

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	145.585	142.549	18.896	(3.036)	(10.611)	-6,93%	(13.318)	-8,54%	285.035	50,01%	(142.486)
2	Tabungan	1.803.617	1.920.425	1.899.072	1.897.727	73.106	(1.345)	(22.698)	-1,18%	94.110	5,22%	2.026.162	93,66%	(128.435)
3	Deposito	681.198	781.647	811.852	810.290	(10.210)	(1.562)	28.643	3,66%	129.092	18,95%	693.324	116,87%	116.966
Total		2.640.681	2.855.231	2.856.509	2.850.566	81.792	(5.943)	(4.666)	-0,16%	209.885	7,95%	3.004.521	94,88%	(153.955)
CASA		1.959.483	2.073.585	2.044.657	2.040.276	92.002	(4.381)	(33.309)	-1,61%	80.793	4,12%	2.311.197	88,28%	(270.921)
(% CASA		74,20%	72,62%	71,58%	71,57%									
FDR		99,99%	102,42%	103,52%	103,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	80.181	78.375		(1.806)	2.245	2,95%	12.765	19,46%	91.492	85,66%	(13.118)
2	Giro ISE	23.758	18.808	19.448	18.545		(904)	(264)	-1,40%	(5.214)	-21,94%	39.445	47,01%	(20.901)
3	Tabungan ISE	30.646	47.654	51.065	50.163		(902)	2.509	5,27%	19.516	63,68%	34.243	146,49%	15.919
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	17.804	54,30%	(8.137)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.334	3.128	3.115	-13	8.098	1.691	15.936	1.424	105.167	91,60%	(8.833)
	Linkage	14.865	24.357	24.354	2.878	-	(2.878)	5.166	-2	9.490	2	25.651	94,94%	(1.297)
	Non-Linkage	65.533	70.286	71.980	250	3.115	2.865	2.932	1.694	6.447	1.421	79.516	90,52%	(7.536)
	• Local Champion	62.373	66.852	68.689		3.115	3.115	2.714	2.017	6.496	1.098	69.002	99,81%	(133)
	• Value Chain	3.160	3.434	3.111	250	-	(250)	218	-323	-49	323	10.514	29,59%	(7.403)
2	MBG	368.059	383.874	385.229	14.328	15.696	1.368	2.339	1.355	17.170	14.341	411.003	93,73%	(25.774)
	KUR	343.457	358.694	359.655	13.783	14.396	613	2.561	9.61	16.198	13.435	384.254	93,60%	(24.599)
	Non KUR	24.602	25.180	25.575	545	1.300	755	-222	394	973	906	26.750	95,61%	(1.175)
3	PWG	200.888	321.425	335.734	81.887	81.209	-678	23.304	14.309	134.846	66.900	334.137	100,48%	1.597
	Cilem	92.590	174.437	178.069	26.283	17.280	-9.004	15.815	3.633	85.479	13.647	198.310	89,79%	(20.240)
	Gadai	108.298	146.988	157.665	55.604	63.929	8.326	7.489	10.677	49.367	53.253	135.828	116,08%	21.837
4	CFG	1.991.066	2.124.255	2.139.624	59.146	53.636	-5.510	19.608	15.369	148.559	38.267	2.178.372	98,22%	(38.747)
	CF 1	271.158	283.396	282.735	2.988	4.241	1.253	-887	-662	11.577	4.903	302.660	93,42%	(19.926)
	Total Griya	236.939	236.200	234.193	2.376	1.200	-1.176	0	-2.007	-2.746	3.207	252.612	92,71%	(18.419)
	• Total Non Program	155.508	158.157	156.872	1.583	1.200	-383	-785	-1.284	1.364	2.484	162.432	96,58%	(5.559)
	• Program	81.431	78.044	77.321	794	-	-794	154	-723	-4.110	723	90.181	85,74%	(12.860)
	Oto	34.219	47.196	48.541	612	3.041	2.429	-887	1.346	14.323	1.695	50.048	96,99%	(1.507)
	CF 2	1.719.908	1.840.859	1.856.890	56.158	49.395	-6.762	20.495	16.031	136.982	33.364	1.875.711	99,00%	(18.822)
	Mitraguna & Others	1.474.657	1.580.345	1.592.661	49.439	42.795	-6.644	16.923	12.316	118.004	30.479	1.616.843	98,50%	(24.182)
	Pensiun	245.250	260.513	264.229	6.719	6.601	-119	3.572	3.715	18.978	2.885	258.868	102,07%	5.360
Total Pembiayaan		2.640.411	2.924.197	2.956.922	158.489	153.656	-4.832	53.349	32.725	316.511	120.931	3.028.679	97,63%	(71.757)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	1.301	0,00%	0,64%	1,35%	699	1.301	698			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	589	0,00%	0,86%	0,82%	(13)	589	(14)			
	Value Chain	-	-	-	712	0,00%	0,00%	1,03%	712	712	712			
2	MBG	2.275	6.441	6.441	25.891	0,62%	1,68%	6,72%	19.450	23.616	19.450			
	KUR	1.785	4.983	4.983	21.096	0,52%	1,39%	5,87%	16.113	19.311	16.113			
	Non KUR	489	1.458	1.458	4.795	1,99%	5,79%	18,75%	3.337	4.305	3.337			
3	PWG	10	-	-	7.141	0,00%	0,00%	2,13%	7.141	7.141	7.141			
	Cilem	10	-	-	5.224	0,01%	0,00%	2,93%	5.224	5.214	5.224			
	Gadai	-	-	-	1.917	0,00%	0,00%	1,22%	1.917	1.917	1.917			
4	CFG	19.717	25.753	27.801	46.248	0,99%	1,31%	2,16%	18.447	26.531	20.495			
	CF 1	13.249	13.763	15.216	27.555	4,89%	5,37%	9,75%	12.338	14.306	13.791			
	Total Griya	12.780	13.116	14.475	25.207	5,39%	6,13%	10,76%	10.732	12.427	12.092			
	Oto	469	648	742	2.347	1,37%	1,57%	4,84%	1.606	1.879	1.700			
	CF 2	6.468	11.990	12.585	18.694	0,38%	0,68%	1,01%	6.109	12.226	6.704			
	Mitraguna & Others	5.999	11.313	11.277	16.877	0,41%	0,71%	1,06%	5.599	10.878	5.563			
	Pensiun	470	677	1.308	1.817	0,19%	0,50%	0,69%	509	1.348	1.140			
Total Pembiayaan		22.002	32.797	34.844	80.581	0,83%	1,19%	2,73%	45.737	58.579	47.784	0,88%	67,65%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.565	22,59%	25,33%	25,50%	592	6.406	578			
	Linkage	14.845	14.842	14.842	14.841	99,87%	60,93%	60,94%	(0)	(3)	(1)			
	Non-Linkage	3.314	9.145	9.131	9.724	5,06%	12,99%	13,51%	593	6.410	579			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.007	0,70%	0,60%	0,78%	698	435	169			
	KUR	1.118	1.467	1.018	1.673	0,33%	0,28%	0,47%	655	555	206			
	Non KUR	1.455	1.371	1.292	1.334	5,91%	5,13%	5,22%	42	(121)	(37)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	24.024	1,29%	1,09%	1,12%	974	(1.643)	1.760			
	CF 1	9.750	9.970	10.411	10.455	3,60%	3,67%	3,70%	44	705	485			
	Total Griya	9.274	9.581	9.871	9.915	3,91%	4,18%	4,23%	44	642	334			
	Oto	476	389	540	540	1,39%	1,14%	1,11%	-	64	151			
	CF 2	15.917	12.294	12.639	13.569	0,93%	0,69%	0,73%	930	(2.349)	1.275			
	Mitraguna & Others	14.983	11.599	11.801	12.741	1,02%	0,75%	0,80%	941	(2.242)	1.142			
	Pensiun	934	695	838	828	0,04%	0,03%	0,31%	(11)	(107)	133			
Total Pembiayaan		46.399	49.090	49.332	51.596	1,76%	1,69%	1,74%	2.264	5.198	2.507	1,83%	-4,79%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	23.724	21.020	21.053	(97)	33	(2.671)	-11,26%	(4.952)	-19,04%	37.326	56,40%	(16.273)
2	Tabungan	211.719	220.477	205.889	205.482	9.992	(407)	(14.995)	-6,80%	(6.237)	-2,95%	230.574	89,12%	(25.092)
3	Deposito	98.613	75.556	118.248	118.233	(22.636)	(15)	42.677	56,48%	19.620	19,90%	99.651	118,65%	18.582
	Total	336.337	319.757	345.157	344.768	(12.741)	(389)	25.011	7,82%	8.431	2,51%	367.551	93,80%	(22.783)
	CASA	237.724	244.201	226.909	226.535	9.895	(374)	(17.666)	-7,23%	(11.189)	-4,71%	267.900	84,56%	(41.365)
	(%) CASA	70,68%	76,37%	65,74%	65,71%									
	FDR	113,34%	127,22%	119,21%	119,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	13.530	16.117	14.428		(1.690)	897	6,63%	(1.047)	-6,76%	-	0,00%	14.428
2	Giro ISE	9.559	7.832	8.436	7.554		(883)	(278)	-3,55%	(2.006)	-20,98%		0,00%	7.554
3	Tabungan ISE	5.622	5.699	7.681	6.874		(807)	1.175	20,62%	1.252	22,27%		0,00%	6.874
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	442	445	445		0	3	0,68%	18	4,22%		0,00%	445

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	10.816	13.622	-	3.115	3.115	-103	2.805	-3.934	310	23.757	57,34%	(10.135)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	13.622	-	3.115	3.115	-103	2.805	-3.934	310	21.056	64,69%	(7.434)
	• Local Champion	16.779	10.104	12.910	-	3.115	3.115	-95	2.805	-3.869	310	18.438	70,01%	(5.529)
	• Value Chain	777	712	712	-	-	-	-7	0	-65	-	2.618	27,20%	(1.906)
2	MBG	48.456	42.472	41.328	75	800	725	-1.783	-1.144	-7.128	1.944	52.487	78,74%	(11.159)
	KUR	46.158	39.571	38.471	75	800	725	-1.731	-1.100	-7.688	1.900	49.993	76,95%	(11.523)
	Non KUR	2.298	2.902	2.858	-	-	0	-52	-44	559	44	2.494	114,57%	363
3	PWG	20.904	25.232	26.624	6.058	7.498	1.439	962	1.392	5.720	6.106	32.891	80,95%	(6.267)
	Cilem	9.146	14.355	13.791	2.557	939	-1.618	1.588	-564	4.645	1.503	18.707	73,72%	(4.916)
	Gadai	11.759	10.877	12.833	3.501	6.559	3.058	-626	1.956	1.074	4.603	14.185	90,47%	(1.351)
4	CFG	294.292	328.290	329.875	9.161	9.614	453	2.071	1.586	35.583	8.028	308.152	107,05%	21.723
	CF 1	11.437	14.108	13.930	940	-	-940	-110	-178	2.493	178	13.099	106,35%	831
	Total Griya	7.624	10.191	10.103	940	-	-940	0	-88	2.479	88	8.046	125,56%	2.057
	• Total Non Program	7.624	10.191	10.103	940	-	-940	850	-88	2.479	88	8.046	125,56%	2.057
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.827	-	-	0	-110	-90	14	90	5.052	75,75%	(1.225)
	CF 2	282.855	314.182	315.945	8.221	9.614	1.393	2.181	1.764	33.091	7.850	295.053	107,08%	20.892
	Mitraguna & Others	252.904	277.103	277.502	7.380	7.930	550	1.632	399	24.598	7.531	264.035	105,10%	13.466
	Pensiun	29.951	37.078	38.444	841	1.684	843	549	1.365	8.493	319	31.018	123,94%	7.426
	Total Pembiayaan	381.208	406.811	411.449	15.294	21.027	5.732	1.147	4.639	30.241	16.388	417.288	98,60%	(5.838)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	712	0,00%	0,00%	5,23%	712	712	712			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	712	0,00%	0,00%	5,52%	712	712	712			
2	MBG	66	1.528	2.049	3.569	0,14%	4,82%	8,64%	1.520	3.503	2.041			
	KUR	66	1.365	1.886	3.224	0,14%	4,77%	8,38%	1.338	3.158	1.859			
	Non KUR	-	163	163	345	0,00%	5,63%	12,08%	182	345	182			
3	PWG	-	176	-	628	0,00%	0,00%	2,36%	628	628	452			
	Cilem	-	176	-	352	0,00%	0,00%	2,55%	352	352	175			
	Gadai	-	-	-	276	0,00%	0,00%	2,15%	276	276	276			
4	CFG	-	2.088	2.198	5.116	0,00%	0,67%	1,55%	2.918	5.116	3.028			
	CF 1	-	94	91	1.312	0,00%	0,65%	9,42%	1.221	1.312	1.218			
	Total Griya	-	-	-	435	0,00%	0,00%	4,31%	435	435	435			
	Oto	-	94	91	877	0,00%	2,33%	22,91%	786	877	783			
	CF 2	-	1.995	2.107	3.804	0,00%	0,67%	1,20%	1.697	3.804	1.809			
	Mitraguna & Others	-	1.680	1.795	3.106	0,00%	0,65%	1,12%	1.311	3.106	1.426			
	Pensiun	-	315	312	698	0,00%	0,84%	1,81%	386	698	383			
	Total Pembiayaan	66	3.793	4.247	10.025	0,02%	1,04%	2,44%	5.778	9.959	6.232	0,00%	100,00%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.596	3,84%	33,27%	26,40%	(2)	2.922	(4)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.596	3,84%	33,27%	26,40%	(2)	2.922	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	276	275	274	0,36%	0,65%	0,66%	(1)	99	(2)			
	KUR	175	58	56	56	0,38%	0,14%	0,14%	(1)	(120)	(2)			
	Non KUR	-	218	218	218	0,00%	7,52%	7,64%	(0)	218	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.188	1.589	2.190	0,52%	0,48%	0,66%	601	668	1.001			
	CF 1	290	290	290	290	2,54%	2,06%	2,08%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,41%	7,59%	-	-	-			
	CF 2	1.232	898	1.298	1.899	0,44%	0,41%	0,60%	601	668	1.001			
	Mitraguna & Others	1.232	898	1.298	1.899	0,49%	0,47%	0,68%	601	668	1.001			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.065	5.462	6.060	0,62%	1,34%	1,47%	598	3.689	995	0,70%	52,31%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	8.884	8.653	8.663	113	11	(221)	-2,48%	4.376	102,07%	15.073	57,47%	(6.410)
2	Tabungan	160.765	158.011	164.454	163.360	4.621	(1.093)	5.349	3,39%	2.596	1,61%	178.732	91,40%	(15.371)
3	Deposito	65.984	41.273	41.550	41.550	(2.064)	0	276	0,67%	(24.435)	-37,03%	66.935	62,07%	(25.385)
	Total	231.036	208.168	214.656	213.573	2.670	(1.082)	5.405	2,60%	(17.463)	-7,56%	260.740	81,91%	(47.166)
	CASA	165.052	166.895	173.106	172.024	4.734	(1.082)	5.129	3,07%	6.972	4,22%	193.805	88,76%	(21.781)
	(%) CASA	71,44%	80,17%	80,64%	80,55%									
	FDR	120,56%	147,35%	144,77%	145,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.671	2.063	2.097		34	(575)	-21,51%	542	34,84%	-	0,00%	2.097
2	Giro ISE	-	388	3	3		0	(385)	-99,16%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.283	2.059	2.093		34	(190)	-8,32%	539	34,63%	-	0,00%	2.093
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	162	163	163		0	1	0,62%	13	8,67%	-	0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.318	4.245	-	-	0	-72	-73	4.174	73	3.037	139,78%	1.208
	Linkage	20	2	-	-	-	-	-2	-2	-20	2	1.311	0,00%	(1.311)
	Non-Linkage	51	4.316	4.245	-	-	0	-70	-71	4.194	71	1.726	246,02%	2.520
	• Local Champion	51	4.316	4.245	-	-	0	-70	-71	4.194	71	845	502,32%	3.400
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.229	775	465	-310	264	-73	4.584	538	17.334	110,94%	1.896
	KUR	12.693	16.340	16.324	450	465	15	-6	-16	3.630	481	15.251	107,04%	1.073
	Non KUR	1.952	2.962	2.905	325	-	-325	270	-57	953	57	2.083	139,49%	823
3	PWG	16.365	25.224	26.414	5.313	5.985	672	1.941	1.190	10.048	4.796	27.681	95,42%	(1.268)
	Cilem	8.190	14.790	15.145	2.152	1.322	-830	1.634	355	6.955	967	17.079	88,68%	(1.933)
	Gadai	8.175	10.434	11.268	3.161	4.664	1.502	307	834	3.093	3.829	10.602	106,28%	666
4	CFG	247.446	257.894	260.871	6.614	5.970	-644	2.758	2.977	13.425	2.994	261.656	99,70%	(785)
	CF 1	12.247	10.733	10.593	17	17	-0	-49	-140	-1.654	157	13.908	76,16%	(3.315)
	Total Griya	9.062	7.939	7.852	-	-	0	0	-86	-1.210	86	9.449	83,10%	(1.597)
	• Total Non Program	9.062	7.939	7.852	-	-	0	-64	-86	-1.210	86	9.449	83,10%	(1.597)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.741	17	17	-0	-49	-53	-444	71	4.459	61,46%	(1.718)
	CF 2	235.199	247.161	250.278	6.597	5.953	-644	2.807	3.117	15.079	2.836	247.748	101,02%	2.530
	Mitraguna & Others	206.067	217.130	220.379	6.197	5.853	-344	2.698	3.249	14.312	2.604	217.518	101,32%	2.861
	Pensiun	29.132	30.031	29.899	400	100	-300	109	-132	767	232	30.230	98,91%	(331)
	Total Pembiayaan	278.528	306.738	310.759	12.703	12.421	-282	4.890	4.020	32.231	8.400	309.708	100,34%	1.051

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	589	0,00%	0,00%	13,87%	589	589	589			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	589	0,00%	0,00%	13,87%	589	589	589			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	85	82	641	0,00%	0,43%	3,33%	558	641	555			
	KUR	-	85	82	429	0,00%	0,50%	2,63%	347	429	344			
	Non KUR	-	-	-	212	0,00%	0,00%	7,28%	212	212	212			
3	PWG	-	-	-	374	0,00%	0,00%	1,41%	374	374	374			
	Cilem	-	-	-	178	0,00%	0,00%	1,18%	178	178	178			
	Gadai	-	-	-	196	0,00%	0,00%	1,73%	196	196	196			
4	CFG	713	996	671	1.545	0,29%	0,26%	0,59%	874	832	549			
	CF 1	8	316	337	654	0,06%	3,14%	6,18%	318	647	338			
	Total Griya	-	238	261	258	0,00%	3,29%	3,29%	(3)	258	20			
	Oto	8	78	76	396	0,24%	2,72%	14,47%	320	389	318			
	CF 2	705	679	334	890	0,30%	0,13%	0,36%	557	185	211			
	Mitraguna & Others	705	679	334	890	0,34%	0,15%	0,40%	557	185	211			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	1.081	753	3.148	0,26%	0,25%	1,01%	2.395	2.435	2.067	1,20%	-18,02%	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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.488	1.752	1.945	0,93%	0,68%	0,75%	192	(365)	457			
	CF 1	296	296	296	296	2,42%	2,76%	2,79%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,73%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.192	1.456	1.649	0,86%	0,59%	0,66%	192	(365)	457			
	Mitraguna & Others	2.013	1.192	1.456	1.649	0,98%	0,67%	0,75%	192	(365)	457			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.488	1.752	1.945	0,83%	0,57%	0,63%	192	(365)	457	5,98%	-855,19%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.589	29.807	29.856	(10.388)	49	1.267	4,43%	2.439	8,90%	34.299	87,05%	(4.443)
2	Tabungan	55.536	58.291	64.819	64.618	(3.192)	(202)	6.327	10,85%	9.081	16,35%	67.185	96,18%	(2.567)
3	Deposito	6.088	7.144	6.704	6.704	175	0	(440)	-6,16%	616	10,11%	6.744	99,41%	(40)
	Total	89.042	94.024	101.330	101.178	(13.404)	(152)	7.154	7,61%	12.136	13,63%	108.228	93,49%	(7.050)
	CASA	82.953	86.880	94.626	94.474	(13.579)	(152)	7.594	8,74%	11.521	13,89%	101.484	93,09%	(7.010)
	(%) CASA	93,16%	92,40%	93,38%	93,37%									
	FDR	82,33%	99,86%	94,85%	94,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	891	1.013	1.006	(7)	115	12,93%	(2.112)	-67,73%	-	0,00%	1.006
2	Giro ISE	560	570	478	453	(25)	(117)	-20,47%	(107)	-19,12%		0,00%	453
3	Tabungan ISE	2.557	321	536	553	17	232	72,25%	(2.005)	-78,38%		0,00%	553
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	51	52	52	0	1	1,96%	7	15,56%		0,00%	52

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.659	2.603	-	-	0	-68	-56	-626	56	3.229	80,62%	(626)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.659	2.603	-	-	0	-68	-56	-626	56	3.229	80,62%	(626)
	• Local Champion	3.229	2.659	2.603	-	-	0	-68	-56	-626	56	3.229	80,62%	(626)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	18.001	17.850	450	625	175	-183	-151	29	776	21.423	83,32%	(3.573)
	KUR	16.625	17.288	17.149	450	625	175	-168	-140	524	765	20.052	85,52%	(2.903)
	Non KUR	1.196	713	702	-	-	0	-15	-11	-495	11	1.371	51,15%	(670)
3	PWG	2.171	5.471	6.495	648	1.485	836	180	1.024	4.324	460	7.310	88,85%	(815)
	Cilem	2.171	5.471	6.495	648	1.485	836	180	1.024	4.324	460	7.310	88,85%	(815)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	69.159	2.152	2.505	353	1.263	1.397	19.072	1.108	62.037	111,48%	7.121
	CF 1	13.142	16.014	15.813	243	-	-243	-72	-201	2.671	201	15.168	104,25%	645
	Total Griya	12.152	13.666	13.539	243	-	-243	0	-127	1.387	127	13.117	103,22%	422
	• Total Non Program	7.615	9.471	9.376	243	-	-243	128	-95	1.761	95	8.092	115,87%	1.284
	• Program	4.537	4.195	4.163	-	-	0	-38	-31	-374	31	5.025	82,85%	(862)
	Oto	989	2.348	2.274	-	-	0	-72	-74	1.284	74	2.051	110,85%	222
	CF 2	36.945	51.748	53.346	1.909	2.505	596	1.335	1.598	16.401	907	46.869	113,82%	6.477
	Mitraguna & Others	31.987	46.733	48.359	1.909	2.375	466	1.386	1.626	16.372	749	41.044	117,82%	7.315
	Pensiun	4.958	5.014	4.986	-	130	130	-51	-28	29	158	5.825	85,61%	(838)
	Total Pembiayaan	73.308	93.893	96.107	3.250	4.614	1.365	1.191	2.214	22.799	2.400	93.999	102,24%	2.108

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.260	983	1.947	1,40%	5,46%	10,91%	964	1.698	687			
	KUR	249	1.174	917	1.830	1,50%	5,30%	10,67%	914	1.581	656			
	Non KUR	-	86	66	116	0,00%	9,27%	16,59%	50	116	31			
3	PWG	-	47	-	266	0,00%	0,00%	4,09%	266	266	219			
	Cilem	-	47	-	266	0,00%	0,00%	4,09%	266	266	219			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	1.500	2,00%	0,86%	2,17%	914	499	869			
	CF 1	727	631	586	1.423	5,53%	3,66%	9,00%	838	697	792			
	Total Griya	727	626	581	1.421	5,98%	4,25%	10,50%	840	694	795			
	Oto	-	5	5	2	0,00%	0,20%	0,11%	(2)	2	(2)			
	CF 2	274	-	-	76	0,74%	0,00%	0,14%	76	(198)	76			
	Mitraguna & Others	274	-	-	76	0,86%	0,00%	0,16%	76	(198)	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.938	1.568	3.712	1,71%	1,67%	3,86%	2.144	2.462	1.774	1,62%	58,13%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	426	414	414	15,77%	15,58%	15,91%	-	(95)	(12)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	426	414	414	15,77%	15,58%	15,91%	-	(95)	(12)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	156	170	252	4,80%	0,94%	1,41%	82	(603)	97			
	KUR	438	43	40	124	2,63%	0,23%	0,72%	84	(314)	81			
	Non KUR	417	112	129	128	34,85%	18,17%	18,28%	(1)	(289)	16			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,53%	0,52%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,56%	0,57%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,52%	0,50%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,57%	0,55%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	1.023	2,47%	1,00%	1,06%	82	(791)	85	0,77%	27,41%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	38.471	15.676	15.739	19.500	63	(22.732)	-59,09%	(9.979)	-38,80%	32.804	47,98%	(17.066)
2	Tabungan	122.400	135.786	136.576	136.435	7.461	(140)	649	0,48%	14.035	11,47%	134.360	101,54%	2.075
3	Deposito	49.497	53.923	52.531	52.532	(3.736)	0	(1.391)	-2,58%	3.035	6,13%	50.150	104,75%	2.382
	Total	197.616	228.180	204.783	204.706	23.225	(77)	(23.474)	-10,29%	7.091	3,59%	217.314	94,20%	(12.608)
	CASA	148.118	174.257	152.252	152.174	26.960	(78)	(22.083)	-12,67%	4.056	2,74%	167.165	91,03%	(14.991)
	(%) CASA	74,95%	76,37%	74,35%	74,34%									
	FDR	74,94%	75,37%	87,59%	87,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.038	15.529	15.424		(105)	386	2,57%	6.041	64,38%	-	0,00%	15.424
2	Giro ISE	3.509	1.267	1.726	1.754		28	487	38,43%	(1.755)	-50,02%	-	0,00%	1.754
3	Tabungan ISE	5.874	13.772	13.803	13.671		(133)	(101)	-0,73%	7.797	132,73%	-	0,00%	13.671
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	117	119	119		0	2	1,71%	19	19,00%	-	0,00%	119

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Local Champion	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	39.138	40.213	883	2.280	1.397	946	1.075	5.312	1.205	38.227	105,19%	1.986
	KUR	33.390	36.985	37.780	883	1.980	1.097	799	795	4.390	1.185	36.554	103,35%	1.226
	Non KUR	1.512	2.153	2.433	-	300	300	146	280	921	20	1.673	145,39%	760
3	PWG	20.337	33.370	36.159	11.410	9.986	-1.423	2.902	2.789	15.822	7.197	30.524	118,46%	5.635
	Cilem	6.847	16.459	17.552	3.058	2.073	-985	2.263	1.093	10.705	980	14.394	121,94%	3.158
	Gadai	13.490	16.911	18.607	8.352	7.913	-439	639	1.696	5.117	6.217	16.129	115,36%	2.478
4	CFG	92.645	97.283	100.837	3.023	4.470	1.447	770	3.554	8.192	916	102.220	98,65%	(1.383)
	CF 1	21.426	20.256	20.342	122	357	235	-181	87	-1.084	271	22.572	90,12%	(2.230)
	Total Griya	17.556	15.682	15.527	-	-	0	0	-156	-2.030	156	17.848	87,00%	(2.321)
	• Total Non Program	17.556	15.682	15.527	-	-	0	-492	-156	-2.030	156	17.848	87,00%	(2.321)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.816	122	357	235	-181	242	946	115	4.725	101,92%	91
	CF 2	71.219	77.027	80.495	2.901	4.113	1.212	950	3.468	9.276	645	79.648	101,06%	847
	Mitraguna & Others	67.517	73.367	76.870	2.801	4.113	1.312	862	3.502	9.352	611	75.210	102,21%	1.660
	Pensiun	3.701	3.660	3.625	100	-	-100	88	-35	-76	35	4.438	81,68%	(813)
	Total Pembiayaan	148.099	171.973	179.376	15.316	16.737	1.421	4.602	7.403	31.277	9.334	171.186	104,78%	8.190

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	111	334	2.749	0,38%	0,85%	6,84%	2.415	2.617	2.638			
	KUR	131	111	170	1.715	0,39%	0,46%	4,54%	1.546	1.584	1.604			
	Non KUR	-	-	165	1.034	0,00%	7,66%	42,48%	869	1.034	1.034			
3	PWG	-	103	-	908	0,00%	0,00%	2,51%	908	908	805			
	Cilem	-	103	-	819	0,00%	0,00%	4,67%	819	819	716			
	Gadai	-	-	-	89	0,00%	0,00%	0,48%	89	89	89			
4	CFG	616	1.343	1.647	2.696	0,67%	1,69%	2,67%	1.049	2.080	1.352			
	CF 1	588	294	544	1.457	2,74%	2,69%	7,16%	913	870	1.163			
	Total Griya	588	167	420	1.335	3,35%	2,68%	8,60%	915	747	1.168			
	Oto	-	127	125	122	0,00%	2,73%	2,54%	(2)	122	(5)			
	CF 2	28	1.049	1.102	1.238	0,04%	1,43%	1,54%	136	1.210	189			
	Mitraguna & Others	28	1.049	1.102	1.238	0,04%	1,50%	1,61%	136	1.210	189			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	6.353	0,50%	1,15%	3,54%	4.372	5.605	4.795	0,05%	98,67%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	89	64	64	0,00%	0,16%	0,16%	-	64	(25)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	25	-	-	0,00%	0,00%	0,00%	-	-	(25)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	942	941	998	0,61%	0,97%	0,99%	57	433	56			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	942	941	998	0,70%	1,22%	1,24%	57	496	56			
	Mitraguna & Others	502	942	941	998	0,74%	1,28%	1,30%	57	496	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.277	0,53%	0,71%	0,71%	57	497	31	1,65%	-132,39%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	97	283	283	73	(0)	186	190,81%	(136)	-32,51%	6.950	4,08%	(6.667)
2	Tabungan	44.796	49.863	50.619	51.112	4.133	493	1.249	2,50%	6.316	14,10%	55.769	91,65%	(4.656)
3	Deposito	28.737	6.332	6.082	6.082	340	0	(250)	-3,95%	(22.655)	-78,84%	29.300	20,76%	(23.218)
	Total	73.953	56.293	56.985	57.477	4.546	493	1.185	2,10%	(16.475)	-22,28%	92.019	62,46%	(34.541)
	CASA	45.216	49.961	50.903	51.396	4.206	493	1.435	2,87%	6.180	13,67%	62.719	81,95%	(11.323)
	(%) CASA	61,14%	88,75%	89,33%	89,42%									
	FDR	129,31%	191,06%	192,30%	190,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.060	1.452	1.556		104	496	46,83%	649	71,48%	-	0,00%	1.556
2	Giro ISE	390	93	254	278		24	185	198,16%	(112)	-28,68%		0,00%	278
3	Tabungan ISE	518	967	1.198	1.278		80	312	32,24%	760	146,83%		0,00%	1.278
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	151	152	152		0	1	0,66%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	• Local Champion	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	20.045	19.483	1.380	300	-1.080	694	-562	-289	862	22.452	86,78%	(2.969)
	KUR	19.175	19.415	18.768	1.380	200	-1.180	708	-647	-407	847	21.724	86,39%	(2.956)
	Non KUR	597	630	715	-	100	100	-14	85	118	15	727	98,29%	(12)
3	PWG	2.596	7.101	7.488	1.534	893	-640	761	386	4.891	507	8.072	92,77%	(584)
	Cilem	2.069	5.679	5.718	1.006	316	-690	728	39	3.649	276	6.175	92,60%	(457)
	Gadai	527	1.423	1.770	528	577	49	34	347	1.242	230	1.897	93,31%	(127)
4	CFG	73.258	79.661	81.870	3.643	3.150	-493	1.856	2.208	8.612	942	82.762	98,92%	(893)
	CF 1	2.294	3.393	3.648	-	328	328	-50	255	1.354	73	3.436	106,18%	212
	Total Griya	712	1.633	1.612	-	-	0	0	-21	901	21	1.003	160,82%	610
	• Total Non Program	712	1.633	1.612	-	-	0	-22	-21	901	21	1.003	160,82%	610
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	1.760	2.036	-	328	328	-50	276	453	52	2.433	83,67%	(397)
	CF 2	70.963	76.268	78.222	3.643	2.822	-821	1.906	1.954	7.258	868	79.327	98,61%	(1.105)
	Mitraguna & Others	52.047	58.599	60.528	3.643	2.480	-1.163	2.067	1.928	8.481	552	59.681	101,42%	847
	Pensiun	18.916	17.668	17.694	-	342	342	-161	25	-1.222	317	19.646	90,06%	(1.952)
	Total Pembiayaan	95.626	107.552	109.579	6.557	4.343	-2.213	3.306	2.027	13.953	2.316	113.286	96,73%	(3.706)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	479	493	2.248	0,34%	2,46%	11,54%	1.755	2.182	1.769			
	KUR	67	448	397	2.156	0,35%	2,05%	11,49%	1.759	2.089	1.708			
	Non KUR	-	32	96	92	0,00%	15,23%	12,92%	(4)	92	61			
3	PWG	-	-	-	151	0,00%	0,00%	2,02%	151	151	151			
	Cilem	-	-	-	151	0,00%	0,00%	2,64%	151	151	151			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	2.431	0,00%	2,63%	2,97%	336	2.430	363			
	CF 1	-	-	-	75	0,00%	0,00%	2,06%	75	75	75			
	Total Griya	-	-	-	52	0,00%	0,00%	3,25%	52	52	52			
	Oto	-	-	-	23	0,00%	0,00%	1,11%	23	23	23			
	CF 2	1	2.068	2.095	2.356	0,00%	2,75%	3,01%	261	2.355	288			
	Mitraguna & Others	1	2.068	2.095	2.356	0,00%	3,58%	3,89%	261	2.355	288			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	4.831	0,07%	2,41%	4,41%	2.242	4.763	2.283	4,15%	5,90%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	144	116	122	0,91%	0,58%	0,62%	5	(59)	(22)			
	KUR	181	144	116	122	0,94%	0,60%	0,65%	5	(59)	(22)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	356	363	352	0,00%	0,46%	0,43%	(11)	352	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	356	363	352	0,00%	0,48%	0,45%	(11)	352	(3)			
	Mitraguna & Others	-	200	207	207	0,00%	0,35%	0,34%	-	207	7			
	Pensiun	-	156	156	145	0,00%	0,14%	0,82%	(11)	145	(11)			
	Total Pembiayaan	181	500	479	474	0,19%	0,45%	0,43%	(5)	293	(26)	8,83%	#####	8,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	22.643	38.581	29.599	5.228	(8.982)	6.956	30,72%	(8.980)	-23,28%	49.052	60,34%	(19.453)
2	Tabungan	168.056	174.110	164.315	166.233	4.919	1.918	(7.877)	-4,52%	(1.823)	-1,08%	185.922	89,41%	(19.689)
3	Deposito	55.027	71.583	67.590	67.590	(4.612)	0	(3.993)	-5,58%	12.563	22,83%	56.002	120,69%	11.588
	Total	261.662	268.337	270.487	263.423	5.536	(7.064)	(4.914)	-1,83%	1.761	0,67%	290.976	90,53%	(27.554)
	CASA	206.634	196.754	202.896	195.832	10.147	(7.064)	(922)	-0,47%	(10.802)	-5,23%	234.974	83,34%	(39.142)
	(%) CASA	78,97%	73,32%	75,01%	74,34%									
	FDR	64,72%	71,63%	72,41%	74,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.485	4.130	3.643		(487)	(842)	-18,78%	603	19,85%	-	0,00%	3.643
2	Giro ISE	335	363	256	240		(16)	(123)	-33,97%	(95)	-28,38%		0,00%	240
3	Tabungan ISE	2.705	4.122	3.874	3.403		(471)	(719)	-17,44%	698	25,82%		0,00%	3.403
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	160	162	162		0	2	1,25%	16	10,96%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.268	-	-	0	3.375	-250	494	250	29.901	84,51%	(4.633)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.268	-	-	0	3.375	-250	494	250	27.668	91,32%	(2.400)
	• Local Champion	24.387	25.164	24.918	-	-	0	3.379	-246	531	246	25.759	96,73%	(841)
	• Value Chain	387	354	350	-	-	-	-4	-4	-37	4	1.909	18,33%	(1.559)
2	MBG	21.941	24.058	24.305	1.190	1.150	-40	324	247	2.364	903	24.614	98,75%	(309)
	KUR	20.349	22.648	22.921	1.070	1.150	80	233	273	2.572	877	22.892	100,13%	29
	Non KUR	1.592	1.411	1.384	120	-	-120	91	-27	-208	27	1.722	80,38%	(338)
3	PWG	23.945	33.863	36.469	8.878	9.758	880	2.019	2.606	12.524	7.152	35.155	103,74%	1.313
	Cilem	8.631	14.991	15.682	2.636	1.919	-717	1.761	691	7.051	1.229	17.455	89,84%	(1.773)
	Gadai	15.314	18.872	20.787	6.242	7.838	1.596	257	1.915	5.473	5.923	17.700	117,44%	3.086
4	CFG	98.692	108.770	109.811	3.571	2.570	-1.001	683	1.041	11.120	1.529	112.781	97,37%	(2.969)
	CF 1	13.574	19.687	19.934	300	778	478	-58	246	6.360	532	15.257	130,65%	4.677
	Total Griya	9.477	13.901	14.029	200	350	150	0	129	4.552	221	9.906	141,63%	4.124
	• Total Non Program	9.477	13.901	14.029	200	350	150	91	129	4.552	221	9.906	141,63%	4.124
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.787	5.904	100	428	328	-58	118	1.808	310	5.351	110,33%	553
	CF 2	85.118	89.083	89.878	3.271	1.792	-1.479	741	795	4.760	997	97.524	92,16%	(7.646)
	Mitraguna & Others	51.909	55.196	55.391	2.271	980	-1.291	426	194	3.482	786	63.235	87,59%	(7.845)
	Pensiun	33.208	33.886	34.487	1.000	812	-188	315	600	1.278	212	34.288	100,58%	198
	Total Pembiayaan	169.351	192.209	195.853	13.639	13.478	-162	6.400	3.644	26.502	9.834	202.451	96,74%	(6.598)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	66	99	1.116	0,51%	0,41%	4,59%	1.017	1.003	1.050			
	KUR	113	-	35	732	0,55%	0,16%	3,19%	697	619	732			
	Non KUR	-	66	64	384	0,00%	4,53%	27,74%	320	384	318			
3	PWG	-	62	-	340	0,00%	0,00%	0,93%	340	340	278			
	Cilem	-	62	-	330	0,00%	0,00%	2,10%	330	330	268			
	Gadai	-	-	-	10	0,00%	0,00%	0,05%	10	10	10			
4	CFG	211	14	347	1.343	0,21%	0,32%	1,22%	996	1.131	1.329			
	CF 1	-	-	132	537	0,00%	0,67%	2,69%	405	537	537			
	Total Griya	-	-	132	382	0,00%	0,95%	2,72%	250	382	382			
	Oto	-	-	155	155	0,00%	0,00%	2,62%	155	155	155			
	CF 2	211	14	215	806	0,25%	0,24%	0,90%	591	595	792			
	Mitraguna & Others	211	14	9	475	0,41%	0,02%	0,86%	466	263	461			
	Pensiun	-	-	206	332	0,00%	0,61%	0,96%	125	332	332			
	Total Pembiayaan	324	142	446	2.799	0,19%	0,23%	1,43%	2.353	2.474	2.657	0,36%	74,83%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,82%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,82%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	104	-	-	0,20%	0,00%	0,00%	-	(44)	(104)			
	KUR	-	104	-	-	0,00%	0,00%	0,00%	-	-	(104)			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.694	1.483	1.482	2,15%	1,36%	1,35%	(1)	(642)	(211)			
	CF 1	445	422	402	402	3,28%	2,04%	2,02%	-	(43)	(20)			
	Total Griya	405	405	386	386	4,28%	2,77%	2,75%	-	(20)	(20)			
	Oto	40	16	16	16	0,98%	0,28%	0,28%	-	(24)	-			
	CF 2	1.679	1.272	1.081	1.080	1,97%	1,21%	1,20%	(1)	(599)	(192)			
	Mitraguna & Others	1.585	1.272	1.081	1.080	3,05%	1,96%	1,95%	(1)	(504)	(192)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.785	4.471	4.470	1,28%	2,33%	2,28%	(1)	2.301	(315)	1,32%	42,34%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.46	2.67	2.62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	734	703	703	(5)	(0)	(31)	-4,17%	(3.903)	-84,73%	11.298	6,23%	(10.594)
2	Tabungan	52.069	49.816	49.924	50.160	1.018	236	344	0,69%	(1.909)	-3,67%	63.397	79,12%	(13.238)
3	Deposito	11.396	8.717	8.322	8.222	(620)	(100)	(495)	-5,68%	(3.174)	-27,85%	11.995	68,54%	(3.773)
	Total	68.072	59.267	58.949	59.085	393	135	(182)	-0,31%	(8.987)	-13,20%	86.691	68,16%	(27.606)
	CASA	56.676	50.550	50.627	50.863	1.013	235	313	0,62%	(5.813)	-10,26%	74.695	68,09%	(23.832)
	(%) CASA	83,26%	85,29%	85,88%	86,08%									
	FDR	200,44%	261,33%	269,01%	268,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.388	1.265	1.253		(12)	(135)	-9,76%	(330)	-20,87%	-	0,00%	1.253
2	Giro ISE	116	32	4	4		0	(28)	-86,04%	(111)	-96,11%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.261	1.248		(12)	(108)	-7,95%	(219)	-14,95%		0,00%	1.248
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	131	133	133		0	2	1,53%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.647	41.245	1.800	1.950	150	472	599	1.592	1.351	42.171	97,81%	(926)
	KUR	35.878	37.764	38.452	1.800	1.950	150	663	688	2.575	1.262	38.273	100,47%	179
	Non KUR	3.776	2.882	2.793	-	-	0	-191	-89	-983	89	3.898	71,66%	(1.105)
3	PWG	12.336	24.323	26.309	7.774	7.969	195	2.886	1.987	13.973	5.982	20.552	128,01%	5.757
	Cilem	3.767	8.043	8.401	1.297	795	-502	815	358	4.634	437	7.994	105,08%	406
	Gadai	8.569	16.279	17.908	6.477	7.174	697	2.071	1.629	9.340	5.545	12.558	142,61%	5.351
4	CFG	84.451	89.913	91.027	1.280	2.108	829	238	1.115	6.577	994	94.326	96,50%	(3.298)
	CF 1	4.785	7.153	7.253	473	158	-315	-14	100	2.467	57	5.942	122,06%	1.311
	Total Griya	4.537	6.422	6.373	473	-	-473	0	-48	1.836	48	4.859	131,16%	1.514
	• Total Non Program	4.383	5.766	5.720	-	-	0	-114	-46	1.337	46	4.689	122,00%	1.032
	• Program	154	656	653	473	-	-473	507	-3	499	3	171	382,88%	483
	Oto	248	731	880	-	158	158	-14	149	632	9	1.083	81,24%	(203)
	CF 2	79.665	82.760	83.774	807	1.951	1.144	253	1.014	4.109	936	88.384	94,78%	(4.609)
	Mitraguna & Others	63.755	64.392	65.228	807	1.338	532	381	836	1.472	502	71.711	90,96%	(6.483)
	Pensiun	15.910	18.368	18.547	-	613	613	-128	178	2.637	434	16.673	111,24%	1.874
	Total Pembiayaan	136.441	154.882	158.582	10.854	12.027	1.173	3.596	3.700	22.141	8.327	157.048	100,98%	1.533

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	557	588	3.531	0,47%	1,45%	8,56%	2.944	3.344	2.975			
	KUR	48	416	449	3.253	0,13%	1,19%	8,46%	2.804	3.205	2.837			
	Non KUR	140	140	138	279	3,70%	4,80%	9,97%	140	139	138			
3	PWG	-	-	-	752	0,00%	0,00%	2,86%	752	752	752			
	Cilem	-	-	-	528	0,00%	0,00%	6,29%	528	528	528			
	Gadai	-	-	-	224	0,00%	0,00%	1,25%	224	224	224			
4	CFG	1.300	452	448	1.319	1,54%	0,50%	1,45%	871	19	867			
	CF 1	-	-	-	374	0,00%	0,00%	5,15%	374	374	374			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	374	0,00%	0,00%	42,47%	374	374	374			
	CF 2	1.300	452	448	945	1,63%	0,54%	1,13%	497	(355)	494			
	Mitraguna & Others	1.135	452	448	945	1,78%	0,70%	1,45%	497	(190)	494			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.008	1.035	5.602	1,09%	0,67%	3,53%	4.567	4.115	4.594	0,50%	85,76%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	74	454	0,00%	0,18%	1,10%	380	454	233			
	KUR	-	15	-	243	0,00%	0,00%	0,63%	243	243	228			
	Non KUR	-	206	74	211	0,00%	2,58%	7,57%	137	211	5			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	517	446	446	0,76%	0,50%	0,49%	-	(197)	(71)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	517	446	446	0,81%	0,54%	0,53%	-	(197)	(71)			
	Mitraguna & Others	643	284	284	284	1,01%	0,44%	0,43%	-	(359)	(1)			
	Pensiun	-	233	162	162	0,00%	0,10%	0,88%	-	162	(70)			
	Total Pembiayaan	643	738	520	900	0,47%	0,34%	0,57%	380	257	162	0,61%	-6,66%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	6.385	6.589	6.666	935	77	281	4,41%	2.286	52,17%	11.067	60,23%	(4.401)
2	Tabungan	121.239	128.771	124.582	123.363	5.278	(1.218)	(5.408)	-4,20%	2.125	1,75%	132.521	93,09%	(9.158)
3	Deposito	26.839	21.410	21.790	21.290	369	(500)	(119)	-0,56%	(5.549)	-20,67%	27.466	77,51%	(6.176)
	Total	152.459	156.566	152.961	151.320	6.582	(1.641)	(5.246)	-3,35%	(1.139)	-0,75%	171.055	88,46%	(19.735)
	CASA	125.619	135.156	131.171	130.030	6.213	(1.141)	(5.127)	-3,79%	4.410	3,51%	143.589	90,56%	(13.559)
	(%) CASA	82,40%	86,33%	85,75%	85,93%									
	FDR	80,08%	80,19%	82,76%	83,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	4.781	3.772	3.811		38	(970)	-20,30%	560	17,23%	-	0,00%	3.811
2	Giro ISE	1.707	2.935	2.231	2.158		(73)	(778)	-26,49%	451	26,43%		0,00%	2.158
3	Tabungan ISE	1.544	1.846	1.542	1.653		111	(193)	-10,44%	109	7,05%		0,00%	1.653
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	162	164	164		0	2	1,23%	9	5,81%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.650	14.622	-	-	0	-22	-29	-264	29	14.885	98,23%	(264)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.948	3.919	-	-	0	-22	-29	-264	29	4.183	93,70%	(264)
	• Local Champion	2.186	2.110	2.100	-	-	0	-3	-10	-86	10	2.186	96,08%	(86)
	• Value Chain	1.997	1.837	1.819	-	-	-	-19	-19	-178	19	1.997	91,08%	(178)
2	MBG	31.186	27.497	27.523	705	930	225	13	25	-3.664	905	33.879	81,24%	(6.357)
	KUR	27.378	24.611	24.724	705	930	225	218	113	-2.654	817	29.941	82,58%	(5.217)
	Non KUR	3.809	2.886	2.798	-	-	0	-205	-87	-1.010	87	3.938	71,05%	(1.140)
3	PWG	1.449	4.760	4.934	943	639	-303	731	174	3.485	465	5.931	83,20%	(996)
	Cilem	1.449	4.760	4.934	943	639	-303	731	174	3.485	465	5.931	83,20%	(996)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	79.515	1.921	2.233	312	853	866	4.953	1.367	86.219	92,23%	(6.704)
	CF 1	26.770	24.580	24.863	-	650	650	-84	283	-1.907	367	28.535	87,13%	(3.672)
	Total Griya	26.477	21.355	21.723	-	650	650	0	367	-4.755	283	27.235	79,76%	(5.513)
	• Total Non Program	23.147	18.404	18.807	-	650	650	-279	404	-4.339	246	23.547	79,87%	(4.740)
	• Program	3.330	2.952	2.915	-	-	0	-45	-37	-415	37	3.688	79,04%	(773)
	Oto	293	3.225	3.141	-	-	0	-84	-84	2.848	84	1.300	241,67%	1.841
	CF 2	47.792	54.069	54.652	1.921	1.583	-338	937	583	6.859	1.000	57.684	94,74%	(3.032)
	Mitraguna & Others	41.537	46.682	46.692	1.179	963	-216	326	10	5.155	953	50.563	92,34%	(3.871)
	Pensiun	6.255	7.387	7.960	742	620	-122	611	573	1.705	47	7.121	111,78%	839
	Total Pembiayaan	122.084	125.557	126.594	3.569	3.802	234	1.575	1.037	4.510	2.765	140.914	89,84%	(14.320)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	4,11%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	15,25%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.289	1.083	3.241	0,27%	3,94%	11,78%	2.158	3.158	1.952			
	KUR	83	450	412	2.394	0,30%	1,68%	9,68%	1.982	2.311	1.945			
	Non KUR	-	839	670	847	0,00%	23,23%	30,26%	177	847	7			
3	PWG	10	25	-	410	0,69%	0,00%	8,31%	410	400	385			
	Cilem	10	25	-	410	0,69%	0,00%	8,31%	410	400	385			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	5.538	2,19%	2,75%	6,96%	3.372	3.902	3.654			
	CF 1	1.522	1.087	1.690	3.927	5,68%	6,88%	15,80%	2.237	2.406	2.841			
	Total Griya	1.522	1.087	1.690	3.927	5,75%	7,91%	18,08%	2.237	2.406	2.841			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	798	476	1.611	0,24%	0,88%	2,95%	1.135	1.497	813			
	Mitraguna & Others	114	798	476	1.611	0,27%	1,02%	3,45%	1.135	1.497	813			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	9.189	1,42%	3,07%	7,26%	5.338	7.460	5.388	0,93%	87,17%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	11.982	12.577	80,49%	81,79%	86,01%	595	595	595			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.279	1.874	30,58%	32,40%	47,82%	595	595	595			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	797	764	1.191	1,54%	2,78%	4,33%	427	713	394			
	KUR	111	405	276	484	0,41%	1,12%	1,96%	209	373	79			
	Non KUR	368	392	489	707	9,65%	16,93%	25,26%	218	339	315			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.315	1.723	1.531	1,83%	2,19%	1,93%	(192)	166	216			
	CF 1	1.118	588	655	652	4,18%	2,67%	2,62%	(3)	(466)	64			
	Total Griya	1.118	588	655	652	4,22%	3,07%	3,00%	(3)	(466)	64			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	879	0,52%	1,98%	1,61%	(189)	632	152			
	Mitraguna & Others	247	726	1.068	879	0,59%	2,29%	1,88%	(189)	632	152			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	15.299	11,32%	11,52%	12,09%	830	1.474	1.206	1,33%	89,03%	-10,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	4.704	3.450	3.465	2.553	14	(1.239)	-26,35%	(2.455)	-41,47%	13.088	26,47%	(9.624)
2	Tabungan	49.567	54.352	53.722	53.449	2.095	(273)	(903)	-1,66%	3.882	7,83%	61.663	86,68%	(8.214)
3	Deposito	19.983	50.886	50.357	50.357	9.713	0	(528)	-1,04%	30.374	152,00%	20.643	243,94%	29.714
	Total	75.469	109.942	107.530	107.271	14.361	(259)	(2.671)	-2,43%	31.802	42,14%	95.394	112,45%	11.876
	CASA	55.486	59.056	57.173	56.913	4.648	(259)	(2.142)	-3,63%	1.427	2,57%	74.752	76,14%	(17.838)
	(%) CASA	73,52%	53,72%	53,17%	53,06%									
	FDR	164,25%	121,92%	126,09%	126,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.096	1.185	1.185		0	90	8,20%	16	1,39%	-	0,00%	1.185
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,40%		0,00%	1
3	Tabungan ISE	994	945	1.034	1.034		0	90	9,51%	41	4,11%		0,00%	1.034
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
3	PWG	2.503	4.362	4.324	548	338	-210	231	-39	1.821	376	7.694	56,19%	(3.370)
	Cilem	2.503	4.362	4.324	548	338	-210	231	-39	1.821	376	7.694	56,19%	(3.370)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	131.260	4.837	2.657	-2.180	3.086	1.576	9.819	1.081	132.451	99,10%	(1.191)
	CF 1	4.796	5.795	5.901	-	177	177	-28	106	1.105	72	6.114	96,51%	(214)
	Total Griya	4.549	4.809	4.764	-	-	0	0	-44	215	44	4.884	97,55%	(120)
	• Total Non Program	4.549	4.809	4.764	-	-	0	-232	-44	215	44	4.884	97,55%	(120)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	987	1.136	-	177	177	-28	150	890	28	1.230	92,38%	(94)
	CF 2	116.645	123.889	125.359	4.837	2.480	-2.357	3.113	1.470	8.714	1.010	126.337	99,23%	(978)
	Mitraguna & Others	110.497	116.979	118.394	4.487	2.360	-2.127	2.828	1.415	7.897	945	119.341	99,21%	(947)
	Pensiun	6.148	6.910	6.965	350	120	-230	286	55	817	65	6.995	99,57%	(30)
	Total Pembiayaan	123.957	134.046	135.583	5.385	2.995	-2.390	3.316	1.538	11.626	1.458	140.224	96,69%	(4.641)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	-	61	0,00%	0,00%	1,41%	61	61	61			
	Cilem	-	-	-	61	0,00%	0,00%	1,41%	61	61	61			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	967	1.454	1.509	0,00%	1,12%	1,15%	55	1.509	542			
	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	-	967	1.454	1.509	0,00%	1,17%	1,20%	55	1.509	542			
	Mitraguna & Others	-	967	1.454	1.509	0,00%	1,24%	1,27%	55	1.509	542			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	967	1.454	1.570	0,00%	1,08%	1,16%	116	1.570	603	0,79%	31,95%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	71	69	69	2,08%	0,05%	0,05%	(1)	(2.453)	(3)			
	CF 1	65	57	55	54	1,36%	0,94%	0,91%	(1)	(11)	(3)			
	Total Griya	65	57	55	54	1,44%	1,13%	1,13%	(1)	(11)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	71	69	69	2,05%	0,05%	0,05%	(1)	(2.467)	(3)	0,53%	-956,17%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.830	1.614	1.872	(372)	258	42	2,29%	271	16,96%	11.756	15,93%	(9.884)
2	Tabungan	117.228	130.202	128.328	130.056	2.821	1.728	(145)	-0,11%	12.828	10,94%	134.200	96,91%	(4.143)
3	Deposito	47.162	44.016	45.872	44.872	1.000	(1.000)	856	1,94%	(2.290)	-4,86%	48.088	93,31%	(3.216)
	Total	165.991	176.048	175.814	176.800	3.449	986	752	0,43%	10.809	6,51%	194.044	91,11%	(17.243)
	CASA	118.829	132.032	129.942	131.928	2.449	1.986	(103)	-0,08%	13.100	11,02%	145.956	90,39%	(14.027)
	(%) CASA	71,59%	75,00%	73,91%	74,62%									
	FDR	85,30%	86,53%	86,34%	85,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.694	2.989	2.925		(64)	231	8,57%	(142)	-4,64%	-	0,00%	2.925
2	Giro ISE	515	1.171	1.072	904		(168)	(268)	-22,86%	389	75,57%	-	0,00%	904
3	Tabungan ISE	2.552	1.522	1.917	2.021		104	499	32,76%	(531)	-20,82%	-	0,00%	2.021
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	117	117	117		0	0	0,00%	8	7,34%	-	0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.607	26.807	1.400	1.285	-115	403	201	3.259	1.084	26.076	102,80%	731
	KUR	22.685	25.818	26.218	1.400	1.285	-115	424	399	3.533	886	25.090	104,49%	1.128
	Non KUR	863	788	590	-	-	0	-20	-199	-274	199	986	59,77%	(397)
3	PWG	16.913	27.728	28.700	6.452	5.931	-521	2.179	971	11.787	4.960	28.183	101,84%	517
	Cilem	9.701	17.756	18.223	2.917	1.994	-922	1.766	467	8.522	1.527	18.542	98,28%	(319)
	Gadai	7.212	9.973	10.477	3.535	3.937	402	413	504	3.265	3.433	9.641	108,67%	836
4	CFG	101.109	97.999	96.282	1.055	777	-278	-1.008	-1.717	-4.827	2.494	113.166	85,00%	(16.884)
	CF 1	13.632	14.406	14.261	-	17	17	-63	-146	628	162	15.076	94,59%	(815)
	Total Griya	12.067	12.150	12.047	-	-	0	0	-103	-20	103	12.433	96,89%	(386)
	• Total Non Program	12.067	12.150	12.047	-	-	0	-105	-103	-20	103	12.433	96,89%	(386)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.213	-	17	17	-63	-43	648	59	2.642	83,76%	(429)
	CF 2	87.476	83.593	82.021	1.055	760	-295	-945	-1.572	-5.455	2.332	98.090	83,62%	(16.069)
	Mitraguna & Others	79.108	75.836	74.289	905	710	-195	-1.043	-1.547	-4.820	2.257	88.794	83,66%	(14.506)
	Pensiun	8.368	7.757	7.733	150	50	-100	97	-24	-636	74	9.296	83,19%	(1.563)
	Total Pembiayaan	141.591	152.334	151.789	8.907	7.993	-914	1.574	-545	10.199	8.538	167.445	90,65%	(15.656)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	1.732	0,81%	0,00%	6,46%	1.732	1.542	1.732			
	KUR	-	-	-	1.542	0,00%	0,00%	5,88%	1.542	1.542	1.542			
	Non KUR	190	-	-	190	21,98%	0,00%	32,24%	190	0	190			
3	PWG	-	-	-	254	0,00%	0,00%	0,88%	254	254	254			
	Cilem	-	-	-	241	0,00%	0,00%	1,32%	241	241	241			
	Gadai	-	-	-	13	0,00%	0,00%	0,12%	13	13	13			
4	CFG	854	1.070	607	965	0,84%	0,62%	1,00%	358	111	(105)			
	CF 1	-	167	84	311	0,00%	0,58%	2,18%	226	311	144			
	Total Griya	-	-	72	299	0,00%	0,59%	2,48%	227	299	299			
	Oto	-	167	12	11	0,00%	0,55%	0,52%	(1)	11	(156)			
	CF 2	854	903	522	654	0,98%	0,62%	0,80%	132	(200)	(249)			
	Mitraguna & Others	854	903	522	654	1,08%	0,69%	0,88%	132	(200)	(249)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	2.951	0,74%	0,40%	1,94%	2.344	1.907	1.881	0,73%	62,26%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	189	-	0,32%	0,71%	0,00%	(189)	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	189	-	4,73%	24,00%	0,00%	(189)	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	923	1.073	1.073	0,59%	1,10%	1,11%	-	477	151			
	CF 1	91	88	239	239	0,67%	1,66%	1,67%	-	148	151			
	Total Griya	91	88	88	88	0,75%	0,72%	0,73%	-	(3)	-			
	Oto	-	-	151	151	0,00%	6,68%	6,81%	-	151	151			
	CF 2	506	835	835	835	0,58%	1,00%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,10%	1,12%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.112	1.262	1.073	0,47%	0,83%	0,71%	(189)	402	(38)	0,86%	-22,27%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.246	4.177	4.015	(485)	(162)	(231)	-5,44%	(2.047)	-33,77%	15.849	25,33%	(11.834)
2	Tabungan	115.416	124.702	126.002	126.396	(255)	394	1.694	1,36%	10.980	9,51%	131.787	95,91%	(5.391)
3	Deposito	39.351	36.019	37.653	37.643	2.718	(10)	1.624	4,51%	(1.707)	-4,34%	40.253	93,52%	(2.610)
	Total	160.829	164.968	167.832	168.054	1.978	222	3.087	1,87%	7.226	4,49%	187.889	89,44%	(19.835)
	CASA	121.478	128.948	130.179	130.411	(740)	232	1.463	1,13%	8.933	7,35%	147.636	88,33%	(17.224)
	(%) CASA	75,53%	78,17%	77,57%	77,60%									
	FDR	76,61%	89,54%	87,71%	87,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.227	2.637	2.401		(236)	173	7,78%	920	62,09%	-	0,00%	2.401
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%	-	0,00%	9
3	Tabungan ISE	1.438	2.220	2.628	2.392		(236)	172	7,76%	953	66,28%	-	0,00%	2.392
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	458	472	472	472		0	0	0,00%	14	3,06%	-	0,00%	472

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,80%	899
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,80%	899
	• Local Champion	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,80%	899
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.875	9.620	815	-	-815	596	-255	1.286	255	10.429	92,25%	(809)
	KUR	8.171	9.690	9.440	815	-	-815	601	-250	1.270	250	10.164	92,88%	(723)
	Non KUR	163	185	180	-	-	0	-5	-5	17	5	265	67,88%	(85)
3	PWG	22.470	32.199	32.051	9.692	7.310	-2.382	2.615	-148	9.581	7.459	33.100	96,83%	(1.049)
	Cilem	8.736	15.068	15.354	2.244	1.336	-907	1.307	286	6.618	1.050	17.150	89,53%	(1.796)
	Gadai	13.734	17.131	16.697	7.449	5.974	-1.474	1.308	-434	2.963	6.408	15.950	104,68%	747
4	CFG	92.027	104.352	104.268	2.901	3.053	153	1.082	-84	12.241	3.138	102.386	101,84%	1.881
	CF 1	36.305	37.324	36.400	321	251	-69	-99	-925	95	1.176	37.544	96,95%	(1.145)
	Total Griya	33.468	33.837	32.758	321	-	-321	0	-1.080	-711	1.080	33.783	96,96%	(1.025)
	• Total Non Program	33.468	31.825	30.753	-	-	0	-207	-1.072	-2.715	1.072	33.783	91,03%	(3.030)
	• Program	-	2.013	2.004	321	-	-321	334	-8	2.004	8	0	0,00%	2.004
	Oto	2.837	3.487	3.642	-	251	251	-99	155	806	96	3.762	96,83%	(119)
	CF 2	55.722	67.027	67.868	2.580	2.802	222	1.181	840	12.146	1.962	64.842	104,67%	3.026
	Mitraguna & Others	47.599	55.917	55.329	1.580	952	-628	248	-588	7.730	1.540	55.922	98,94%	(593)
	Pensiun	8.123	11.111	12.539	1.000	1.850	850	933	1.429	4.416	421	8.920	140,57%	3.619
	Total Pembiayaan	123.205	147.715	147.211	13.408	10.364	-3.044	4.276	-504	24.007	10.868	146.289	100,63%	922

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	-	912	0,00%	0,00%	9,48%	912	912	912			
	KUR	-	-	-	912	0,00%	0,00%	9,66%	912	912	912			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	190	-	216	0,00%	0,00%	0,67%	216	216	26			
	Cilem	-	190	-	197	0,00%	0,00%	1,28%	197	197	7			
	Gadai	-	-	-	19	0,00%	0,00%	0,11%	19	19	19			
4	CFG	1.195	331	325	2.546	1,30%	0,31%	2,44%	2.221	1.351	2.215			
	CF 1	69	158	154	2.316	0,19%	0,41%	6,36%	2.162	2.247	2.159			
	Total Griya	69	158	154	2.316	0,21%	0,45%	7,07%	2.162	2.247	2.159			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	174	171	230	2,02%	0,25%	0,34%	59	(897)	56			
	Mitraguna & Others	1.127	174	171	230	2,37%	0,31%	0,42%	59	(897)	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	3.674	0,97%	0,22%	2,50%	3.349	2.478	3.152	0,48%	80,94%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	28,97%	29,34%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	28,97%	29,34%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,95%	0,97%	-	94	(0)			
	KUR	-	94	94	94	0,00%	0,97%	0,99%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	721	821	985	0,87%	0,79%	0,94%	164	183	264			
	CF 1	46	63	163	161	0,13%	0,44%	0,44%	(2)	115	99			
	Total Griya	46	63	163	161	0,14%	0,48%	0,49%	(2)	115	99			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	824	1,36%	0,98%	1,21%	166	68	166			
	Mitraguna & Others	629	470	470	636	1,32%	0,84%	1,15%	166	7	166			
	Pensiun	127	188	188	188	0,10%	0,13%	1,50%	-	61	(0)			
	Total Pembiayaan	1.175	1.188	1.288	1.452	0,95%	0,87%	0,99%	164	277	264	0,08%	91,87%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.930	7.360	7.864	(402)	504	2.934	59,50%	1.134	16,86%	17.703	44,42%	(9.839)
2	Tabungan	220.302	241.391	239.536	233.624	12.445	(5.911)	(7.766)	-3,22%	13.322	6,05%	238.607	97,91%	(4.983)
3	Deposito	143.210	182.461	172.182	172.184	10.219	1	(10.277)	-5,63%	28.973	20,23%	144.229	119,38%	27.955
	Total	370.242	428.782	419.078	413.672	22.262	(5.406)	(15.110)	-3,52%	43.430	11,73%	400.538	103,28%	13.134
	CASA	227.032	246.321	246.896	241.488	12.043	(5.408)	(4.832)	-1,96%	14.457	6,37%	256.310	94,22%	(14.821)
	(%) CASA	61,32%	57,45%	58,91%	58,38%									
	FDR	58,19%	61,16%	63,15%	63,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.330	21.526	21.936		410	606	2,84%	1.425	6,94%	-	0,00%	21.936
2	Giro ISE	3.669	3.479	4.166	4.279		114	800	23,01%	610	16,62%	-	0,00%	4.279
3	Tabungan ISE	6.637	8.334	7.843	8.139		296	(195)	-2,34%	1.503	22,64%	-	0,00%	8.139
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%	-	0,00%	9.517
5	CIF ISE	142	171	172	172		0	1	0,58%	30	21,13%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.492	13.136	3.128	-	-3.128	5.360	-357	13.107	357	7.721	170,14%	5.415
	Linkage	-	9.513	9.513	2.878	-	(2.878)	5.168	0	9.513	-	3.350	283,98%	6.163
	Non-Linkage	28	3.979	3.623	250	-	-250	192	-357	3.594	357	4.371	82,89%	(748)
	• Local Champion	28	3.448	3.393	-	-	0	-56	-56	3.364	56	2.087	162,55%	1.305
	• Value Chain	-	531	230	250	-	(250)	248	-301	230	301	2.284	10,09%	(2.053)
2	MBG	7.817	11.949	12.128	-	500	500	189	180	4.312	320	11.696	103,70%	432
	KUR	7.418	11.533	11.721	-	500	500	194	187	4.303	313	11.109	105,51%	612
	Non KUR	399	415	408	-	-	0	-5	-7	9	7	587	69,40%	(180)
3	PWG	19.390	31.817	31.736	6.079	8.585	2.505	1.712	-1.167	12.346	8.666	30.449	104,23%	1.287
	Cilem	9.334	15.975	14.808	1.471	496	-975	83	-1.167	5.475	1.663	17.540	84,43%	(2.732)
	Gadai	10.057	15.842	16.928	4.609	8.089	3.480	1.629	1.086	6.871	7.003	12.909	131,13%	4.019
4	CFG	188.225	204.991	207.644	8.569	6.497	-2.072	3.633	2.653	19.419	3.844	200.854	103,38%	6.789
	CF 1	13.467	13.272	13.407	368	620	252	41	135	-59	486	15.027	89,22%	(1.620)
	Total Griya	8.915	8.278	8.376	200	200	0	0	98	-540	102	9.298	90,08%	(922)
	• Total Non Program	8.915	8.278	8.376	200	200	0	96	98	-540	102	9.298	90,08%	(922)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.995	5.031	168	420	252	41	37	480	384	5.729	87,82%	(698)
	CF 2	174.758	191.718	194.236	8.201	5.876	-2.325	3.592	2.518	19.478	3.358	185.827	104,53%	8.409
	Mitraguna & Others	169.164	185.974	188.527	8.201	5.876	-2.325	3.637	2.553	19.363	3.323	179.265	105,17%	9.262
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	264.644	17.776	15.581	-2.194	10.894	2.395	49.184	13.186	250.720	105,55%	13.924

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	-	302	2,32%	0,00%	2,49%	302	121	302			
	KUR	181	-	-	159	2,44%	0,00%	1,36%	159	(22)	159			
	Non KUR	-	-	-	143	0,00%	0,00%	35,00%	143	143	143			
3	PWG	-	11	-	415	0,00%	0,00%	1,31%	415	415	404			
	Cilem	-	11	-	395	0,00%	0,00%	2,67%	395	395	384			
	Gadai	-	-	-	20	0,00%	0,00%	0,12%	20	20	20			
4	CFG	461	92	366	52	0,24%	0,18%	0,02%	(314)	(409)	(41)			
	CF 1	356	-	255	-	2,64%	1,92%	0,00%	(255)	(356)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	255	-	7,82%	5,11%	0,00%	(255)	(356)	-			
	CF 2	105	92	110	52	0,06%	0,06%	0,03%	(59)	(54)	(41)			
	Mitraguna & Others	105	92	110	52	0,06%	0,06%	0,03%	(59)	(54)	(41)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	103	366	769	0,30%	0,14%	0,29%	403	127	666	0,10%	64,21%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	147	0,04%	0,07%	0,07%	-	70	0			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Mitraguna & Others	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	147	0,05%	0,06%	0,06%	-	35	0	1,22%	#####	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	5.561	5.521	10.449	2.814	4.928	4.888	87,90%	10.304	7083,69%	3.473	300,82%	6.975
2	Tabungan	93.148	111.895	112.551	112.953	13.708	402	1.058	0,95%	19.805	21,26%	104.732	107,85%	8.221
3	Deposito	25.397	122.242	121.900	121.960	975	60	(282)	-0,23%	96.563	380,21%	26.027	468,59%	95.933
	Total	118.690	239.698	239.971	245.362	17.496	5.391	5.664	2,36%	126.672	106,72%	134.233	182,79%	111.129
	CASA	93.293	117.456	118.071	123.402	16.521	5.331	5.946	5,06%	30.109	32,27%	108.206	114,04%	15.196
	(%) CASA	78,60%	49,00%	49,20%	50,29%									
	FDR	96,89%	57,07%	56,86%	55,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	817	1.599	2.072	2.066	(6)	467	29,20%	1.249	152,74%	-	0,00%	2.066
2	Giro ISE	33	50	60	60	0	10	19,91%	26	79,70%		0,00%	60
3	Tabungan ISE	784	1.549	2.012	2.006	(6)	457	29,50%	1.222	155,84%		0,00%	2.006
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	80	82	82	0	2	2,50%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.661	34.599	2.250	1.200	-1.050	816	-62	4.829	1.262	33.047	104,70%	1.552
	KUR	28.200	32.727	32.638	2.150	1.100	-1.050	817	-89	4.438	1.189	31.318	104,22%	1.320
	Non KUR	1.570	1.933	1.961	100	100	0	-1	28	391	72	1.729	113,42%	232
3	PWG	4.527	9.921	9.670	1.489	420	-1.069	920	-250	5.143	671	10.025	96,45%	(355)
	Cilem	4.527	9.921	9.670	1.489	420	-1.069	920	-250	5.143	671	10.026	96,45%	(355)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	92.213	92.172	3.211	2.558	-653	1.212	-40	11.472	2.598	91.931	100,26%	241
	CF 1	1.386	7.374	7.897	171	608	437	102	523	6.512	85	2.734	288,85%	5.163
	Total Griya	404	3.761	3.752	-	-	0	0	-10	3.348	10	747	502,29%	3.005
	• Total Non Program	404	3.761	3.752	-	-	0	-10	-10	3.348	10	747	502,29%	3.005
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	3.613	4.146	171	608	437	102	533	3.164	75	1.987	208,63%	2.159
	CF 2	79.315	84.838	84.275	3.040	1.950	-1.090	1.110	-563	4.960	2.513	89.197	94,48%	(4.922)
	Mitraguna & Others	60.800	65.421	64.957	2.364	1.950	-414	919	-464	4.157	2.414	69.819	93,04%	(4.861)
	Pensiun	18.515	19.417	19.318	676	-	-676	191	-99	803	99	19.378	99,69%	(61)
	Total Pembiayaan	114.997	136.794	136.442	6.949	4.178	-2.771	2.948	-353	21.444	4.531	135.003	101,07%	1.439

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	62	103	536	0,72%	0,30%	1,55%	433	323	474			
	KUR	129	62	103	357	0,46%	0,31%	1,09%	254	228	295			
	Non KUR	85	-	-	179	5,40%	0,00%	9,15%	179	95	179			
3	PWG	-	-	-	22	0,00%	0,00%	0,23%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,23%	22	22	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	485	0,00%	1,24%	0,53%	(654)	482	(900)			
	CF 1	-	176	177	176	0,00%	2,40%	2,23%	(0)	176	(0)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	176	177	176	0,00%	4,89%	4,26%	(0)	176	(0)			
	CF 2	3	1.209	962	309	0,00%	1,13%	0,37%	(654)	305	(900)			
	Mitraguna & Others	3	995	962	309	0,01%	1,47%	0,48%	(654)	305	(686)			
	Pensiun	-	214	-	-	0,00%	0,00%	0,00%	-	-	(214)			
	Total Pembiayaan	217	1.448	1.242	1.044	0,19%	0,91%	0,77%	(198)	827	(404)	0,06%	92,20%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	223	119	7	0,71%	0,34%	0,02%	(113)	(205)	(216)			
	KUR	21	83	7	7	0,08%	0,02%	0,02%	-	(15)	(76)			
	Non KUR	190	140	113	-	12,12%	5,82%	0,00%	(113)	(190)	(140)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	3.078	2.759	2.755	3,10%	2,99%	2,99%	(3)	252	(323)			
	CF 1	-	23	23	23	0,00%	0,32%	0,30%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	3.055	2.735	2.732	3,16%	3,22%	3,24%	(3)	229	(323)			
	Mitraguna & Others	2.503	3.055	2.521	2.518	4,12%	3,85%	3,88%	(3)	14	(537)			
	Pensiun	-	-	214	214	0,00%	0,16%	1,11%	-	214	214			
	Total Pembiayaan	2.715	3.301	2.878	2.762	2,36%	2,10%	2,02%	(116)	47	(539)	0,10%	94,92%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.484	1.655	1.739	(284)	84	255	17,20%	(1.717)	-49,69%	13.786	12,61%	(12.047)
2	Tabungan	145.385	149.015	148.124	148.801	(362)	677	(213)	-0,14%	3.416	2,35%	162.538	91,55%	(13.737)
3	Deposito	14.811	12.747	12.606	12.606	(1.053)	0	(141)	-1,11%	(2.205)	-14,89%	15.750	80,04%	(3.144)
	Total	163.652	163.245	162.384	163.146	(1.699)	761	(99)	-0,06%	(507)	-0,31%	192.074	84,94%	(28.929)
	CASA	148.841	150.498	149.778	150.540	(646)	761	42	0,03%	1.699	1,14%	176.325	85,38%	(25.785)
	(%) CASA	90,95%	92,19%	92,24%	92,27%									
	FDR	119,93%	128,60%	130,32%	129,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	1.275	2.715	2.950		235	1.675	131,34%	417	16,44%	-	0,00%	2.950
2	Giro ISE	1.520	463	662	755		94	293	63,28%	(764)	-50,29%		0,00%	755
3	Tabungan ISE	1.014	813	2.053	2.195		142	1.382	170,07%	1.181	116,42%		0,00%	2.195
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	289	291	291		0	2	0,69%	16	5,82%		0,00%	291

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.257	4.240	-	-	0	-33	-17	-327	17	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	-0	-3	0	4.142	99,92%	(3)
	Non-Linkage	426	118	102	-	-	0	-32	-16	-324	16	426	23,86%	(324)
	• Local Champion	426	118	102	-	-	0	-32	-16	-324	16	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	35.988	37.048	1.055	2.591	1.536	-493	1.060	1.123	1.531	39.386	94,06%	(2.338)
	KUR	33.748	33.326	33.915	1.055	1.991	936	-401	589	167	1.402	37.041	91,56%	(3.126)
	Non KUR	2.176	2.662	3.133	-	600	600	-92	470	956	130	2.344	133,62%	788
3	PWG	12.551	23.009	23.800	5.820	4.998	-821	2.223	791	11.249	4.207	23.142	102,84%	657
	Cilem	6.245	12.408	13.259	1.756	1.800	44	1.236	852	7.014	949	14.633	90,61%	(1.374)
	Gadai	6.305	10.601	10.541	4.063	3.198	-865	986	-60	4.236	3.258	8.509	123,88%	2.032
4	CFG	143.228	146.680	146.528	4.453	3.725	-728	1.760	-152	3.300	3.877	158.096	92,66%	(11.569)
	CF 1	29.589	26.763	26.561	-	129	129	-142	-201	-3.028	330	33.909	78,33%	(7.348)
	Total Griya	26.165	23.885	23.693	-	-	0	0	-192	-2.472	192	29.414	80,55%	(5.721)
	• Total Non Program	3.355	2.494	2.445	-	-	0	-130	-49	-910	49	4.153	58,87%	(1.708)
	• Program	22.810	21.391	21.248	-	-	0	-157	-143	-1.562	143	25.261	84,11%	(4.013)
	Oto	3.424	2.878	2.868	-	129	129	-142	-10	-556	139	4.494	63,81%	(1.626)
	CF 2	113.639	119.917	119.967	4.453	3.596	-857	1.903	49	6.328	3.547	124.188	96,60%	(4.221)
	Mitraguna & Others	94.023	97.153	97.271	3.582	3.498	-84	1.342	118	3.247	3.380	103.649	93,85%	(6.378)
	Pensiun	19.615	22.765	22.696	871	98	-773	561	-69	3.081	167	20.539	110,50%	2.157
	Total Pembiayaan	196.270	209.933	211.616	11.328	11.314	-13	3.457	1.682	15.345	9.632	225.192	93,97%	(13.577)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	120	96	813	1,77%	0,27%	2,19%	717	178	693			
	KUR	580	120	96	626	1,72%	0,29%	1,85%	530	47	506			
	Non KUR	55	-	-	187	2,54%	0,00%	5,96%	187	132	187			
3	PWG	-	19	-	499	0,00%	0,00%	2,10%	499	499	480			
	Cilem	-	19	-	289	0,00%	0,00%	2,18%	289	289	269			
	Gadai	-	-	-	210	0,00%	0,00%	2,00%	210	210	210			
4	CFG	3.895	4.292	4.268	4.374	2,72%	2,91%	2,98%	106	479	82			
	CF 1	3.671	3.594	3.535	3.719	12,41%	13,21%	14,00%	185	48	126			
	Total Griya	3.671	3.594	3.535	3.719	14,03%	14,80%	15,70%	185	48	126			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	698	733	654	0,20%	0,61%	0,55%	(79)	430	(44)			
	Mitraguna & Others	224	698	733	654	0,24%	0,75%	0,67%	(79)	430	(44)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	5.685	2,31%	2,08%	2,69%	1.321	1.156	1.255	3,70%	-37,57%	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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,23%	97,61%	(0)	(3)	(1)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	(0)	(3)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	214	204	201	0,93%	0,57%	0,54%	(3)	(133)	(13)			
	KUR	146	150	148	147	0,43%	0,44%	0,43%	(1)	1	(3)			
	Non KUR	188	64	56	54	8,65%	2,10%	1,73%	(2)	(134)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.332	3.419	3.558	2,51%	2,33%	2,43%	139	(31)	226			
	CF 1	3.133	3.006	3.178	3.171	10,59%	11,88%	11,94%	(7)	38	165			
	Total Griya	3.118	3.006	3.178	3.171	11,91%	13,31%	13,38%	(7)	54	165			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	326	241	387	0,40%	0,20%	0,32%	146	(70)	61			
	Mitraguna & Others	221	208	123	269	0,23%	0,13%	0,28%	146	49	61			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.686	7.762	7.898	4,11%	3,70%	3,73%	136	(168)	212	3,66%	1,94%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	877	496	582	(286)	86	(295)	-33,66%	42	7,69%	11.509	5,06%	(10.927)
2	Tabungan	125.992	133.743	129.630	131.683	8.423	2.053	(2.060)	-1,54%	5.692	4,52%	144.175	91,34%	(12.491)
3	Deposito	49.100	47.338	48.465	48.466	(999)	1	1.128	2,38%	(634)	-1,29%	50.092	96,75%	(1.626)
	Total	175.632	181.958	178.591	180.731	7.137	2.139	(1.227)	-0,67%	5.099	2,90%	205.775	87,83%	(25.044)
	CASA	126.532	134.620	130.126	132.265	8.137	2.139	(2.355)	-1,75%	5.733	4,53%	155.683	84,96%	(23.418)
	(%) CASA	72,04%	73,98%	72,86%	73,18%									
	FDR	182,36%	176,70%	179,93%	177,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.933	1.556	1.536		(20)	(397)	-20,53%	284	22,69%	-	0,00%	1.536
2	Giro ISE	222	156	92	93		1	(64)	-40,60%	(129)	-58,09%		0,00%	93
3	Tabungan ISE	1.030	1.777	1.464	1.443		(20)	(333)	-18,76%	413	40,08%		0,00%	1.443
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	216	221	221		0	5	2,31%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.421	-	-	0	-303	-296	-257	296	17.461	82,59%	(3.040)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.421	-	-	0	-303	-296	-257	296	16.249	88,75%	(1.828)
	• Local Champion	14.678	14.717	14.421	-	-	0	-303	-296	-257	296	15.423	93,50%	(1.002)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.850	1.550	1.620	70	83	216	-424	1.404	37.703	89,78%	(3.854)
	KUR	31.590	30.977	31.134	1.550	1.420	-130	212	157	-456	1.263	34.853	89,33%	(3.719)
	Non KUR	2.684	2.657	2.715	-	200	200	-129	58	32	142	2.850	95,28%	(134)
3	PWG	22.430	33.044	34.561	9.250	9.413	163	1.043	1.517	12.131	7.896	33.428	103,39%	1.134
	Cilem	9.274	14.399	14.712	1.564	1.407	-157	573	313	5.438	1.094	17.679	83,22%	(2.967)
	Gadai	13.156	18.645	19.849	7.686	8.006	320	470	1.204	6.693	6.802	15.749	126,04%	4.100
4	CFG	248.904	240.116	238.506	2.756	1.748	-1.008	-647	-1.610	-10.398	3.358	269.335	88,55%	(30.829)
	CF 1	66.307	62.537	61.931	34	149	115	-79	-606	-4.376	755	74.339	83,31%	(12.408)
	Total Griya	63.771	58.691	58.045	-	-	0	0	-646	-5.726	646	70.590	82,23%	(12.545)
	• Total Non Program	13.172	11.853	11.708	-	-	0	-294	-145	-1.464	145	14.554	80,44%	(2.846)
	• Program	50.599	46.838	46.337	-	-	0	-447	-501	-4.262	501	56.036	82,69%	(9.699)
	Oto	2.536	3.847	3.887	34	149	115	-79	40	1.350	109	3.749	103,66%	137
	CF 2	182.596	177.579	176.574	2.722	1.599	-1.124	-569	-1.004	-6.022	2.603	194.996	90,55%	(18.421)
	Mitraguna & Others	145.742	143.862	142.947	2.133	1.417	-717	-785	-915	-2.794	2.331	157.055	91,02%	(14.108)
	Pensiun	36.854	33.716	33.627	589	182	-407	217	-89	-3.227	271	37.940	88,63%	(4.313)
	Total Pembiayaan	320.285	321.511	321.338	13.556	12.781	-775	176	-173	1.053	12.955	357.926	89,78%	(36.588)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	158	422	531	2.554	0,46%	1,58%	7,54%	2.023	2.395	2.132			
	KUR	138	422	436	1.767	0,44%	1,41%	5,67%	1.330	1.628	1.345			
	Non KUR	20	-	95	787	0,75%	3,57%	28,99%	692	767	787			
3	PWG	-	95	-	1.845	0,00%	0,00%	5,34%	1.845	1.845	1.750			
	Cilem	-	95	-	985	0,00%	0,00%	6,70%	985	985	890			
	Gadai	-	-	-	860	0,00%	0,00%	4,33%	860	860	860			
4	CFG	7.829	8.139	9.486	14.830	3,15%	3,95%	6,22%	5.345	7.001	6.692			
	CF 1	6.309	7.247	7.631	11.272	9,51%	12,20%	18,20%	3.641	4.963	4.025			
	Total Griya	6.204	7.247	7.631	11.062	9,73%	13,00%	19,06%	3.431	4.858	3.815			
	Oto	105	-	-	210	4,15%	0,00%	5,41%	210	105	210			
	CF 2	1.520	892	1.854	3.558	0,83%	1,04%	2,02%	1.704	2.038	2.667			
	Mitraguna & Others	1.215	744	1.065	2.770	0,83%	0,74%	1,94%	1.706	1.555	2.027			
	Pensiun	305	148	790	788	0,83%	2,34%	2,34%	(2)	483	640			
	Total Pembiayaan	7.988	8.655	10.017	19.229	2,49%	3,12%	5,98%	9.212	11.241	10.574	0,61%	89,75%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,79%	1,82%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,82%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	349	0,50%	0,72%	1,03%	108	179	18			
	KUR	12	308	218	334	0,04%	0,70%	1,07%	117	322	26			
	Non KUR	158	23	23	15	5,88%	0,88%	0,55%	(8)	(143)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.137	6.107	6.136	2,65%	2,54%	2,57%	28	(462)	(1)			
	CF 1	4.154	5.047	5.019	5.076	6,26%	8,03%	8,20%	57	923	29			
	Total Griya	4.071	4.965	4.937	4.994	6,38%	8,41%	8,60%	57	923	29			
	Oto	82	82	82	82	3,25%	2,14%	2,12%	-	-	-			
	CF 2	2.444	1.089	1.088	1.059	1,34%	0,61%	0,60%	(29)	(1.385)	(30)			
	Mitraguna & Others	1.967	1.089	1.088	1.059	1,35%	0,76%	0,74%	(29)	(908)	(30)			
	Pensiun	477	-	-	-	0,15%	0,00%	0,00%	-	(477)	-			
	Total Pembiayaan	7.031	6.731	6.611	6.748	2,20%	2,06%	2,10%	137	(283)	17	0,30%	85,61%	-1,8%

Asset & Contribution Margin

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

PHR & Payroll

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