808	108,03%	4.483
	KUR	51.074	49.781	56.962	1.100	800	-300	-452	7.181	5.887	(6.381)	53.209	107,05%	3.752
	Non KUR	2.349	3.165	3.330	100	-	-100	-106	165	981	(165)	2.599	128,12%	731
3	PWG	2.145	12.222	19.685	2.347	1.396	-951	2.357	7.463	17.540	(6.067)	9.026	218,09%	10.659
	Cilem	2.145	12.222	19.685	2.347	1.396	-951	2.357	7.463	17.540	(6.067)	9.026	218,09%	10.659
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	53.904	59.938	95.563	1.302	2.596	1.294	43	35.624	41.658	(33.028)	58.971	162,05%	36.591
	CF 1	25.145	28.154	43.646	425	881	456	339	15.492	18.501	(14.610)	26.337	165,72%	17.309
	Total Griya	14.964	15.575	21.461	-	-	0	0	5.886	6.497	(5.886)	15.765	136,13%	5.696
	• Total Non Program	10.068	10.957	16.711	-	-	0	-141	5.754	6.643	(5.754)	10.300	162,25%	6.411
	• Program	4.896	4.618	4.750	-	-	0	-37	132	-146	(132)	5.466	86,91%	(716)
	Oto	10.181	12.579	22.185	425	881	456	339	9.605	12.004	(8.724)	10.572	209,85%	11.613
	CF 2	28.759	31.784	51.917	877	1.715	838	-296	20.133	23.157	(18.418)	32.634	159,09%	19.283
	Mitraguna & Others	27.880	30.852	50.987	877	1.715	838	-276	20.135	23.107	(18.420)	31.416	162,29%	19.570
	Pensiun	880	933	930	-	-	0	-20	-3	50	3	1.218	76,36%	(288)
	Total Pembiayaan	111.128	126.357	176.763	4.849	4.792	-57	1.773	50.407	65.635	(45.614)	125.462	140,89%	51.302

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	291	-	1.013	68,36%	0,00%	82,72%	1.013	(119)	721			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	291	-	1.013	68,36%	0,00%	82,72%	1.013	(119)	721			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	393	596	3.818	0,03%	1,13%	6,33%	3.222	3.803	3.426			
	KUR	16	322	437	3.443	0,03%	0,88%	6,04%	3.006	3.428	3.121			
	Non KUR	-	71	159	375	0,00%	5,02%	11,26%	216	375	305			
3	PWG	-	-	-	195	0,00%	0,00%	0,99%	195	195	195			
	Cilem	-	-	-	195	0,00%	0,00%	0,99%	195	195	195			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	857	1.035	1.008	3.900	1,59%	1,68%	4,08%	2.893	3.043	2.866			
	CF 1	857	823	1.008	2.784	3,41%	3,58%	6,38%	1.776	1.927	1.961			
	Total Griya	582	477	659	874	3,89%	4,23%	4,07%	215	291	397			
	Oto	275	346	349	1.910	2,70%	2,77%	8,61%	1.561	1.635	1.564			
	CF 2	-	212	-	1.117	0,00%	0,00%	2,15%	1.117	1.117	905			
	Mitraguna & Others	-	212	-	1.117	0,00%	0,00%	2,19%	1.117	1.117	905			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.005	1.719	1.604	8.926	1,80%	1,27%	5,05%	7.323	6.922	7.207	0,55%	89,03%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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	12	0,52%	0,02%	0,02%	(0)	(266)	(0)			
	KUR	271	12	12	12	0,53%	0,02%	0,02%	(0)	(259)	(0)			
	Non KUR	8	-	-	-	0,33%	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	1.287	1.474	1.642	1.815	2,39%	2,74%	1,90%	173	527	341			
	CF 1	592	640	631	804	2,35%	2,24%	1,84%	173	213	164			
	Total Griya	592	640	631	631	3,95%	4,05%	2,94%	-	40	(9)			
	Oto	-	-	-	173	0,00%	0,00%	0,78%	173	173	173			
	CF 2	696	834	1.011	1.010	2,42%	3,18%	1,95%	(0)	315	177			
	Mitraguna & Others	696	834	1.011	1.010	2,50%	3,28%	1,98%	(0)	315	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.565	1.486	1.654	1.826	1,41%	1,31%	1,03%	172	261	340	0,04%	95,93%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	203	187	189	52	2	(14)	-6,96%	156	475,32%	5.242	3,60%	(5.054)
2	Tabungan	95.230	93.477	94.050	94.003	158	(47)	527	0,56%	(1.226)	-1,29%	103.074	91,20%	(9.070)
3	Deposito	25.200	24.172	24.104	24.154	660	50	(19)	-0,08%	(1.046)	-4,15%	25.823	93,54%	(1.669)
	Total	120.463	117.852	118.341	118.346	870	5	494	0,42%	(2.117)	-1,76%	134.139	88,23%	(15.793)
	CASA	95.263	93.680	94.237	94.192	210	(45)	513	0,55%	(1.070)	-1,12%	108.316	86,96%	(14.124)
	(%) CASA	79,08%	79,49%	79,63%	79,59%									
	FDR	167,21%	177,99%	178,82%	178,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.646	1.619	1.597		(22)	(49)	-2,95%	581	57,15%	-	0,00%	1.597
2	Giro ISE	1	29	36	10		(27)	(19)	-66,32%	9	1804,03%	-	0,00%	10
3	Tabungan ISE	1.016	1.617	1.583	1.587		5	(29)	-1,82%	572	56,27%	-	0,00%	1.587
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.084	61.174	915	1.700	785	-743	90	2.756	1.610	58.966	103,75%	2.208
	KUR	53.406	57.124	57.291	915	1.700	785	-644	167	3.886	1.533	53.818	106,45%	3.474
	Non KUR	5.013	3.959	3.883	-	-	0	-100	-77	-1.130	77	5.148	75,42%	(1.265)
3	PWG	7.973	11.790	12.486	1.197	1.009	-189	733	696	4.513	313	14.414	86,62%	(1.928)
	Cilem	7.973	11.790	12.486	1.197	1.009	-189	733	696	4.513	313	14.414	86,62%	(1.928)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	137.953	1.454	1.872	418	-1.161	1.066	2.913	805	158.372	87,11%	(20.419)
	CF 1	25.995	30.631	30.557	719	226	-493	363	-74	4.562	300	28.791	106,14%	1.766
	Total Griya	13.277	16.172	16.270	-	125	125	0	98	2.993	27	14.001	116,20%	2.269
	• Total Non Program	13.277	16.172	16.270	-	125	125	-145	98	2.993	27	14.001	116,20%	2.269
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.459	14.287	719	101	-618	363	-172	1.569	273	14.789	96,60%	(503)
	CF 2	109.045	106.256	107.396	735	1.646	911	-1.525	1.141	-1.649	505	129.582	82,88%	(22.185)
	Mitraguna & Others	98.253	96.042	97.021	735	1.420	685	-1.452	978	-1.232	442	116.997	82,93%	(19.976)
	Pensiun	10.792	10.213	10.376	-	226	226	-73	162	-416	64	12.585	82,44%	(2.209)
	Total Pembiayaan	201.431	209.761	211.614	3.566	4.581	1.014	-1.172	1.853	10.182	2.728	231.752	91,31%	(20.139)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	2.221	1.895	5.504	2,02%	3,10%	9,00%	3.609	4.324	3.283			
	KUR	896	1.651	1.456	4.810	1,68%	2,55%	8,40%	3.354	3.915	3.159			
	Non KUR	284	570	439	694	5,67%	11,08%	17,86%	255	409	124			
3	PWG	-	13	-	108	0,00%	0,00%	0,86%	108	108	95			
	Cilem	-	13	-	108	0,00%	0,00%	0,86%	108	108	95			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.268	2.089	3.358	0,59%	1,53%	2,43%	1.269	2.563	1.090			
	CF 1	92	358	281	1.189	0,35%	0,92%	3,89%	909	1.098	832			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	358	281	1.189	0,72%	1,94%	8,32%	909	1.098	832			
	CF 2	704	1.911	1.808	2.169	0,65%	1,70%	2,02%	361	1.465	258			
	Mitraguna & Others	704	1.911	1.808	2.025	0,72%	1,88%	2,09%	217	1.322	115			
	Pensiun	-	-	-	143	0,00%	0,00%	1,38%	143	143	143			
	Total Pembiayaan	1.975	4.502	3.984	8.970	0,98%	1,90%	4,24%	4.986	6.995	4.467	0,86%	79,69%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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	983	1,19%	1,29%	1,61%	198	288	105			
	KUR	639	713	624	823	1,20%	1,09%	1,44%	199	184	110			
	Non KUR	56	165	161	160	1,12%	4,08%	4,12%	(1)	104	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.024	1.129	2.225	0,82%	0,82%	1,61%	1.097	1.121	1.202			
	CF 1	-	136	136	308	0,00%	0,44%	1,01%	172	308	172			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	136	308	0,00%	0,94%	2,16%	172	308	172			
	CF 2	1.105	887	992	1.917	1,01%	0,93%	1,79%	925	813	1.030			
	Mitraguna & Others	899	887	992	1.917	0,92%	1,03%	1,98%	925	1.018	1.030			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.902	1.914	3.208	0,89%	0,91%	1,52%	1.294	1.409	1.307	0,15%	90,38%	-1,4%

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 (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	150	843	280	(53)	(563)	130	86,37%	(895)	-76,18%	3.787	7,39%	(3.508)
2	Tabungan	91.378	103.309	102.977	102.533	1.863	(443)	(776)	-0,75%	11.155	12,21%	97.657	104,99%	4.876
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	120.917	119.911	1.627	(1.006)	(519)	-0,43%	6.472	5,71%	122.829	97,62%	(2.918)
	CASA	92.553	103.459	103.819	102.813	1.811	(1.006)	(646)	-0,62%	10.260	11,09%	101.444	101,35%	1.369
	(%) CASA	81,59%	85,91%	85,86%	85,74%									
	FDR	111,58%	119,38%	121,81%	122,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.492	1.292	1.224		(67)	(268)	-17,97%	(189)	-13,39%	-	0,00%	1.224
2	Giro ISE	4	7	117	48		(69)	41	608,33%	43	995,26%		0,00%	48
3	Tabungan ISE	1.409	1.486	1.175	1.177		2	(309)	-20,80%	(232)	-16,49%		0,00%	1.177
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	59.709	1.635	1.650	15	468	216	1.520	1.434	65.181	91,61%	(5.472)
	KUR	54.166	54.900	55.187	1.535	1.650	115	490	287	1.021	1.363	60.909	90,61%	(5.722)
	Non KUR	4.022	4.593	4.522	100	-	-100	-22	-71	500	71	4.271	105,87%	251
3	PWG	2.382	8.045	9.458	1.762	1.680	-81	1.869	1.413	7.076	268	8.936	105,85%	523
	Cilem	2.382	8.045	9.458	1.762	1.680	-81	1.869	1.413	7.076	268	8.936	105,85%	523
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	78.119	1.605	2.160	555	1.086	1.889	12.176	271	72.936	107,11%	5.182
	CF 1	8.522	7.918	7.957	-	100	100	-253	39	-565	61	9.360	85,01%	(1.403)
	Total Griya	5.933	5.594	5.594	-	-	0	0	0	-340	-	6.150	90,95%	(556)
	• Total Non Program	5.933	5.594	5.594	-	-	0	-43	0	-340	-	6.150	90,95%	(556)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.324	2.363	-	100	100	-253	39	-226	61	3.210	73,62%	(847)
	CF 2	57.421	68.312	70.162	1.605	2.060	455	1.339	1.850	12.741	210	63.576	110,36%	6.586
	Mitraguna & Others	56.582	66.967	68.788	1.605	2.025	420	964	1.822	12.206	203	62.200	110,59%	6.588
	Pensiun	838	1.345	1.373	-	35	35	375	28	535	7	1.376	99,83%	(2)
	Total Pembiayaan	126.569	143.768	147.286	5.002	5.491	489	3.423	3.518	20.717	1.973	147.108	100,12%	178

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	386	576	4.830	0,22%	0,22%	0,97%	4.254	4.700	4.444			
	KUR	123	177	204	3.819	0,23%	0,37%	6,92%	3.615	3.696	3.642			
	Non KUR	6	209	372	1.011	0,16%	8,10%	22,36%	639	1.005	802			
3	PWG	-	5	-	231	0,00%	0,00%	0,00%	231	231	226			
	Cilem	-	5	-	231	0,00%	0,00%	2,44%	231	231	226			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	542	597	2.542	0,68%	0,78%	3,25%	1.944	2.094	1.999			
	CF 1	217	530	497	602	2,55%	6,27%	7,57%	106	385	73			
	Total Griya	-	430	497	497	0,00%	8,88%	8,88%	-	497	67			
	Oto	217	100	-	106	8,39%	0,00%	4,47%	106	(111)	6			
	CF 2	230	13	100	1.939	0,40%	0,15%	2,76%	1.839	1.709	1.926			
	Mitraguna & Others	230	13	100	1.939	0,41%	0,15%	2,82%	1.839	1.709	1.926			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	933	1.173	7.602	0,46%	0,82%	5,16%	6.429	7.025	6.669	1,31%	74,67%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	1,72%	-	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%	-252,08%	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 (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.071	3.079	3.180	(48)	100	109	3,55%	1.302	69,33%	3.692	86,12%	(512)
2	Tabungan	48.550	58.141	53.855	53.599	611	(256)	(4.543)	-7,81%	5.048	10,40%	54.723	97,95%	(1.124)
3	Deposito	7.602	11.118	12.580	12.580	(25)	0	1.462	13,15%	4.978	65,49%	8.225	152,96%	4.356
	Total	58.030	72.330	69.514	69.359	539	(156)	(2.972)	-4,11%	11.328	19,52%	66.639	104,08%	2.720
	CASA	50.428	61.212	56.934	56.778	563	(156)	(4.434)	-7,24%	6.350	12,59%	58.414	97,20%	(1.636)
	(%) CASA	86,90%	84,63%	81,90%	81,86%									
	FDR	148,42%	134,44%	140,01%	140,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	620	554	554		0	(66)	-10,60%	96	20,99%	-	0,00%	554
2	Giro ISE	360	211	148	149		1	(62)	-29,55%	(211)	-58,70%		0,00%	149
3	Tabungan ISE	99	409	406	406		(0)	(3)	-0,84%	307	311,69%		0,00%	406
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	48.815	48.341	450	500	50	366	-474	3.304	974	51.370	94,10%	(3.029)
	KUR	43.986	47.464	46.917	250	400	150	110	-547	2.932	947	50.024	93,79%	(3.107)
	Non KUR	1.052	1.351	1.424	200	100	-100	255	73	372	27	1.346	105,75%	77
3	PWG	3.221	8.375	8.661	1.026	587	-440	981	287	5.440	300	7.751	111,74%	910
	Cilem	3.221	8.375	8.661	1.026	587	-440	981	287	5.440	300	7.751	111,74%	910
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.323	524	850	326	915	269	2.452	581	43.526	92,64%	(3.202)
	CF 1	26.387	25.677	25.290	374	-	-374	-303	-387	-1.098	387	27.065	93,44%	(1.775)
	Total Griya	5.331	5.367	5.350	159	-	-159	0	-17	19	17	5.506	97,17%	(156)
	• Total Non Program	5.331	5.033	5.017	-	-	0	-56	-16	-314	16	5.506	91,12%	(489)
	• Program	-	334	333	159	-	-159	166	-1	333	1	0	0,00%	333
	Oto	21.057	20.310	19.939	216	-	-216	-303	-370	-1.117	370	21.559	92,49%	(1.619)
	CF 2	11.484	14.377	15.034	150	850	700	1.218	656	3.550	194	16.461	91,33%	(1.427)
	Mitraguna & Others	8.469	9.981	10.659	150	850	700	1.241	679	2.191	171	13.011	81,92%	(2.352)
	Pensiun	3.015	4.397	4.374	-	-	0	-23	-23	1.359	23	3.449	126,81%	925
	Total Pembiayaan	86.130	97.244	97.326	2.000	1.937	-64	2.261	81	11.196	1.855	102.647	94,82%	(5.321)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	373	352	661	0,91%	0,72%	1,37%	309	252	287			
	KUR	384	373	352	661	0,87%	0,74%	1,41%	309	276	287			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	67	0,18%	0,00%	0,77%	67	61	67			
	Cilem	6	-	-	67	0,18%	0,00%	0,77%	67	61	67			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	865	1.865	4.059	3,22%	4,66%	10,07%	2.194	2.839	3.194			
	CF 1	985	712	1.084	3.014	3,73%	4,22%	11,92%	1.931	2.030	2.303			
	Total Griya	-	-	64	-	0,00%	1,20%	0,00%	(64)	-	-			
	Oto	985	712	1.020	3.014	4,68%	5,02%	15,12%	1.995	2.030	2.303			
	CF 2	235	153	781	1.045	2,05%	5,43%	6,95%	264	809	892			
	Mitraguna & Others	235	153	781	781	2,78%	7,83%	7,33%	-	546	628			
	Pensiun	-	-	-	264	0,00%	0,00%	6,02%	264	264	264			
	Total Pembiayaan	1.635	1.238	2.217	4.786	1,90%	2,28%	4,92%	2.570	3.152	3.548	3,27%	33,49%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	256	275	333	0,72%	0,56%	0,69%	59	9	77			
	KUR	102	152	192	251	0,23%	0,40%	0,53%	59	149	99			
	Non KUR	222	104	83	83	21,14%	6,11%	5,80%	-	(140)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	648	648	0,89%	1,62%	1,61%	-	310	-			
	CF 1	338	648	648	648	1,28%	2,52%	2,56%	-	310	-			
	Total Griya	-	131	131	131	0,00%	2,44%	2,45%	-	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	981	0,77%	0,95%	1,01%	59	319	77	3,64%	-261,13%	2,6%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.341	19.222	19.310	170	88	(2.031)	-9,52%	(8.876)	-31,49%	33.561	57,54%	(14.251)
2	Tabungan	231.223	226.599	233.846	233.520	1.518	(326)	6.921	3,05%	2.297	0,99%	242.859	96,15%	(9.339)
3	Deposito	34.752	39.313	39.751	39.751	1.639	0	438	1,11%	4.999	14,38%	34.790	114,26%	4.961
	Total	294.162	287.254	292.820	292.582	3.326	(238)	5.328	1,85%	(1.581)	-0,54%	311.210	94,01%	(18.629)
	CASA	259.410	247.940	253.069	252.831	1.687	(238)	4.890	1,97%	(6.580)	-2,54%	276.420	91,47%	(23.590)
	(%) CASA	88,19%	86,31%	86,42%	86,41%									
	FDR	81,90%	89,36%	88,44%	88,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.092	5.607	5.565		(42)	473	9,29%	1.077	24,00%	-	0,00%	5.565
2	Giro ISE	733	851	632	599		(33)	(252)	-29,62%	(134)	-18,32%		0,00%	599
3	Tabungan ISE	3.754	4.241	4.975	4.966		(9)	725	17,09%	1.211	32,27%		0,00%	4.966
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.754	1.711	-	-	0	-106	-43	-1.531	43	3.242	52,79%	(1.531)
	Linkage	1.406	1.044	1.004	-	-	-	-41	-40	-402	40	1.406	71,40%	(402)
	Non-Linkage	1.836	710	708	-	-	0	-65	-2	-1.128	2	1.836	38,54%	(1.128)
	• Local Champion	1.836	710	708	-	-	0	-65	-2	-1.128	2	1.836	38,54%	(1.128)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	71.253	71.445	2.685	1.600	-1.085	735	192	-1.028	1.408	73.644	97,01%	(2.199)
	KUR	67.505	66.715	66.984	2.685	1.600	-1.085	659	269	-520	1.331	68.537	97,73%	(1.552)
	Non KUR	4.969	4.538	4.461	-	-	0	76	-77	-508	77	5.107	87,34%	(646)
3	PWG	12.827	22.228	24.824	3.437	5.908	2.471	1.243	2.595	11.997	3.312	26.907	92,26%	(2.083)
	Cilem	7.700	14.623	17.173	1.590	3.078	1.488	1.175	2.550	9.473	528	18.141	94,67%	(968)
	Gadai	5.127	7.606	7.651	1.847	2.830	983	68	45	2.524	2.785	8.766	87,27%	(1.116)
4	CFG	152.377	161.442	160.988	3.230	2.809	-421	1.358	-454	8.610	3.263	171.931	93,64%	(10.943)
	CF 1	49.433	46.573	46.805	-	715	715	-47	232	-2.627	483	54.620	85,69%	(7.815)
	Total Griya	45.444	41.310	41.195	-	210	210	0	-115	-4.249	326	49.183	83,76%	(7.988)
	• Total Non Program	21.636	18.470	18.280	-	50	50	-146	-191	-3.356	241	22.606	80,86%	(4.327)
	• Program	23.808	22.840	22.915	-	160	160	-166	76	-893	85	26.576	86,23%	(3.661)
	Oto	3.989	5.263	5.610	-	505	505	-47	347	1.622	158	5.438	103,17%	172
	CF 2	102.945	114.868	114.183	3.230	2.094	-1.136	1.406	-686	11.238	2.780	117.311	97,33%	(3.128)
	Mitraguna & Others	90.697	100.649	99.915	2.389	1.732	-657	803	-734	9.219	2.466	103.809	96,25%	(3.893)
	Pensiun	12.248	14.219	14.267	841	362	-479	602	48	2.019	314	13.502	105,67%	765
	Total Pembiayaan	240.919	256.678	258.968	9.352	10.317	964	3.230	2.290	18.049	8.026	275.724	93,92%	(16.756)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	64	57	349	0,00%	3,22%	20,40%	293	349	286			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	64	57	349	0,00%	7,97%	49,35%	293	349	286			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	1.110	908	3.384	0,26%	1,27%	4,74%	2.475	3.194	2.273			
	KUR	190	697	310	2.636	0,28%	0,46%	3,93%	2.325	2.446	1.938			
	Non KUR	-	413	598	748	0,00%	13,18%	16,77%	150	748	335			
3	PWG	-	-	-	260	0,00%	0,00%	1,05%	260	260	260			
	Cilem	-	-	-	231	0,00%	0,00%	1,35%	231	231	231			
	Gadai	-	-	-	29	0,00%	0,00%	0,38%	29	29	29			
4	CFG	3.319	4.994	4.884	4.923	2,18%	3,02%	3,06%	39	1.604	(71)			
	CF 1	1.762	3.053	3.615	3.519	3,57%	7,76%	7,52%	(95)	1.757	467			
	Total Griya	1.762	2.840	3.343	3.099	3,88%	8,09%	7,52%	(244)	1.337	260			
	Oto	-	213	272	420	0,00%	5,16%	7,49%	148	420	207			
	CF 2	1.556	1.941	1.269	1.403	1,51%	1,10%	1,23%	135	(153)	(538)			
	Mitraguna & Others	1.556	1.647	1.269	1.403	1,72%	1,26%	1,40%	135	(153)	(244)			
	Pensiun	-	294	-	-	0,00%	0,00%	0,00%	-	-	(294)			
	Total Pembiayaan	3.509	6.168	5.849	8.915	1,46%	2,28%	3,44%	3.067	5.407	2.748	8,43%	-144,81%	5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	-	-	11,36%	0,00%	0,00%	-	(368)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	-	-	20,07%	0,00%	0,00%	-	(368)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	294	292	285	0,27%	0,41%	0,40%	(7)	91	(10)			
	KUR	3	191	193	190	0,00%	0,29%	0,28%	(3)	187	(0)			
	Non KUR	191	104	98	94	3,84%	2,17%	2,11%	(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	5.325	3,15%	2,97%	3,31%	535	530	787			
	CF 1	2.642	3.116	3.176	3.538	5,34%	6,82%	7,56%	361	896	421			
	Total Griya	2.642	3.069	3.176	3.538	5,81%	7,69%	8,59%	361	896	468			
	Oto	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	CF 2	2.153	1.422	1.613	1.787	2,09%	1,40%	1,57%	174	(366)	365			
	Mitraguna & Others	2.153	1.422	1.319	1.493	2,37%	1,31%	1,49%	174	(660)	71			
	Pensiun	-	-	294	294	0,00%	0,11%	2,06%	-	294	294			
	Total Pembiayaan	5.357	4.833	5.081	5.609	2,22%	1,98%	2,17%	528	253	777	2,36%	-8,95%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	10.362	10.167	10.217	260	49	(146)	-1,41%	(4.129)	-28,78%	20.583	49,64%	(10.367)
2	Tabungan	145.625	143.324	147.871	149.648	4.593	1.777	6.324	4,41%	4.023	2,76%	158.336	94,51%	(8.687)
3	Deposito	70.189	89.110	86.608	86.579	1.010	(28)	(2.530)	-2,84%	16.391	23,35%	70.818	122,26%	15.761
	Total	230.159	242.796	244.646	246.444	5.863	1.798	3.648	1,50%	16.285	7,08%	249.737	98,68%	(3.292)
	CASA	159.970	153.686	158.039	159.865	4.853	1.826	6.179	4,02%	(105)	-0,07%	178.919	89,35%	(19.054)
	(%) CASA	69,50%	63,30%	64,60%	64,87%									
	FDR	49,05%	51,24%	50,74%	50,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.160	16.015	15.954	(61)	794	5,24%	3.311	26,19%	-	0,00%	15.954	
2	Giro ISE	2.499	3.281	3.291	3.291	(0)	10	0,32%	793	31,72%		0,00%	3.291	
3	Tabungan ISE	9.095	10.829	11.674	11.613	(61)	783	7,23%	2.518	27,69%		0,00%	11.613	
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	15.500	15.273	-	-	0	-487	-227	-3.976	227	20.839	73,29%	(5.566)
	KUR	17.796	14.111	13.884	-	-	0	-476	-227	-3.913	227	19.314	71,88%	(5.430)
	Non KUR	1.452	1.389	1.389	-	-	0	-11	0	-63	-	1.525	91,09%	(136)
3	PWG	5.178	11.639	12.266	1.603	2.178	575	408	626	7.087	1.552	18.605	65,92%	(6.340)
	Cilem	3.578	8.338	8.967	777	918	141	389	629	5.389	289	12.347	72,62%	(3.380)
	Gadai	1.600	3.301	3.298	826	1.260	434	19	-3	1.698	1.263	6.258	52,71%	(2.960)
4	CFG	88.436	97.271	96.601	974	816	-158	-410	-669	8.165	1.486	109.218	88,45%	(12.617)
	CF 1	19.579	24.821	25.083	534	536	2	164	261	5.503	275	22.123	113,38%	2.959
	Total Griya	14.822	14.863	14.820	170	-	-170	0	-43	-2	43	15.527	95,45%	(706)
	• Total Non Program	14.371	14.435	14.392	170	-	-170	45	-43	21	43	15.023	95,80%	(630)
	• Program	451	428	428	-	-	0	-3	0	-24	-	504	84,91%	(76)
	Oto	4.757	9.958	10.263	364	536	172	164	304	5.506	232	6.597	155,57%	3.666
	CF 2	68.857	72.449	71.519	440	280	-160	-573	-930	2.662	1.210	87.095	82,12%	(15.576)
	Mitraguna & Others	68.359	71.565	70.641	440	280	-160	-567	-924	2.281	1.204	85.005	83,10%	(14.364)
	Pensiun	498	884	878	-	-	0	-6	-6	380	6	2.090	42,01%	(1.212)
	Total Pembiayaan	112.901	124.410	124.140	2.577	2.995	417	-489	-270	11.239	3.264	148.700	83,48%	(24.560)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	994	772	1.026	6,58%	4,98%	6,72%	254	(241)	32			
	KUR	1.267	981	772	1.019	7,12%	5,47%	7,34%	248	(248)	38			
	Non KUR	-	13	-	7	0,00%	0,00%	0,47%	7	7	(6)			
3	PWG	-	403	-	434	0,00%	0,00%	3,53%	434	434	31			
	Cilem	-	403	-	391	0,00%	0,00%	4,35%	391	391	(12)			
	Gadai	-	-	-	43	0,00%	0,00%	1,30%	43	43	43			
4	CFG	1.470	1.138	1.479	1.876	1,66%	1,52%	1,94%	397	406	739			
	CF 1	117	577	973	1.002	0,60%	3,92%	4,00%	29	885	426			
	Total Griya	-	373	469	143	0,00%	3,16%	0,97%	(326)	143	(230)			
	Oto	117	204	504	859	2,46%	5,06%	8,37%	356	742	655			
	CF 2	1.353	561	506	874	1,96%	0,70%	1,22%	368	(479)	313			
	Mitraguna & Others	1.353	561	506	874	1,98%	0,71%	1,24%	368	(479)	313			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.534	2.251	3.336	2,42%	1,81%	2,69%	1.085	599	802	2,48%	7,81%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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	10.159	52,35%	65,24%	66,52%	46	83	46			
	KUR	8.740	8.792	8.795	8.841	49,11%	62,33%	63,68%	46	101	49			
	Non KUR	1.336	1.321	1.318	1.318	92,03%	94,86%	94,86%	-	(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	1.471	1,12%	1,25%	1,52%	255	482	(137)			
	CF 1	244	233	233	488	1,24%	0,94%	1,95%	256	244	255			
	Total Griya	244	119	118	373	1,64%	0,79%	2,52%	256	130	255			
	Oto	-	115	115	115	0,00%	1,15%	1,12%	-	115	-			
	CF 2	745	1.374	984	983	1,08%	1,36%	1,37%	(1)	238	(391)			
	Mitraguna & Others	745	1.374	984	983	1,09%	1,37%	1,39%	(1)	238	(391)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.721	11.329	11.630	9,80%	9,11%	9,37%	301	565	(91)	1,49%	84,14%	-7,9%

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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	5.745	6.619	6.329	(2.088)	(291)	583	10,15%	(9.223)	-59,31%	23.981	26,39%	(17.652)
2	Tabungan	146.646	146.599	140.605	141.402	(2.893)	797	(5.197)	-3,55%	(5.245)	-3,58%	157.571	89,74%	(16.169)
3	Deposito	29.176	27.115	27.660	27.615	89	(45)	500	1,84%	(1.561)	-5,35%	29.965	92,16%	(2.350)
	Total	191.374	179.459	174.884	175.345	(4.892)	462	(4.114)	-2,29%	(16.029)	-8,38%	211.516	82,90%	(36.171)
	CASA	162.198	152.344	147.224	147.730	(4.981)	506	(4.614)	-3,03%	(14.468)	-8,92%	181.551	81,37%	(33.821)
	(%) CASA	84,75%	84,89%	84,18%	84,25%									
	FDR	87,12%	105,03%	110,61%	110,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	9.966	11.818	10.596	(1.222)	630	6,33%	(3.507)	-24,87%	-	0,00%	10.596
2	Giro ISE	4.458	3.768	5.648	4.701	(947)	932	24,74%	242	5,44%		0,00%	4.701
3	Tabungan ISE	9.645	6.197	6.171	5.895	(275)	(302)	-4,87%	(3.750)	-38,88%		0,00%	5.895
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	17.180	17.701	650	850	200	335	521	1.552	329	20.804	85,09%	(3.103)
	KUR	14.812	16.013	16.562	650	850	200	444	549	1.750	301	19.321	85,72%	(2.759)
	Non KUR	1.337	1.167	1.140	-	-	0	-109	-28	-198	28	1.483	76,83%	(344)
3	PWG	15.238	25.910	30.157	7.668	15.363	7.695	4.834	4.246	14.919	11.117	28.263	106,70%	1.894
	Cilem	3.814	10.863	12.490	2.498	2.031	-468	2.655	1.627	8.675	403	14.047	88,91%	(1.557)
	Gadai	11.423	15.048	17.667	5.170	13.332	8.163	2.179	2.619	6.244	10.713	14.216	124,28%	3.451
4	CFG	135.343	145.397	145.585	5.770	1.662	-4.108	2.963	189	10.242	1.474	156.577	92,98%	(10.992)
	CF 1	16.023	17.730	18.004	1.342	557	-785	538	274	1.981	283	18.567	96,97%	(563)
	Total Griya	9.034	10.195	10.435	500	300	-200	0	240	1.401	60	9.693	107,66%	742
	• Total Non Program	9.034	10.195	10.435	500	300	-200	402	240	1.401	60	9.693	107,66%	742
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.569	842	257	-585	538	34	580	223	8.874	85,29%	(1.305)
	CF 2	119.320	127.667	127.581	4.428	1.105	-3.323	2.425	-86	8.261	1.191	138.010	92,44%	(10.429)
	Mitraguna & Others	104.787	113.927	113.880	3.938	1.035	-2.903	2.379	-47	9.093	1.082	121.845	93,46%	(7.965)
	Pensiun	14.533	13.740	13.701	490	70	-420	45	-39	-832	109	16.165	84,76%	(2.464)
	Total Pembiayaan	166.730	188.487	193.443	14.088	17.875	3.787	8.132	4.956	26.713	12.919	205.644	94,07%	(12.201)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	696	543	1.761	0,29%	3,16%	9,95%	1.218	1.715	1.065			
	KUR	-	611	459	1.531	0,00%	2,87%	9,25%	1.072	1.531	920			
	Non KUR	46	85	83	229	3,44%	7,15%	20,11%	146	183	144			
3	PWG	-	-	146	339	0,00%	0,56%	1,12%	193	339	339			
	Cilem	-	-	-	272	0,00%	0,00%	2,18%	272	272	272			
	Gadai	-	-	146	67	0,00%	0,97%	0,38%	(79)	67	67			
4	CFG	993	271	410	906	0,73%	0,28%	0,62%	496	(87)	635			
	CF 1	153	74	410	852	0,95%	2,31%	4,73%	442	699	778			
	Total Griya	15	3	341	570	0,16%	3,35%	5,47%	229	556	567			
	Oto	138	71	69	281	1,98%	0,92%	3,72%	212	143	211			
	CF 2	840	197	-	54	0,70%	0,00%	0,04%	54	(786)	(143)			
	Mitraguna & Others	840	-	-	54	0,80%	0,00%	0,05%	54	(786)	54			
	Pensiun	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)			
	Total Pembiayaan	1.039	967	1.099	3.005	0,62%	0,58%	1,55%	1.907	1.966	2.039	2,92%	-87,91%	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	456	402	485	1,61%	2,34%	2,74%	83	225	30			
	KUR	204	184	183	183	1,38%	1,14%	1,10%	-	(21)	(1)			
	Non KUR	57	272	219	303	4,24%	18,77%	26,56%	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	3.260	1,59%	2,25%	2,24%	(11)	1.103	(15)			
	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	3.258	1,79%	2,55%	2,55%	(2)	1.124	(6)			
	Mitraguna & Others	1.368	3.264	3.260	3.258	1,31%	2,86%	2,86%	(2)	1.891	(6)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.731	3.673	3.745	1,45%	1,95%	1,94%	72	1.328	14	1,49%	23,12%	-0,4%

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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.390	8.764	8.578	4.152	(186)	188	2,24%	(109)	-1,25%	17.486	49,06%	(8.908)
2	Tabungan	252.421	258.244	258.136	258.080	(615)	(56)	(164)	-0,06%	5.659	2,24%	266.858	96,71%	(8.778)
3	Deposito	76.726	73.577	72.751	72.672	(2.551)	(78)	(905)	-1,23%	(4.053)	-5,28%	77.619	93,63%	(4.947)
	Total	337.834	340.212	339.651	339.331	986	(320)	(881)	-0,26%	1.497	0,44%	361.963	93,75%	(22.632)
	CASA	261.108	266.634	266.900	266.659	3.537	(241)	24	0,01%	5.551	2,13%	284.344	93,78%	(17.686)
	(%) CASA	77,29%	78,37%	78,58%	78,58%									
	FDR	106,55%	109,05%	109,16%	109,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.914	12.306	12.245		(61)	331	2,78%	3.797	44,95%	-	0,00%	12.245
2	Giro ISE	1.077	1.109	1.066	1.054		(12)	(55)	-4,96%	(23)	-2,17%		0,00%	1.054
3	Tabungan ISE	7.371	10.805	11.241	11.192		(49)	386	3,57%	3.821	51,83%		0,00%	11.192
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.413	26.034	-	500	-	-277	-379	-7.373	879	38.797	67,10%	(12.762)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)
	Non-Linkage	33.404	26.413	26.034	-	500	500	-277	-379	-7.369	879	36.390	71,54%	(10.356)
	• Local Champion	29.104	25.515	25.136	-	500	500	-277	-379	-3.968	879	30.049	83,65%	(4.913)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)
2	MBG	23.844	25.304	25.261	886	450	-436	392	-43	1.417	493	27.259	92,67%	(1.998)
	KUR	21.881	23.186	23.156	886	450	-436	461	-30	1.275	480	25.201	91,89%	(2.045)
	Non KUR	1.963	2.118	2.105	-	-	0	-69	-13	142	13	2.058	102,30%	47
3	PWG	18.313	32.899	34.862	6.538	7.039	501	3.034	1.963	16.549	5.076	30.424	114,59%	4.438
	Cilem	9.363	18.021	19.085	1.685	1.851	166	1.511	1.064	9.722	787	18.484	103,25%	601
	Gadai	8.950	14.878	15.777	4.854	5.189	335	1.523	899	6.827	4.290	11.939	132,15%	3.838
4	CFG	284.398	286.370	284.599	1.700	2.723	1.023	-933	-1.771	200	4.494	292.505	97,30%	(7.906)
	CF 1	38.670	36.151	35.751	-	334	334	-269	-400	-2.919	735	39.641	90,19%	(3.891)
	Total Griya	32.928	30.763	30.218	-	-	0	0	-545	-2.710	545	33.179	91,08%	(2.961)
	• Total Non Program	32.928	30.763	30.218	-	-	0	-255	-545	-2.710	545	33.179	91,08%	(2.961)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.388	5.532	-	334	334	-269	145	-210	189	6.462	85,61%	(930)
	CF 2	245.728	250.219	248.848	1.700	2.389	689	-664	-1.370	3.120	3.759	252.864	98,41%	(4.016)
	Mitraguna & Others	226.104	232.460	231.237	1.700	2.389	689	-508	-1.223	5.132	3.612	232.617	99,41%	(1.380)
	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	370.756	9.124	10.713	1.588	2.217	-230	10.794	10.942	388.984	95,31%	(18.228)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	95	90	0,00%	0,36%	0,35%	(5)	90	90			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	95	90	0,00%	0,36%	0,35%	(5)	90	90			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	448	238	1.076	1,32%	0,94%	4,26%	837	762	628			
	KUR	205	406	191	934	0,94%	0,83%	4,03%	743	729	528			
	Non KUR	109	42	47	142	5,56%	2,22%	6,74%	95	33	100			
3	PWG	-	93	-	481	0,00%	0,00%	1,38%	481	481	388			
	Cilem	-	93	-	434	0,00%	0,00%	2,27%	434	434	341			
	Gadai	-	-	-	47	0,00%	0,00%	0,30%	47	47	47			
4	CFG	4.834	6.158	7.506	8.728	1,70%	2,62%	3,07%	1.222	3.894	2.569			
	CF 1	1.936	3.590	3.401	2.830	5,01%	9,41%	7,91%	(571)	893	(760)			
	Total Griya	1.859	3.036	3.002	2.127	5,65%	9,76%	7,04%	(875)	268	(909)			
	Oto	77	554	399	703	1,35%	7,40%	12,70%	304	625	148			
	CF 2	2.897	2.568	4.105	5.898	1,18%	1,64%	2,37%	1.793	3.001	3.330			
	Mitraguna & Others	2.897	2.568	4.105	5.898	1,28%	1,77%	2,55%	1.793	3.001	3.330			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	6.699	7.840	10.374	1,43%	2,11%	2,80%	2.535	5.226	3.675	0,85%	69,45%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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	640	0,47%	2,30%	2,54%	58	529	125			
	KUR	77	308	342	400	0,35%	1,48%	1,73%	58	323	92			
	Non KUR	34	207	240	240	1,74%	11,34%	11,40%	(0)	206	33			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.576	12.109	11.946	0,97%	4,23%	4,20%	(163)	9.178	(631)			
	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%	4,30%	(5)	671	(11)			
	Oto	363	310	240	205	6,33%	3,80%	3,70%	-	(159)	(105)			
	CF 2	1.777	10.958	10.600	10.443	0,72%	4,24%	4,20%	(158)	8.666	(515)			
	Mitraguna & Others	1.468	10.958	10.600	10.443	0,65%	4,56%	4,52%	(158)	8.974	(515)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	13.092	12.691	12.586	0,80%	3,42%	3,39%	(105)	9.706	(506)	3,18%	6,26%	-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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.516	6.649	6.420	(509)	(228)	(95)	-1,47%	(1.183)	-15,56%	16.118	39,84%	(9.697)
2	Tabungan	169.083	165.619	168.822	167.653	5.506	(1.169)	2.034	1,23%	(1.430)	-0,85%	181.364	92,44%	(13.711)
3	Deposito	159.534	165.786	164.114	164.866	11	752	(920)	-0,56%	5.333	3,34%	160.719	102,58%	4.148
	Total	336.221	337.922	339.585	338.940	5.008	(645)	1.018	0,30%	2.720	0,81%	358.201	94,62%	(19.261)
	CASA	176.687	172.135	175.471	174.074	4.997	(1.397)	1.938	1,13%	(2.613)	-1,48%	197.482	88,15%	(23.408)
	(%) CASA	52,55%	50,94%	51,67%	51,36%									
	FDR	59,93%	62,85%	62,46%	62,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	8.147	7.740	7.641	(99)	(505)	-6,20%	(3.532)	-31,61%	-	0,00%	7.641
2	Giro ISE	2.226	2.396	2.385	2.244	(140)	(152)	-6,35%	18	0,80%		0,00%	2.244
3	Tabungan ISE	8.944	5.747	5.352	5.394	42	(353)	-6,15%	(3.550)	-39,69%		0,00%	5.394
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.737	41.072	1.795	670	-1.125	318	-665	369	1.335	46.325	88,66%	(5.252)
	KUR	38.741	40.019	39.383	1.795	670	-1.125	418	-635	643	1.305	44.162	89,18%	(4.779)
	Non KUR	1.963	1.718	1.689	-	-	0	-100	-29	-274	29	2.163	78,10%	(474)
3	PWG	8.703	15.951	16.840	2.045	2.822	777	405	889	8.137	1.933	24.206	69,57%	(7.366)
	Cilem	6.698	12.180	12.752	895	1.019	124	199	572	6.054	447	16.444	77,55%	(3.693)
	Gadai	2.005	3.771	4.088	1.151	1.803	652	206	317	2.083	1.486	7.762	52,67%	(3.673)
4	CFG	152.101	154.690	154.207	4.106	2.394	-1.712	2.122	-483	2.106	2.877	174.779	88,23%	(20.571)
	CF 1	24.823	21.566	21.293	-	-	0	207	-273	-3.529	273	27.540	77,32%	(6.247)
	Total Griya	16.607	12.788	12.740	-	-	0	0	-48	-3.867	48	17.310	73,60%	(4.570)
	• Total Non Program	16.607	12.788	12.740	-	-	0	-5.177	-48	-3.867	48	17.310	73,60%	(4.570)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.553	-	-	0	207	-225	337	225	10.229	83,61%	(1.676)
	CF 2	127.278	133.124	132.914	4.106	2.394	-1.712	1.916	-210	5.636	2.604	147.239	90,27%	(14.325)
	Mitraguna & Others	115.000	119.865	119.776	3.310	2.394	-916	1.339	-89	4.776	2.483	133.218	89,91%	(13.442)
	Pensiun	12.278	13.259	13.138	796	-	-796	577	-121	860	121	14.021	93,70%	(883)
	Total Pembiayaan	201.507	212.378	212.120	7.946	5.886	-2.060	2.845	-258	10.613	6.144	245.309	86,47%	(33.190)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	1.146	817	3.027	0,93%	1,96%	7,37%	2.210	2.650	1.881			
	KUR	327	1.109	781	2.595	0,84%	1,95%	6,59%	1.814	2.268	1.486			
	Non KUR	50	37	36	432	2,53%	2,09%	25,56%	396	382	395			
3	PWG	-	197	-	150	0,00%	0,00%	0,89%	150	150	(48)			
	Cilem	-	190	-	150	0,00%	0,00%	1,17%	150	150	(40)			
	Gadai	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
4	CFG	2.744	2.293	3.370	5.306	1,80%	2,18%	3,44%	1.936	2.563	3.014			
	CF 1	932	1.062	1.034	2.064	3,75%	4,80%	9,69%	1.030	1.133	1.003			
	Total Griya	594	-	-	694	3,58%	0,00%	5,45%	694	100	694			
	Oto	337	1.062	1.034	1.370	4,11%	11,78%	16,02%	336	1.033	309			
	CF 2	1.812	1.231	2.336	3.242	1,42%	1,75%	2,44%	906	1.430	2.011			
	Mitraguna & Others	1.812	1.231	2.336	3.022	1,58%	1,95%	2,52%	686	1.210	1.791			
	Pensiun	-	-	-	220	0,00%	0,00%	1,68%	220	220	220			
	Total Pembiayaan	3.121	3.636	4.187	8.483	1,55%	1,97%	4,00%	4.296	5.362	4.847	2,67%	33,34%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	265	294	418	1,23%	0,70%	1,02%	124	(81)	153			
	KUR	125	88	164	288	0,32%	0,41%	0,73%	124	163	200			
	Non KUR	374	177	130	130	19,05%	7,57%	7,70%	-	(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	3.219	1,02%	1,91%	2,09%	270	1.674	(205)			
	CF 1	114	679	623	677	0,46%	2,89%	3,18%	53	563	(2)			
	Total Griya	114	679	623	623	0,69%	4,87%	4,89%	-	509	(55)			
	Oto	-	-	-	53	0,00%	0,00%	0,63%	53	53	53			
	CF 2	1.431	2.746	2.326	2.542	1,12%	1,75%	1,91%	217	1.111	(203)			
	Mitraguna & Others	1.388	2.746	2.326	2.542	1,21%	1,94%	2,12%	217	1.154	(203)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.690	3.243	3.637	1,01%	1,53%	1,71%	394	1.593	(53)	1,45%	15,55%	-0,3%

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 (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	1.992	2.435	2.459	(103)	24	467	23,46%	(10.726)	-81,35%	17.869	13,76%	(15.409)
2	Tabungan	147.923	159.919	135.544	136.133	(4.196)	588	(23.786)	-14,87%	(11.790)	-7,97%	157.311	86,54%	(21.178)
3	Deposito	54.920	58.676	82.603	82.608	957	5	23.932	40,79%	27.688	50,41%	55.713	148,27%	26.895
	Total	216.028	220.587	220.582	221.200	(3.342)	618	613	0,28%	5.172	2,39%	230.893	95,80%	(9.693)
	CASA	161.108	161.911	137.980	138.592	(4.299)	613	(23.319)	-14,40%	(22.516)	-13,98%	175.180	79,11%	(36.588)
	(%) CASA	74,58%	73,40%	62,55%	62,65%									
	FDR	99,10%	101,75%	102,21%	101,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	4.351	2.398	2.422		24	(1.929)	-44,34%	(168)	-6,48%	-	0,00%	2.422
2	Giro ISE	59	43	30	41		11	(2)	-3,75%	(18)	-30,05%		0,00%	41
3	Tabungan ISE	2.531	4.308	2.367	2.381		13	(1.928)	-44,74%	(150)	-5,93%		0,00%	2.381
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	48.070	49.529	1.600	2.770	1.170	572	1.459	3.795	1.311	49.935	99,19%	(406)
	KUR	43.301	46.086	47.501	1.600	2.670	1.070	642	1.415	4.201	1.255	47.342	100,34%	159
	Non KUR	2.433	1.984	2.028	-	100	100	-70	44	-406	56	2.592	78,21%	(565)
3	PWG	2.160	6.337	7.053	974	803	-171	1.130	717	4.893	87	7.795	90,49%	(742)
	Cilem	2.160	6.337	7.053	974	803	-171	1.130	717	4.893	87	7.795	90,49%	(742)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	168.880	2.431	885	-1.546	74	-1.154	2.688	2.039	172.497	97,90%	(3.618)
	CF 1	15.140	17.513	17.332	434	139	-295	157	-181	2.192	319	15.895	109,04%	1.437
	Total Griya	1.118	1.016	1.005	-	-	0	0	-11	-113	11	1.314	76,50%	(309)
	• Total Non Program	1.118	1.016	1.005	-	-	0	-12	-11	-113	11	1.314	76,50%	(309)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.327	434	139	-295	157	-170	2.305	309	14.581	111,97%	1.745
	CF 2	151.051	152.521	151.548	1.997	746	-1.251	-82	-973	496	1.719	156.602	96,77%	(5.054)
	Mitraguna & Others	120.364	121.362	120.471	1.237	350	-887	-382	-891	107	1.241	125.430	96,05%	(4.959)
	Pensiun	30.687	31.160	31.077	760	396	-364	300	-83	390	479	31.172	99,70%	(95)
	Total Pembiayaan	214.086	224.441	225.462	5.005	4.458	-547	1.776	1.021	11.377	3.437	230.227	97,93%	(4.765)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	693	820	2.928	0,72%	1,70%	5,91%	2.109	2.599	2.235			
	KUR	190	649	795	2.787	0,44%	1,72%	5,87%	1.992	2.597	2.138			
	Non KUR	139	44	25	141	5,72%	1,25%	6,96%	116	2	98			
3	PWG	3	60	-	164	0,14%	0,00%	2,33%	164	161	105			
	Cilem	3	60	-	164	0,14%	0,00%	2,33%	164	161	105			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.769	1.645	4.975	0,84%	0,97%	2,95%	3.330	3.586	3.207			
	CF 1	197	1.369	1.365	2.429	1,30%	7,79%	14,01%	1.064	2.232	1.060			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.369	1.365	2.429	1,41%	8,27%	14,88%	1.064	2.232	1.060			
	CF 2	1.192	400	280	2.547	0,79%	0,18%	1,68%	2.266	1.355	2.147			
	Mitraguna & Others	1.192	400	280	2.160	0,99%	0,23%	1,79%	1.879	968	1.760			
	Pensiun	-	-	-	387	0,00%	0,00%	1,25%	387	387	387			
	Total Pembiayaan	1.722	2.521	2.465	8.068	0,80%	1,10%	3,58%	5.603	6.346	5.547	0,00%	100,00%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	219	224	269	1,11%	0,47%	0,54%	45	(239)	50			
	KUR	409	103	99	148	0,94%	0,21%	0,31%	49	(261)	45			
	Non KUR	100	116	125	121	4,09%	6,30%	5,95%	(4)	21	5			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.720	2.030	2.170	0,82%	1,19%	1,28%	140	810	(550)			
	CF 1	113	113	113	253	0,75%	0,65%	1,46%	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	2.439	0,87%	1,00%	1,08%	185	571	(500)	0,00%	100,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	42	49	13	7	(36)	(29)	-69,69%	(54)	-80,99%	1.836	0,69%	(1.823)
2	Tabungan	73.366	74.201	66.506	66.648	9.035	142	(7.553)	-10,18%	(6.718)	-9,16%	78.625	84,77%	(11.977)
3	Deposito	13.172	13.563	13.797	13.797	(711)	0	235	1,73%	625	4,75%	13.983	98,68%	(185)
	Total	86.605	87.806	80.352	80.459	8.332	106	(7.347)	-8,37%	(6.146)	-7,10%	94.444	85,19%	(13.985)
	CASA	73.432	74.243	66.555	66.661	9.043	106	(7.582)	-10,21%	(6.771)	-9,22%	80.461	82,85%	(13.800)
	(%) CASA	84,79%	84,55%	82,83%	82,85%									
	FDR	98,27%	102,77%	112,67%	112,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	1.178	372	377		5	(801)	-67,98%	28	7,97%	-	0,00%	377
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	1.178	372	377		5	(801)	-67,98%	28	7,97%	-	0,00%	377
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	6.622	1.144	812	-332	1.046	754	4.911	58	4.247	155,90%	2.374
	Cilem	1.711	5.868	6.622	1.144	812	-332	1.046	754	4.911	58	4.247	155,90%	2.374
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	83.897	310	667	357	48	-454	531	1.121	90.444	92,76%	(6.546)
	CF 1	269	457	454	-	-	0	-3	-3	185	3	1.117	40,66%	(663)
	Total Griya	269	254	254	-	-	0	0	0	-15	-	488	52,06%	(234)
	• Total Non Program	269	254	254	-	-	0	-2	0	-15	-	488	52,06%	(234)
	• 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	83.443	310	667	357	51	-451	345	1.118	89.327	93,41%	(5.884)
	Mitraguna & Others	38.271	39.032	38.377	200	100	-100	-717	-655	106	755	43.956	87,31%	(5.579)
	Pensiun	44.827	44.862	45.066	110	567	457	769	204	239	363	45.371	99,33%	(304)
	Total Pembiayaan	85.106	90.237	90.537	1.454	1.479	25	1.094	300	5.431	1.179	94.720	95,58%	(4.183)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	8	-	-	0,00%	0,00%	0,00%	-	-	(8)			
	Cilem	-	8	-	-	0,00%	0,00%	0,00%	-	-	(8)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	413	368	1.658	0,00%	0,44%	1,98%	1.290	1.658	1.245			
	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	1.658	0,00%	0,44%	1,99%	1.290	1.658	1.245			
	Mitraguna & Others	-	413	368	537	0,00%	0,94%	1,40%	168	537	124			
	Pensiun	-	-	-	1.121	0,00%	0,00%	2,49%	1.121	1.121	1.121			
	Total Pembiayaan	-	421	368	1.658	0,00%	0,41%	1,83%	1.290	1.658	1.237	0,82%	55,32%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-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%	0,27%	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%	-130,77%	0,3%

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 (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	23.231	22.782	22.709	72	(72)	(522)	-2,24%	11.694	106,16%	15.154	149,85%	7.555
2	Tabungan	115.074	107.386	102.228	102.809	1.938	581	(4.577)	-4,26%	(12.265)	-10,66%	122.641	83,83%	(19.832)
3	Deposito	23.779	23.707	25.208	25.209	(628)	0	1.501	6,33%	1.429	6,01%	24.382	103,39%	826
	Total	149.869	154.324	150.218	150.727	1.381	509	(3.597)	-2,33%	858	0,57%	162.178	92,94%	(11.451)
	CASA	126.089	130.616	125.009	125.518	2.009	509	(5.098)	-3,90%	(571)	-0,45%	137.796	91,09%	(12.277)
	(%) CASA	84,13%	84,64%	83,22%	83,28%									
	FDR	105,52%	114,38%	119,29%	118,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	7.268	6.848	6.660		(188)	(608)	-8,36%	(712)	-9,66%	-	0,00%	6.660
2	Giro ISE	1.170	759	446	292		(154)	(466)	-61,49%	(878)	-75,03%		0,00%	292
3	Tabungan ISE	2.302	2.409	2.301	2.268		(33)	(141)	-5,87%	(34)	-1,48%		0,00%	2.268
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.452	1.408	-	-	0	-44	-43	677	43	731	192,65%	677
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.452	1.408	-	-	0	-44	-43	677	43	731	192,65%	677
	• Local Champion	731	509	485	-	-	0	-25	-24	-246	24	731	66,37%	(246)
	• Value Chain	-	942	923	-	-	-	-19	-19	923	19	0	0,00%	923
2	MBG	14.454	19.867	20.546	200	1.105	905	311	680	6.092	425	18.063	113,75%	2.483
	KUR	11.979	17.589	18.382	200	1.105	905	384	793	6.403	312	15.498	118,61%	2.884
	Non KUR	2.475	2.278	2.164	-	-	0	-73	-114	-311	114	2.565	84,38%	(401)
3	PWG	2.088	7.139	8.175	1.259	1.347	87	1.344	1.036	6.087	310	8.091	101,04%	84
	Cilem	1.902	6.952	7.981	1.215	1.214	-2	1.306	1.029	6.079	184	7.905	100,97%	77
	Gadai	186	187	194	44	133	89	38	7	8	126	186	104,27%	8
4	CFG	140.874	148.063	149.066	2.404	2.639	235	1.058	1.004	8.193	1.635	151.912	98,13%	(2.846)
	CF 1	3.720	5.552	5.456	86	-	-86	-59	-96	1.736	96	5.043	108,19%	413
	Total Griya	422	1.177	1.169	-	-	0	0	-7	747	7	765	152,88%	405
	• Total Non Program	422	1.177	1.169	-	-	0	-6	-7	747	7	765	152,88%	405
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.375	4.286	86	-	-86	-59	-89	989	89	4.278	100,20%	8
	CF 2	137.153	142.511	143.610	2.318	2.639	321	1.117	1.100	6.457	1.539	146.869	97,78%	(3.259)
	Mitraguna & Others	95.850	99.658	100.836	2.118	2.379	261	826	1.178	4.986	1.201	104.717	96,29%	(3.881)
	Pensiun	41.304	42.853	42.774	200	260	60	291	-78	1.471	338	42.152	101,48%	622
	Total Pembiayaan	158.147	176.520	179.196	3.864	5.091	1.227	2.669	2.676	21.049	2.415	178.797	100,22%	399

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	50	49	49	0,00%	3,39%	3,49%	-	49	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	50	49	49	0,00%	3,39%	3,49%	-	49	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	52	-	895	0,16%	0,00%	4,36%	895	871	843			
	KUR	24	52	-	520	0,20%	0,00%	2,83%	520	496	468			
	Non KUR	-	-	-	375	0,00%	0,00%	17,33%	375	375	375			
3	PWG	-	149	-	126	0,00%	0,00%	1,54%	126	126	(23)			
	Cilem	-	149	-	126	0,00%	0,00%	1,58%	126	126	(23)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	692	1.014	1.231	0,45%	0,68%	0,83%	217	595	539			
	CF 1	195	295	355	540	5,25%	6,40%	9,89%	184	345	245			
	Total Griya	-	2	2	-	0,00%	0,18%	0,00%	(2)	-	(2)			
	Oto	195	293	353	540	5,92%	8,08%	12,59%	187	345	247			
	CF 2	441	397	658	691	0,32%	0,46%	0,48%	33	250	294			
	Mitraguna & Others	441	397	486	522	0,46%	0,49%	0,52%	36	81	124			
	Pensiun	-	-	172	169	0,00%	0,40%	0,40%	(3)	169	169			
	Total Pembiayaan	660	943	1.063	2.301	0,42%	0,60%	1,28%	1.238	1.641	1.358	1,32%	-3,17%	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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	10,17%	(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	274	0,22%	0,19%	0,18%	-	(39)	173			
	CF 1	-	-	173	173	0,00%	3,12%	3,18%	-	173	173			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	173	173	0,00%	3,96%	4,04%	-	173	173			
	CF 2	313	101	101	101	0,23%	0,07%	0,07%	-	(213)	-			
	Mitraguna & Others	313	101	101	101	0,33%	0,10%	0,10%	-	(213)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	324	495	494	0,34%	0,28%	0,28%	(1)	(43)	171	1,16%	-321,84%	0,9%

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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	7.562	6.559	6.834	1.522	275	(728)	-9,62%	44	0,65%	11.936	57,26%	(5.102)
2	Tabungan	175.767	184.279	187.350	188.908	2.731	1.558	4.629	2,51%	13.140	7,48%	188.029	100,47%	879
3	Deposito	41.842	53.385	51.643	50.664	(1.353)	(978)	(2.721)	-5,10%	8.822	21,08%	42.256	119,90%	8.408
	Total	224.399	245.226	245.552	246.406	2.900	854	1.180	0,48%	22.007	9,81%	242.221	101,73%	4.185
	CASA	182.557	191.841	193.909	195.742	4.253	1.833	3.901	2,03%	13.185	7,22%	199.965	97,89%	(4.223)
	(%) CASA	81,35%	78,23%	78,97%	79,44%									
	FDR	108,91%	104,56%	105,21%	104,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.507	6.140	6.180		41	(326)	-5,02%	2.097	51,37%	-	0,00%	6.180
2	Giro ISE	1.486	3.310	2.892	2.917		25	(393)	-11,89%	1.431	96,26%		0,00%	2.917
3	Tabungan ISE	2.597	3.196	3.248	3.264		16	67	2,10%	667	25,69%		0,00%	3.264
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.203	2.132	-	-	0	-72	-70	538	70	1.595	133,71%	538
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.203	2.132	-	-	0	-72	-70	538	70	1.595	133,71%	538
	• Local Champion	1.595	2.203	2.132	-	-	0	-72	-70	538	70	1.595	133,71%	538
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.749	96.178	2.445	1.880	-565	471	-571	-1.555	2.451	102.175	94,13%	(5.997)
	KUR	92.544	91.080	90.487	1.445	1.780	335	-635	-593	-2.058	2.373	96.600	93,67%	(6.114)
	Non KUR	5.189	5.669	5.691	1.000	100	-900	1.106	22	503	78	5.574	102,10%	117
3	PWG	10.721	19.484	21.218	3.249	3.345	97	2.245	1.734	10.497	1.611	27.651	76,74%	(6.432)
	Cilem	6.388	12.411	13.042	1.395	1.176	-218	1.681	631	6.654	545	17.985	72,51%	(4.943)
	Gadai	4.333	7.073	8.177	1.854	2.169	315	564	1.103	3.844	1.066	9.666	84,59%	(1.489)
4	CFG	134.342	137.983	138.825	2.516	3.326	811	911	842	4.483	2.484	153.351	90,53%	(14.526)
	CF 1	27.563	25.817	25.615	-	329	329	-270	-202	-1.948	531	31.395	81,59%	(5.780)
	Total Griya	18.820	16.862	16.697	-	-	0	0	-165	-2.123	165	21.122	79,05%	(4.425)
	• Total Non Program	5.808	5.015	4.967	-	-	0	-60	-49	-842	49	6.597	75,29%	(1.630)
	• Program	13.012	11.847	11.731	-	-	0	-122	-116	-1.281	116	14.525	80,76%	(2.794)
	Oto	8.743	8.956	8.918	-	329	329	-270	-38	175	366	10.274	86,80%	(1.356)
	CF 2	106.779	112.165	113.210	2.516	2.998	482	1.181	1.045	6.431	1.953	121.955	92,83%	(8.745)
	Mitraguna & Others	66.464	71.035	72.137	2.170	2.733	563	1.082	1.103	5.673	1.630	80.315	89,82%	(8.178)
	Pensiun	40.315	41.131	41.073	346	265	-81	99	-58	757	323	41.640	98,64%	(568)
	Total Pembiayaan	244.391	256.418	258.354	8.209	8.552	343	3.555	1.935	13.963	6.616	284.771	90,72%	(26.417)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	685	5,19%	0,00%	32,14%	685	603	685			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	685	5,19%	0,00%	32,14%	685	603	685			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	825	1.108	7.012	0,95%	1,14%	7,29%	5.904	6.081	6.187			
	KUR	830	667	948	5.709	0,90%	1,04%	6,31%	4.762	4.880	5.043			
	Non KUR	101	158	160	1.303	1,95%	2,82%	22,89%	1.143	1.202	1.145			
3	PWG	7	169	-	1.858	0,06%	0,00%	8,76%	1.858	1.851	1.689			
	Cilem	-	169	-	496	0,00%	0,00%	3,81%	496	496	327			
	Gadai	7	-	-	1.362	0,15%	0,00%	16,65%	1.362	1.355	1.362			
4	CFG	949	1.201	1.528	3.269	0,71%	1,11%	2,36%	1.742	2.321	2.069			
	CF 1	949	1.201	1.114	2.120	3,44%	4,32%	8,28%	1.006	1.171	920			
	Total Griya	745	716	905	1.804	3,96%	5,37%	10,81%	899	1.060	1.088			
	Oto	204	485	209	316	2,34%	3,54%	10,81%	107	112	(169)			
	CF 2	-	-	414	1.149	0,00%	0,37%	1,02%	735	1.149	1.149			
	Mitraguna & Others	-	-	414	974	0,00%	0,58%	1,35%	560	974	974			
	Pensiun	-	-	-	176	0,00%	0,00%	0,43%	176	176	176			
	Total Pembiayaan	1.969	2.194	2.636	12.825	0,81%	1,03%	4,96%	10.189	10.856	10.631	0,16%	96,82%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	1.148	1,10%	1,17%	1,19%	19	70	84			
	KUR	744	740	807	769	0,80%	0,89%	0,85%	(38)	25	29			
	Non KUR	334	324	322	379	6,43%	5,68%	6,66%	57	45	55			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,09%	0,08%	-	7	-			
4	CFG	793	1.977	1.956	2.156	0,59%	1,42%	1,55%	200	1.364	179			
	CF 1	666	803	782	982	2,42%	3,03%	3,83%	200	316	179			
	Total Griya	558	649	634	852	2,96%	3,76%	5,10%	218	294	203			
	Oto	108	153	148	130	1,24%	1,65%	1,46%	(18)	22	(23)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,05%	1,04%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,65%	1,63%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.048	3.092	3.311	0,79%	1,21%	1,28%	220	1.369	263	3,75%	-192,59%	2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.026	2.551	2.615	(528)	65	589	29,08%	(1.022)	-28,11%	7.709	33,92%	(5.094)
2	Tabungan	133.319	149.982	148.475	148.779	2.829	304	(1.203)	-0,80%	15.460	11,60%	142.266	104,58%	6.513
3	Deposito	34.970	33.336	32.689	32.689	(28)	0	(647)	-1,94%	(2.281)	-6,52%	35.819	91,26%	(3.130)
	Total	171.926	185.344	183.715	184.083	2.273	369	(1.261)	-0,68%	12.157	7,07%	185.795	99,08%	(1.711)
	CASA	136.957	152.008	151.026	151.394	2.300	369	(614)	-0,40%	14.438	10,54%	149.975	100,95%	1.419
	(%) CASA	79,66%	82,01%	82,21%	82,24%									
	FDR	77,08%	70,94%	71,40%	71,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.930	2.895	3.273		377	342	11,68%	1.238	60,88%	-	0,00%	3.273
2	Giro ISE	95	439	531	732		201	293	66,76%	637	671,40%		0,00%	732
3	Tabungan ISE	1.439	1.992	1.864	2.041		177	49	2,48%	602	41,81%		0,00%	2.041
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.839	19.477	370	200	-170	662	-362	532	562	21.038	92,58%	(1.561)
	KUR	17.446	18.476	18.147	370	200	-170	720	-329	702	529	19.450	93,30%	(1.303)
	Non KUR	1.500	1.363	1.330	-	-	0	-58	-33	-170	33	1.588	83,77%	(258)
3	PWG	1.695	6.509	7.317	851	988	137	1.087	808	5.623	180	5.287	138,40%	2.030
	Cilem	1.695	6.509	7.317	851	988	137	1.087	808	5.623	180	5.287	138,40%	2.030
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	104.382	1.014	485	-529	-2.047	-753	-7.492	1.238	114.873	90,87%	(10.491)
	CF 1	3.054	2.948	3.001	-	96	96	-59	53	-53	43	3.413	87,93%	(412)
	Total Griya	942	888	888	-	-	0	0	0	-54	-	1.035	85,80%	(147)
	• Total Non Program	942	888	888	-	-	0	-6	0	-54	-	1.035	85,80%	(147)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	2.061	2.113	-	96	96	-59	53	1	43	2.378	88,86%	(265)
	CF 2	108.821	102.186	101.381	1.014	389	-625	-1.988	-805	-7.439	1.194	111.460	90,96%	(10.079)
	Mitraguna & Others	34.866	40.550	40.550	710	335	-375	34	-0	5.684	335	37.275	108,79%	3.275
	Pensiun	73.955	61.637	60.831	304	54	-250	-2.023	-805	-13.123	859	74.185	82,00%	(13.354)
	Total Pembiayaan	132.514	131.483	131.177	2.235	1.673	-562	-298	-306	-1.338	1.979	141.198	92,90%	(10.021)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	505	527	762	1,59%	2,66%	3,91%	235	460	257			
	KUR	199	505	527	609	1,14%	2,85%	3,36%	82	410	104			
	Non KUR	102	-	-	153	6,82%	0,00%	11,49%	153	51	153			
3	PWG	-	-	-	246	0,00%	0,00%	3,36%	246	246	246			
	Cilem	-	-	-	246	0,00%	0,00%	3,36%	246	246	246			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.547	1.199	3.607	0,05%	1,14%	3,46%	2.408	3.549	2.060			
	CF 1	54	33	34	462	1,76%	1,14%	15,38%	428	408	428			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	33	34	462	2,55%	1,63%	21,85%	428	408	428			
	CF 2	5	1.514	1.165	3.145	0,00%	1,14%	3,10%	1.980	3.141	1.631			
	Mitraguna & Others	5	1.514	1.165	1.836	0,01%	2,87%	4,53%	671	1.831	322			
	Pensiun	-	-	-	1.309	0,00%	0,00%	2,15%	1.309	1.309	1.309			
	Total Pembiayaan	360	2.052	1.726	4.615	0,27%	1,31%	3,52%	2.889	4.255	2.562	3,80%	-8,06%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	378	375	516	0,37%	1,89%	2,65%	141	447	138			
	KUR	60	281	279	420	0,34%	1,51%	2,31%	141	360	138			
	Non KUR	9	96	96	96	0,62%	7,07%	7,24%	-	87	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	3.789	2.621	3.165	8,75%	2,49%	3,03%	544	(6.624)	(624)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	3.789	2.621	3.165	8,99%	2,56%	3,12%	544	(6.621)	(624)			
	Mitraguna & Others	915	4	323	867	2,62%	0,80%	2,14%	544	(47)	863			
	Pensiun	8.871	3.785	2.298	2.298	8,75%	1,75%	3,78%	(1)	(6.573)	(1.487)			
	Total Pembiayaan	9.858	4.167	2.997	3.681	7,44%	2,28%	2,81%	684	(6.177)	(486)	2,09%	25,43%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.064	1.759	1.779	(717)	19	(285)	-13,80%	(1.060)	-37,34%	5.998	29,66%	(4.219)
2	Tabungan	118.896	117.569	122.422	121.436	1.819	(986)	3.867	3,29%	2.540	2,14%	129.598	93,70%	(8.162)
3	Deposito	12.522	16.789	15.991	15.991	(57)	0	(798)	-4,75%	3.469	27,70%	13.070	122,35%	2.921
	Total	134.257	136.422	140.172	139.206	1.045	(966)	2.784	2,04%	4.949	3,69%	148.666	93,64%	(9.460)
	CASA	121.735	119.632	124.181	123.215	1.102	(966)	3.582	2,99%	1.480	1,22%	135.596	90,87%	(12.381)
	(%) CASA	90,67%	87,69%	88,59%	88,51%									
	FDR	193,63%	196,88%	193,85%	195,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.925	2.922	2.785	2.798	12	(125)	-4,26%	(1.127)	-28,71%	-	0,00%	2.798
2	Giro ISE	2.210	1.292	1.270	1.274	4	(18)	-1,42%	(937)	-42,38%		0,00%	1.274
3	Tabungan ISE	1.714	1.630	1.515	1.524	9	(106)	-6,51%	(190)	-11,09%		0,00%	1.524
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	71.111	2.370	2.146	-224	-37	124	-5.151	2.022	76.731	92,68%	(5.620)
	KUR	69.790	65.374	65.595	2.370	2.146	-224	186	222	-4.194	1.924	70.147	93,51%	(4.551)
	Non KUR	6.471	5.613	5.515	-	-	0	-223	-98	-956	98	6.584	83,76%	(1.069)
3	PWG	2.698	7.667	8.598	1.510	991	-519	1.429	931	5.900	60	9.056	94,95%	(457)
	Cilem	2.698	7.667	8.598	1.510	991	-519	1.429	931	5.900	60	9.056	94,95%	(457)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	191.950	4.763	4.933	170	1.364	2.098	11.104	2.835	196.722	97,57%	(4.772)
	CF 1	24.361	32.028	31.095	698	210	-488	45	-933	6.734	1.143	26.301	118,23%	4.794
	Total Griya	4.158	5.803	5.362	-	-	0	0	-441	1.204	441	4.692	114,27%	670
	• Total Non Program	3.841	5.507	5.065	-	-	0	-42	-441	1.224	441	4.339	116,75%	727
	• Program	317	297	297	-	-	0	-2	0	-20	-	353	83,91%	(57)
	Oto	20.203	26.225	25.733	698	210	-488	45	-491	5.530	702	21.609	119,08%	4.124
	CF 2	156.485	157.824	160.855	4.065	4.723	659	1.319	3.031	4.370	1.692	170.421	94,33%	(9.566)
	Mitraguna & Others	140.742	143.500	146.661	4.065	4.723	659	1.454	3.162	5.919	1.561	153.461	95,57%	(6.800)
	Pensiun	15.743	14.325	14.194	-	-	0	-135	-131	-1.549	131	16.960	83,69%	(2.766)
	Total Pembiayaan	259.960	268.584	271.729	8.643	8.070	-573	2.747	3.144	11.768	4.926	282.664	96,13%	(10.935)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	122	523	2.515	0,00%	0,74%	3,54%	1.992	2.515	2.392			
	KUR	-	122	523	2.353	0,00%	0,80%	3,59%	1.830	2.353	2.230			
	Non KUR	-	-	-	162	0,00%	0,00%	2,94%	162	162	162			
3	PWG	-	-	-	107	0,00%	0,00%	1,25%	107	107	107			
	Cilem	-	-	-	107	0,00%	0,00%	1,25%	107	107	107			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.808	1.313	5.715	2,52%	0,69%	2,98%	4.402	1.152	3.906			
	CF 1	1.171	1.396	1.115	1.722	4,81%	3,48%	5,54%	607	551	326			
	Total Griya	405	-	-	22	9,74%	0,00%	0,41%	22	(383)	22			
	Oto	766	1.396	1.115	1.700	3,79%	0,42%	6,61%	585	934	304			
	CF 2	3.391	413	198	3.993	2,17%	0,13%	2,48%	3.795	602	3.580			
	Mitraguna & Others	3.391	413	198	3.993	2,41%	0,14%	2,72%	3.795	602	3.580			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.931	1.836	8.337	1,76%	0,68%	3,07%	6.501	3.774	6.406	0,31%	89,79%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	449	522	519	0,06%	0,74%	0,73%	(3)	474	71			
	KUR	46	449	522	519	0,07%	0,80%	0,79%	(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	2.641	1,49%	1,36%	1,38%	52	(60)	(446)			
	CF 1	362	791	843	895	1,49%	2,63%	2,88%	52	533	104			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	791	843	895	1,79%	3,21%	3,48%	52	533	104			
	CF 2	2.339	2.296	1.746	1.746	1,49%	1,11%	1,09%	-	(593)	(550)			
	Mitraguna & Others	2.244	2.296	1.746	1.746	1,59%	1,22%	1,19%	-	(498)	(550)			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.535	3.110	3.160	1,06%	1,16%	1,16%	50	413	(375)	1,22%	-4,49%	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 (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	157.137	515.314	-	-	(31.651)	0	(515.314)	-100,00%	(157.137)	-100,00%	158.917	0,00%	(158.917)
2	Tabungan	84.955	94.148	-	-	4.666	0	(94.148)	-100,00%	(84.955)	-100,00%	90.326	0,00%	(90.326)
3	Deposito	107.065	71.383	-	-	(5.244)	0	(71.383)	-100,00%	(107.065)	-100,00%	108.129	0,00%	(108.129)
	Total	349.157	680.846	-	-	(32.228)	0	(680.846)	-100,00%	(349.157)	-100,00%	357.372	0,00%	(357.372)
	CASA	242.092	609.463	-	-	(26.985)	0	(609.463)	-100,00%	(242.092)	-100,00%	249.243	0,00%	(249.243)
	(%) CASA	69,34%	89,52%	#DIV/0!	#DIV/0!									
	FDR	9,67%	7,33%	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct 25)					Target Oct 25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	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	32	32	0	1	3,23%	5	18,52%	-	0,00%	32	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	4.385	8.475	-	350	-	-350	561	-8.475	-4.385	8.475	7.098	0,00%	(7.098)
	KUR	4.182	8.239	-	350	-	-350	569	-8.239	-4.182	8.239	6.825	0,00%	(6.825)
	Non KUR	204	236	-	-	-	0	-8	-236	-204	236	273	0,00%	(273)
3	PWG	2.415	6.357	-	854	-	-854	790	-6.357	-2.415	6.357	5.706	0,00%	(5.706)
	Cilem	2.415	6.357	-	854	-	-854	790	-6.357	-2.415	6.357	5.706	0,00%	(5.706)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	26.958	35.086	-	205	-	-205	15	-35.086	-26.958	35.086	32.353	0,00%	(32.353)
	CF 1	10.485	15.113	-	-	-	0	-114	-15.113	-10.485	15.113	11.151	0,00%	(11.151)
	Total Griya	1.912	5.956	-	-	-	0	0	-5.956	-1.912	5.956	2.100	0,00%	(2.100)
	• Total Non Program	1.749	5.800	-	-	-	0	-39	-5.800	-1.749	5.800	1.919	0,00%	(1.919)
	• Program	162	156	-	-	-	0	-1	-156	-162	156	181	0,00%	(181)
	Oto	8.573	9.156	-	-	-	0	-114	-9.156	-8.573	9.156	9.050	0,00%	(9.050)
	CF 2	16.473	19.973	-	205	-	-205	129	-19.973	-16.473	19.973	21.203	0,00%	(21.203)
	Mitraguna & Others	16.473	19.880	-	205	-	-205	132	-19.880	-16.473	19.880	20.790	0,00%	(20.790)
	Pensiun	-	93	-	-	-	0	-3	-93	0	93	413	0,00%	(413)
	Total Pembiayaan	33.758	49.918	-	1.409	-	-1.409	1.366	-49.918	-33.758	49.918	45.157	0,00%	(45.157)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	83	420	-	0,00%	4,95%	0,00%	(420)	-	(83)			
	KUR	-	83	420	-	0,00%	5,09%	0,00%	(420)	-	(83)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	36	96	-	-	1,47%	0,00%	0,00%	-	(36)	(96)			
	Cilem	36	96	-	-	1,47%	0,00%	0,00%	-	(36)	(96)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	144	700	342	-	0,53%	0,97%	0,00%	(342)	(144)	(700)			
	CF 1	144	700	342	-	1,37%	2,26%	0,00%	(342)	(144)	(700)			
	Total Griya	-	157	-	-	0,00%	0,00%	0,00%	-	-	(157)			
	Oto	144	543	342	-	1,68%	3,73%	0,00%	(342)	(144)	(543)			
	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	179	879	761	-	0,53%	1,53%	0,00%	(761)	(179)	(879)	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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	101	112	112	-	0,37%	0,32%	0,00%	(112)	(101)	(112)			
	CF 1	101	112	112	-	0,96%	0,74%	0,00%	(112)	(101)	(112)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	101	112	112	-	1,18%	1,22%	0,00%	(112)	(101)	(112)			
	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	101	112	112	-	0,30%	0,22%	0,00%	(112)	(101)	(112)	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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.554	204	224	309	20	(1.329)	-85,55%	(1.283)	-85,11%	3.200	7,01%	(2.976)
2	Tabungan	77.097	88.884	91.768	91.741	(4.087)	(27)	2.857	3,21%	14.644	18,99%	81.342	112,78%	10.398
3	Deposito	8.333	12.653	12.984	12.984	4.763	0	331	2,61%	4.651	55,82%	8.801	147,53%	4.183
	Total	86.937	103.091	104.956	104.949	986	(7)	1.858	1,80%	18.012	20,72%	93.343	112,43%	11.606
	CASA	78.604	90.438	91.972	91.965	(3.777)	(7)	1.527	1,69%	13.361	17,00%	84.543	108,78%	7.422
	(%) CASA	90,42%	87,73%	87,63%	87,63%									
	FDR	27,35%	45,54%	46,15%	46,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	25.035	26.778	27.090		311	2.054	8,21%	2.658	10,88%	-	0,00%	27.090
2	Giro ISE	1.505	1.551	609	160		(449)	(1.391)	-89,68%	(1.345)	-89,37%		0,00%	160
3	Tabungan ISE	19.127	19.685	22.369	23.130		760	3.445	17,50%	4.003	20,93%		0,00%	23.130
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	16.434	17.057	451	850	399	828	624	9.148	226	15.582	109,47%	1.475
	KUR	7.722	15.488	16.117	400	850	450	794	629	8.395	221	15.133	106,50%	983
	Non KUR	188	946	941	51	-	-51	34	-5	753	5	449	209,75%	492
3	PWG	1.199	5.668	6.228	809	695	-114	949	560	5.029	135	6.155	101,17%	72
	Cilem	1.199	5.668	6.228	809	695	-114	949	560	5.029	135	6.155	101,17%	72
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	25.152	409	695	285	844	307	10.480	388	23.120	108,79%	2.033
	CF 1	4.501	7.972	7.990	44	192	147	-171	18	3.489	174	5.513	144,93%	2.477
	Total Griya	108	82	82	-	-	0	0	0	-26	-	370	22,14%	(288)
	• Total Non Program	108	82	82	-	-	0	-3	0	-26	-	370	22,14%	(288)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.890	7.908	44	192	147	-171	18	3.515	174	5.143	153,76%	2.765
	CF 2	10.171	16.873	17.162	365	503	138	1.014	289	6.990	214	17.606	97,48%	(444)
	Mitraguna & Others	10.171	15.587	15.418	115	40	-75	340	-169	5.247	209	16.957	90,92%	(1.539)
	Pensiun	-	1.286	1.744	250	463	213	674	457	1.744	6	649	268,64%	1.095
	Total Pembiayaan	23.780	46.947	48.437	1.670	2.240	570	2.620	1.490	24.657	749	44.857	107,98%	3.580

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	291	0,00%	0,00%	1,70%	291	291	291			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	291	0,00%	0,00%	30,88%	291	291	291			
3	PWG	-	-	-	63	0,00%	0,00%	1,01%	63	63	63			
	Cilem	-	-	-	63	0,00%	0,00%	1,01%	63	63	63			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	217	785	1.112	0,00%	3,16%	4,42%	328	1.112	896			
	CF 1	-	217	370	649	0,00%	4,64%	8,13%	279	649	433			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	217	370	649	0,00%	4,69%	8,21%	279	649	433			
	CF 2	-	-	414	463	0,00%	2,46%	2,70%	49	463	463			
	Mitraguna & Others	-	-	414	463	0,00%	2,66%	3,00%	49	463	463			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	217	785	1.466	0,00%	1,67%	3,03%	682	1.466	1.250	0,00%	100,00%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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 (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	3.586	3.684	3.685	(57.261)	0	99	2,76%	(76.355)	-95,40%	89.152	4,13%	(85.467)
2	Tabungan	33.280	40.077	40.791	40.985	3.444	194	909	2,27%	7.705	23,15%	37.050	110,62%	3.936
3	Deposito	18.866	76.321	76.622	76.625	(53)	3	303	0,40%	57.758	306,14%	19.517	392,59%	57.107
	Total	132.186	119.984	121.097	121.294	(53.870)	197	1.311	1,09%	(10.891)	-8,24%	145.719	83,24%	(24.425)
	CASA	113.319	43.662	44.476	44.670	(53.816)	194	1.008	2,31%	(68.649)	-60,58%	126.202	35,40%	(81.532)
	(%) CASA	85,73%	36,39%	36,73%	36,83%									
	FDR	12,66%	22,68%	24,06%	24,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	799	764	774		10	(25)	-3,10%	190	32,44%	-	0,00%	774
2	Giro ISE	18	6	16	23		8	17	301,20%	6	31,93%	-	0,00%	23
3	Tabungan ISE	567	793	748	751		3	(42)	-5,31%	184	32,45%	-	0,00%	751
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	3.015	251	271	20	487	203	2.287	68	3.057	98,61%	(43)
	Cilem	728	2.812	3.015	251	271	20	487	203	2.287	68	3.057	98,61%	(43)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	26.120	1.002	1.918	916	1.687	1.721	10.112	197	26.020	100,39%	100
	CF 1	6.128	8.540	8.785	-	318	318	-60	245	2.657	73	7.328	119,88%	1.457
	Total Griya	4.538	6.838	7.134	-	318	318	0	296	2.596	22	4.848	147,14%	2.285
	• Total Non Program	4.538	6.185	6.164	-	-	0	-35	-21	1.626	21	4.848	127,14%	1.316
	• Program	-	653	970	-	318	318	-3	317	970	1	0	0,00%	970
	Oto	1.591	1.703	1.651	-	-	0	-60	-51	61	51	2.480	66,60%	(828)
	CF 2	9.879	15.858	17.335	1.002	1.600	598	1.747	1.477	7.456	123	18.692	92,74%	(1.357)
	Mitraguna & Others	9.209	14.936	16.417	1.002	1.600	598	1.573	1.482	7.209	118	17.252	95,16%	(834)
	Pensiun	671	923	918	-	-	0	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	29.134	1.253	2.189	936	2.174	1.924	12.399	265	29.077	100,20%	58

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	54	-	20	0,00%	0,00%	0,68%	20	20	(34)			
	Cilem	-	54	-	20	0,00%	0,00%	0,68%	20	20	(34)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	262	260	30	0,00%	1,07%	0,12%	(230)	30	(232)			
	CF 1	-	-	-	30	0,00%	0,00%	0,34%	30	30	30			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	30	0,00%	0,00%	1,83%	30	30	30			
	CF 2	-	262	260	-	0,00%	1,64%	0,00%	(260)	-	(262)			
	Mitraguna & Others	-	262	260	-	0,00%	1,74%	0,00%	(260)	-	(262)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	316	260	51	0,00%	0,96%	0,17%	(210)	51	(266)	0,32%	-83,18%	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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	260	0,00%	0,00%	1,00%	260	260	260			
	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	-	-	-	260	0,00%	0,00%	1,50%	260	260	260			
	Mitraguna & Others	-	-	-	260	0,00%	0,00%	1,59%	260	260	260			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	260	0,00%	0,00%	0,89%	260	260	260	0,00%	100,00%	-0,9%

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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	4.947	802	849	1.018	48	(4.098)	-82,83%	(898)	-51,40%	6.470	13,13%	(5.621)
2	Tabungan	52.637	63.992	62.303	62.075	4.322	(228)	(1.917)	-3,00%	9.438	17,93%	57.803	107,39%	4.271
3	Deposito	30.502	32.363	32.416	32.417	(918)	1	54	0,17%	1.916	6,28%	31.173	103,99%	1.244
	Total	84.886	101.303	95.521	95.341	4.422	(179)	(5.961)	-5,88%	10.455	12,32%	95.446	99,89%	(105)
	CASA	54.385	68.940	63.105	62.924	5.339	(181)	(6.015)	-8,73%	8.540	15,70%	64.273	97,90%	(1.349)
	(%) CASA	64,07%	68,05%	66,06%	66,00%									
	FDR	15,32%	26,89%	28,99%	29,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.979	1.046	1.094	1.087	(7)	41	3,90%	(892)	-45,07%	-	0,00%	1.087
2	Giro ISE	1.572	187	205	210	4	23	12,12%	(1.362)	-86,66%	-	0,00%	210
3	Tabungan ISE	407	859	889	877	(12)	18	2,11%	470	115,48%	-	0,00%	877
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	7.758	676	476	-200	497	349	4.830	128	5.011	154,83%	2.747
	Cilem	2.928	7.409	7.758	676	476	-200	497	349	4.830	128	5.011	154,83%	2.747
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	19.827	19.934	675	265	-411	1.155	107	9.856	158	17.587	113,35%	2.347
	CF 1	3.825	5.806	5.726	140	-	-140	397	-80	1.901	80	4.724	121,19%	1.001
	Total Griya	789	769	768	-	-	0	0	-2	-21	2	1.022	75,14%	(254)
	• Total Non Program	789	769	768	-	-	0	-2	-2	-21	2	1.022	75,14%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.958	140	-	-140	397	-78	1.922	78	3.703	133,90%	1.255
	CF 2	6.254	14.021	14.208	535	265	-270	758	187	7.955	78	12.862	110,46%	1.346
	Mitraguna & Others	5.039	12.645	12.800	535	220	-315	771	155	7.761	65	11.071	115,62%	1.729
	Pensiun	1.215	1.376	1.408	-	45	45	-13	32	194	13	1.792	78,61%	(383)
	Total Pembiayaan	13.007	27.236	27.692	1.351	741	-610	1.652	456	14.685	285	22.597	122,54%	5.094

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,12%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,12%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	99	31	433	0,82%	0,16%	2,17%	402	350	335			
	CF 1	83	84	-	403	2,17%	0,00%	7,03%	403	320	319			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	84	-	403	2,73%	0,00%	8,12%	403	320	319			
	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	442	0,64%	0,11%	1,60%	411	359	344	8,70%	-444,41%	7,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	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