

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.319.842	1.462.855	74.764	143.013	31.432	2,20%	351.794	31,66%	1.322.054	110,65%	140.801
2	Tabungan	4.778.169	5.005.887	4.918.782	4.930.031	85.418	11.249	(75.856)	-1,52%	151.862	3,18%	5.099.763	96,67%	(169.732)
3	Deposito	1.667.902	1.728.824	1.746.197	1.749.259	405	3.062	20.435	1,18%	81.357	4,88%	1.686.464	103,72%	62.795
Total		7.557.133	8.166.133	7.984.821	8.142.145	160.587	157.324	(23.988)	-0,29%	585.012	7,74%	8.108.281	100,42%	33.864
CASA		5.889.231	6.437.309	6.238.625	6.392.886	160.182	154.261	(44.424)	-0,69%	503.655	8,55%	6.421.817	99,55%	(28.931)
(% CASA		77,93%	78,83%	78,13%	78,52%									
FDR		79,28%	79,49%	81,45%	79,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	352.313	353.485		1.171	(4.989)	-1,39%	49.107	16,13%	385.505	91,69%	(32.020)
2	Giro ISE	93.275	92.040	87.452	88.345		892	(3.695)	-4,01%	(4.930)	-5,29%	142.601	61,95%	(54.256)
3	Tabungan ISE	174.173	212.269	210.759	211.073		314	(1.196)	-0,56%	36.900	21,19%	185.227	103,95%	25.846
4	Deposito ISE	36.929	54.165	54.102	54.067		(35)	(98)	-0,18%	17.138	46,41%	57.677	93,74%	(3.610)
5	CIF ISE	3.133	3.575	3.630	3.630		0	55	1,54%	497	15,86%		0,00%	3.630

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	791.530	4.500	5.240		-4.795	-25.136	-33.078	30.376	878.745	90,07%	(87.216)
	Linkage	583.855	553.306	548.292	-	-	-	-5.029	-5.014	-35.563	5.014	607.246	90,29%	(58.954)
	Non-Linkage	240.753	263.359	243.237	4.500	5.240	740	234	-20.122	2.485	25.362	271.499	89,59%	(28.262)
	• Local Champion	177.655	195.105	176.548	350	1.890	1.540	1.257	-18.558	-1.107	20.448	186.853	94,48%	(10.305)
	• Value Chain	63.098	68.253	66.689	4.150	3.350	(800)	-1.023	-1.564	3.592	4.914	84.646	78,79%	(17.956)
2	MBG	1.025.144	1.045.933	1.041.868	36.812	29.016	-7.796	2.841	-4.065	16.724	33.081	1.115.685	93,38%	(73.817)
	KUR	965.396	986.476	983.101	34.761	28.261	-6.500	2.859	-3.374	17.705	31.635	1.051.405	93,50%	(68.303)
	Non KUR	59.748	59.457	58.766	2.051	755	-1.296	-18	-691	-982	1.446	64.280	91,42%	(5.514)
3	PWG	255.819	477.283	504.707	105.672	109.011	3.339	46.636	27.424	248.888	81.587	525.365	96,07%	(20.658)
	Cilem	149.863	330.427	345.259	52.032	36.545	-15.487	38.110	14.832	195.395	21.713	365.836	94,38%	(20.578)
	Gadai	105.956	146.856	159.448	53.640	72.466	18.826	8.526	12.592	53.492	59.874	159.528	99,95%	(81)
4	CFG	3.885.901	4.151.068	4.165.517	110.851	93.758	-17.093	38.714	14.449	279.616	79.309	4.283.662	97,24%	(118.144)
	CF 1	838.535	895.893	896.623	14.653	16.243	1.590	1.926	729	58.088	15.514	905.413	99,03%	(8.790)
	Total Griya	595.912	602.650	603.049	6.047	7.154	1.108	0	398	7.137	6.756	629.412	95,81%	(26.364)
	• Total Non Program	435.065	452.121	453.292	5.888	6.676	788	-4.251	1.171	18.227	5.505	449.863	100,76%	3.429
	• Program	160.848	150.530	149.757	159	478	320	-1.380	-773	-11.091	1.251	179.549	83,41%	(29.793)
	Oto	242.622	293.243	293.574	8.606	9.089	482	1.926	331	50.951	8.758	276.000	106,37%	17.573
	CF 2	3.047.367	3.255.175	3.268.894	96.198	77.515	-18.683	36.788	13.720	221.528	63.795	3.378.249	96,76%	(109.354)
	Mitraguna & Others	2.497.673	2.696.677	2.709.992	85.575	70.738	-14.838	33.940	13.316	212.320	57.422	2.799.668	96,80%	(89.675)
	Pensiun	549.694	558.498	558.902	10.623	6.778	-3.845	2.848	404	9.208	6.373	578.581	96,60%	(19.679)
Total Pembiayaan		5.991.472	6.490.949	6.503.621	257.835	237.025	-20.809	83.397	12.672	512.149	224.353	6.803.457	95,59%	(299.836)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	38.828	0,16%	0,03%	4,91%	38.577	37.537	38.393			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	15.832	0,54%	0,10%	6,51%	15.582	14.541	15.398			
	Value Chain	-	-	-	22.995	0,00%	0,00%	13,02%	22.995	22.995	22.995			
2	MBG	11.476	21.446	21.446	61.381	1,12%	2,05%	5,89%	39.934	49.905	39.934			
	KUR	9.838	17.677	17.677	53.320	1,02%	1,79%	5,42%	35.643	43.483	35.643			
	Non KUR	1.638	3.769	3.769	8.060	2,74%	6,34%	13,72%	4.291	6.422	4.291			
3	PWG	124	155	155	25.047	0,05%	0,03%	4,96%	24.892	24.923	24.892			
	Cilem	118	-	-	20.385	0,08%	0,00%	5,90%	20.385	20.267	20.385			
	Gadai	7	155	155	4.662	0,01%	0,11%	2,92%	4.507	4.656	4.507			
4	CFG	59.411	64.056	71.220	142.154	1,53%	1,72%	3,41%	70.934	82.743	78.098			
	CF 1	35.165	40.591	42.144	75.638	4,19%	4,70%	8,44%	33.494	40.473	35.047			
	Total Griya	29.490	29.495	31.633	53.131	4,95%	5,25%	8,81%	21.498	23.641	23.636			
	Oto	5.675	11.095	10.511	22.507	2,34%	3,58%	7,67%	11.996	16.833	11.412			
	CF 2	24.246	23.465	29.076	66.516	0,80%	0,89%	2,03%	37.440	42.270	43.051			
	Mitraguna & Others	22.605	22.227	26.760	59.366	0,91%	0,99%	2,19%	32.606	36.761	37.139			
	Pensiun	1.642	1.239	2.316	7.150	0,30%	0,41%	1,28%	4.834	5.508	5.911			
Total Pembiayaan		72.302	86.092	93.072	267.410	1,21%	1,43%	4,11%	174.338	195.108	181.317	1,24%	69,80%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	428	0,21%	0,14%	0,05%	(694)	(1.293)	56			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	428	0,72%	0,43%	0,18%	(694)	(1.293)	56			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	23.288	1,84%	2,08%	2,24%	1.539	4.411	1.566			
	KUR	14.751	17.344	16.970	18.232	1,53%	1,72%	1,85%	1.261	3.480	888			
	Non KUR	4.126	4.378	4.778	5.056	6,91%	8,04%	8,60%	278	930	678			
3	PWG	-	7	7	88	0,00%	0,00%	0,02%	81	88	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	88	0,00%	0,00%	0,06%	81	88	81			
4	CFG	50.713	74.420	72.384	74.104	1,31%	1,74%	1,78%	1.720	23.391	(316)			
	CF 1	15.203	26.703	26.269	28.047	1,81%	2,93%	3,13%	1.778	12.844	1.343			
	Total Griya	12.941	23.250	22.853	24.840	2,17%	3,79%	4,12%	1.987	11.899	1.590			
	Oto	2.262	3.453	3.416	3.206	0,93%	1,16%	1,09%	(210)	945	(247)			
	CF 2	35.510	47.717	46.115	46.058	1,17%	1,42%	1,41%	(58)	10.548	(1.659)			
	Mitraguna & Others	25.071	43.487	43.079	43.022	1,00%	1,60%	1,59%	(56)	17.951	(465)			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,54%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	97.908	1,19%	1,47%	1,51%	2.647	26.597	1.387	1,16%	22,81%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.5

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	15.566	15.376	14.689	1.008	(687)	(877)	-5,63%	5.712	63,63%	18.157	80,90%	(3.468)
2	Tabungan	318.561	336.067	314.737	314.198	17.430	(540)	(21.869)	-6,51%	(4.363)	-1,37%	335.461	93,66%	(21.264)
3	Deposito	104.995	105.558	107.321	107.301	(2.024)	(20)	1.743	1,65%	2.306	2,20%	105.512	101,70%	1.789
	Total	432.533	457.190	437.434	436.187	16.413	(1.247)	(21.003)	-4,59%	3.655	0,84%	459.130	95,00%	(22.942)
	CASA	327.538	351.633	330.113	328.887	18.437	(1.227)	(22.746)	-6,47%	1.348	0,41%	353.618	93,01%	(24.732)
	(%) CASA	75,73%	76,91%	75,47%	75,40%									
	FDR	79,97%	80,67%	84,80%	85,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.094	13.723	13.742		19	(352)	-2,50%	3.436	33,34%	-	0,00%	13.742
2	Giro ISE	2.678	1.984	2.023	2.023		1	39	1,98%	(655)	-24,45%	-	0,00%	2.023
3	Tabungan ISE	7.628	9.110	8.700	8.719		19	(391)	-4,30%	1.091	14,30%	-	0,00%	8.719
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	171	171	171		0	0	0,00%	5	3,01%	-	0,00%	171

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.056	19.953	1.150	990	-160	-394	898	-3.222	92	28.677	69,58%	(8.724)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	19.953	1.150	990	-160	-394	898	-3.222	92	26.228	76,08%	(6.275)
	• Local Champion	13.476	10.978	11.893	-	990	-593	-593	915	-1.583	75	14.439	82,37%	(2.546)
	• Value Chain	9.700	8.078	8.061	1.150	-	(1.150)	199	-18	-1.639	18	11.789	68,37%	(3.729)
2	MBG	32.111	34.194	33.540	990	300	-690	382	-654	1.429	954	36.071	92,98%	(2.531)
	KUR	29.277	31.557	31.005	990	300	-690	524	-553	1.727	853	33.152	93,52%	(2.147)
	Non KUR	2.834	2.637	2.536	-	-	0	-141	-102	-299	102	2.919	86,86%	(384)
3	PWG	33.786	45.293	46.523	8.354	9.199	845	1.334	1.230	12.737	7.969	39.347	118,24%	7.176
	Cilem	19.457	29.599	28.815	3.846	1.585	-2.261	1.872	-783	9.359	2.368	21.759	132,43%	7.057
	Gadai	14.329	15.694	17.707	4.509	7.614	3.105	-539	2.013	3.378	5.601	17.588	100,68%	119
4	CFG	256.811	270.254	270.939	8.100	8.462	361	1.736	685	14.127	7.776	268.964	100,73%	1.975
	CF 1	12.729	15.585	15.035	225	78	-148	82	-549	2.307	627	14.185	106,00%	851
	Total Griya	2.031	4.143	4.122	-	-	0	0	-21	2.091	21	2.408	171,16%	1.714
	• Total Non Program	2.031	4.143	4.122	-	-	0	351	-21	2.091	21	2.408	171,16%	1.714
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	11.442	10.913	225	78	-148	82	-528	216	606	11.776	92,67%	(863)
	CF 2	244.083	254.669	255.903	7.875	8.384	509	1.654	1.234	11.821	7.150	254.779	100,44%	1.124
	Mitraguna & Others	223.458	231.889	233.492	7.449	8.384	935	1.485	1.602	10.033	6.782	233.221	100,12%	271
	Pensiun	20.624	22.779	22.412	426	-	-426	170	-368	1.787	368	21.558	103,96%	854
	Total Pembiayaan	345.884	368.797	370.955	18.594	18.951	356	3.059	2.158	25.071	16.792	373.059	99,44%	(2.104)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	20	1.801	0,00%	0,11%	9,02%	1.780	1.801	1.801			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	20	1.801	0,00%	0,11%	9,02%	1.780	1.801	1.801			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	1.926	940	1.965	0,71%	2,75%	5,86%	1.025	1.735	38			
	KUR	230	1.553	858	1.761	0,78%	2,72%	5,68%	903	1.532	208			
	Non KUR	-	373	82	203	0,00%	3,10%	8,01%	121	203	(170)			
3	PWG	-	-	-	2.496	0,00%	0,00%	5,36%	2.496	2.496	2.496			
	Cilem	-	-	-	1.845	0,00%	0,00%	6,40%	1.845	1.845	1.845			
	Gadai	-	-	-	651	0,00%	0,00%	3,67%	651	651	651			
4	CFG	1.832	1.586	1.119	5.840	0,71%	0,41%	2,16%	4.721	4.008	4.254			
	CF 1	169	630	580	1.682	1,33%	3,72%	11,19%	1.103	1.513	1.052			
	Total Griya	33	-	19	474	1,62%	0,46%	11,50%	455	441	474			
	Oto	136	630	561	1.209	1,28%	4,90%	11,07%	648	1.072	578			
	CF 2	1.662	956	539	4.158	0,68%	0,21%	1,62%	3.619	2.495	3.202			
	Mitraguna & Others	1.662	956	539	3.933	0,74%	0,23%	1,68%	3.394	2.271	2.977			
	Pensiun	-	-	-	224	0,00%	0,00%	1,00%	224	224	224			
	Total Pembiayaan	2.061	3.512	2.078	12.101	0,60%	0,56%	3,26%	10.022	10.039	8.588	0,41%	87,37%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	104	98	165	0,23%	0,29%	0,49%	67	92	61			
	KUR	73	104	98	165	0,25%	0,31%	0,53%	67	92	61			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.032	3.527	3.519	0,34%	1,31%	1,30%	(8)	2.651	487			
	CF 1	-	132	132	132	0,00%	0,85%	0,88%	-	132	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	132	0,00%	1,15%	1,21%	-	132	-			
	CF 2	868	2.900	3.395	3.387	0,36%	1,33%	1,32%	(8)	2.519	487			
	Mitraguna & Others	868	2.900	3.395	3.387	0,39%	1,46%	1,45%	(8)	2.519	487			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.136	3.625	3.684	0,27%	0,98%	0,99%	59	2.743	548	0,42%	57,69%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.405	3.510	3.912	83	402	1.507	62,67%	2.425	163,21%	6.342	61,67%	(2.431)
2	Tabungan	231.208	244.208	233.178	234.632	7.464	1.454	(9.576)	-3,92%	3.424	1,48%	245.466	95,59%	(10.833)
3	Deposito	90.995	80.405	78.059	78.063	(1.951)	4	(2.342)	-2,91%	(12.932)	-14,21%	91.598	85,22%	(13.535)
	<b>Total</b>	<b>323.689</b>	<b>327.017</b>	<b>314.747</b>	<b>316.607</b>	<b>5.597</b>	<b>1.860</b>	<b>(10.411)</b>	<b>-3,18%</b>	<b>(7.082)</b>	<b>-2,19%</b>	<b>343.406</b>	<b>92,20%</b>	<b>(26.799)</b>
	<b>CASA</b>	<b>232.695</b>	<b>246.613</b>	<b>236.688</b>	<b>238.544</b>	<b>7.547</b>	<b>1.856</b>	<b>(8.069)</b>	<b>-3,27%</b>	<b>5.849</b>	<b>2,51%</b>	<b>251.808</b>	<b>94,73%</b>	<b>(13.264)</b>
	<b>(%) CASA</b>	<b>71,89%</b>	<b>75,41%</b>	<b>75,20%</b>	<b>75,34%</b>									
	<b>FDR</b>	<b>38,52%</b>	<b>40,38%</b>	<b>42,30%</b>	<b>42,05%</b>									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.789	8.634	8.467		(168)	(322)	-3,67%	705	9,08%	-	0,00%	8.467
2	Giro ISE	590	587	654	604		(49)	17	2,90%	14	2,37%	-	0,00%	604
3	Tabungan ISE	7.171	8.202	7.981	7.862		(118)	(339)	-4,14%	691	9,64%	-	0,00%	7.862
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	30.140	29.418	-	200	200	-1.327	-722	-6.947	922	41.558	70,79%	(12.139)
	KUR	33.975	27.638	26.781	-	-	0	-1.165	-858	-7.194	858	38.976	68,71%	(12.195)
	Non KUR	2.390	2.502	2.638	-	200	200	-162	136	248	64	2.582	102,16%	56
3	PWG	10.065	18.819	19.029	4.533	3.282	-1.251	2.189	211	8.964	3.071	22.938	82,96%	(3.909)
	Cilem	6.212	12.768	12.836	1.964	702	-1.261	1.697	69	6.625	634	14.687	87,40%	(1.851)
	Gadai	3.854	6.051	6.193	2.569	2.579	10	492	142	2.339	2.437	8.251	75,06%	(2.058)
4	CFG	78.172	83.086	84.694	2.778	3.330	553	1.356	1.609	6.522	1.722	91.537	92,52%	(6.843)
	CF 1	15.674	20.115	21.121	1.238	1.518	281	532	1.005	5.446	513	17.275	122,26%	3.845
	Total Griya	3.604	3.680	3.941	402	300	-102	0	261	338	39	4.018	98,09%	(77)
	• Total Non Program	3.604	3.680	3.941	402	300	-102	135	261	338	39	4.018	98,09%	(77)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	16.435	17.179	836	1.218	383	532	744	5.109	474	13.257	129,58%	3.922
	CF 2	62.498	62.971	63.574	1.540	1.812	272	824	603	1.076	1.209	74.261	85,61%	(10.688)
	Mitraguna & Others	54.964	55.505	56.014	1.350	1.540	190	747	509	1.050	1.031	65.701	85,26%	(9.687)
	Pensiun	7.534	7.466	7.560	190	272	82	77	94	26	178	8.561	88,31%	(1.001)
	<b>Total Pembiayaan</b>	<b>124.679</b>	<b>132.044</b>	<b>133.142</b>	<b>7.311</b>	<b>6.812</b>	<b>-499</b>	<b>2.219</b>	<b>1.098</b>	<b>8.463</b>	<b>5.714</b>	<b>156.109</b>	<b>85,29%</b>	<b>(22.967)</b>

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.146	2.277	3.395	2,92%	7,56%	11,54%	1.117	2.332	1.249			
	KUR	1.062	2.016	2.074	2.800	3,13%	7,50%	10,45%	725	1.737	783			
	Non KUR	-	129	203	595	0,00%	8,12%	22,56%	392	595	466			
3	PWG	-	-	-	562	0,00%	0,00%	2,95%	562	562	562			
	Cilem	-	-	-	333	0,00%	0,00%	2,59%	333	333	333			
	Gadai	-	-	-	229	0,00%	0,00%	3,70%	229	229	229			
4	CFG	113	1.221	586	1.456	0,14%	0,71%	1,72%	869	1.343	234			
	CF 1	113	355	304	566	0,72%	1,51%	2,68%	262	454	211			
	Total Griya	-	38	50	51	0,00%	1,37%	1,31%	1	51	13			
	Oto	113	317	254	515	0,93%	1,54%	3,00%	261	402	198			
	CF 2	-	866	282	889	0,00%	0,45%	1,40%	607	889	23			
	Mitraguna & Others	-	866	282	889	0,00%	0,51%	1,59%	607	889	23			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>1.251</b>	<b>3.367</b>	<b>2.863</b>	<b>5.412</b>	<b>1,00%</b>	<b>2,17%</b>	<b>4,06%</b>	<b>2.548</b>	<b>4.160</b>	<b>2.044</b>	<b>2,68%</b>	<b>34,11%</b>	<b>-1,4%</b>

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	850	886	1.017	2,33%	2,94%	3,46%	131	171	167			
	KUR	846	850	886	1.017	2,49%	3,21%	3,80%	131	171	167			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	262	411	373	0,75%	0,49%	0,44%	(37)	(214)	111			
	CF 1	-	22	17	17	0,00%	0,09%	0,08%	-	17	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	17	17	0,00%	0,10%	0,10%	-	17	(5)			
	CF 2	588	240	393	356	0,94%	0,62%	0,56%	(37)	(232)	116			
	Mitraguna & Others	588	140	293	256	1,07%	0,53%	0,46%	(37)	(332)	116			
	Pensiun	-	101	101	101	0,00%	0,08%	1,33%	-	101	-			
	<b>Total Pembiayaan</b>	<b>1.434</b>	<b>1.112</b>	<b>1.297</b>	<b>1.391</b>	<b>1,15%</b>	<b>0,98%</b>	<b>1,04%</b>	<b>94</b>	<b>(43)</b>	<b>278</b>	<b>2,90%</b>	<b>-177,26%</b>	<b>1,9%</b>

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.010	25.307	25.231	3.860	(75)	221	0,88%	1.341	5,61%	31.787	79,38%	(6.556)
2	Tabungan	197.564	209.818	210.720	212.277	1.029	1.557	2.459	1,17%	14.713	7,45%	209.165	101,49%	3.112
3	Deposito	16.291	19.666	20.198	20.199	4.562	0	532	2,71%	3.907	23,98%	16.876	119,69%	3.323
	Total	237.746	254.494	256.225	257.707	9.451	1.481	3.212	1,26%	19.960	8,40%	257.828	99,95%	(122)
	CASA	221.455	234.828	236.027	237.508	4.889	1.481	2.680	1,14%	16.053	7,25%	240.952	98,57%	(3.444)
	(%) CASA	93,15%	92,27%	92,12%	92,16%									
	FDR	68,74%	65,61%	65,72%	65,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	30.813	41.818	42.120	40.745	(1.375)	(1.073)	-2,57%	9.931	32,23%	-	0,00%	40.745
2	Giro ISE	20.367	23.390	24.326	23.731	(595)	341	1,46%	3.364	16,52%		0,00%	23.731
3	Tabungan ISE	10.446	18.427	17.793	17.013	(780)	(1.414)	-7,67%	6.567	62,86%		0,00%	17.013
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	217	218	218	0	1	0,46%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	• Local Champion	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.549	45.305	500	900	400	-485	-244	-4.877	1.144	51.896	87,30%	(6.591)
	KUR	46.016	41.585	41.391	500	900	400	-400	-194	-4.625	1.094	47.506	87,13%	(6.116)
	Non KUR	4.166	3.964	3.915	-	-	0	-85	-50	-252	50	4.390	89,17%	(475)
3	PWG	5.806	12.872	13.550	2.440	2.660	220	1.076	679	7.744	1.981	20.099	67,42%	(6.549)
	Cilem	4.026	9.832	10.369	1.703	1.353	-350	1.088	538	6.343	816	13.603	76,23%	(3.234)
	Gadai	1.780	3.040	3.181	737	1.306	570	-11	141	1.401	1.165	6.496	48,97%	(3.315)
4	CFG	106.465	107.693	108.680	3.637	3.720	83	2.141	987	2.215	2.732	116.162	93,56%	(7.482)
	CF 1	51.093	49.084	50.304	391	1.952	1.561	-225	1.220	-789	732	52.282	96,22%	(1.979)
	Total Griya	39.118	37.211	38.118	280	1.320	1.040	0	907	-1.000	413	39.449	96,62%	(1.331)
	• Total Non Program	38.883	36.982	37.890	280	1.320	1.040	19	908	-993	412	39.188	96,69%	(1.297)
	• Program	235	228	228	-	-	0	-1	-1	-7	1	262	87,02%	(34)
	Oto	11.975	11.874	12.186	111	632	521	-225	312	211	319	12.833	94,96%	(647)
	CF 2	55.372	58.609	58.376	3.246	1.768	-1.478	2.367	-232	3.004	2.000	63.880	91,38%	(5.503)
	Mitraguna & Others	53.214	55.444	55.238	3.196	1.768	-1.428	2.345	-207	2.024	1.975	60.979	90,59%	(5.741)
	Pensiun	2.158	3.164	3.139	50	-	-50	22	-26	980	26	2.901	108,18%	237
	Total Pembiayaan	163.429	166.976	168.386	6.576	7.279	703	2.720	1.409	4.957	5.870	189.133	89,03%	(20.748)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.660	2.603	4.422	2,41%	5,72%	9,76%	1.818	3.214	1.761			
	KUR	992	1.590	1.735	3.174	2,15%	4,17%	7,67%	1.438	2.182	1.583			
	Non KUR	216	1.070	868	1.248	5,18%	21,89%	31,88%	380	1.032	178			
3	PWG	-	299	-	1.159	0,00%	0,00%	8,55%	1.159	1.159	860			
	Cilem	-	290	-	1.152	0,00%	0,00%	11,11%	1.152	1.152	862			
	Gadai	-	9	-	7	0,00%	0,00%	0,23%	7	7	(2)			
4	CFG	1.664	3.519	4.680	7.913	1,56%	4,35%	7,28%	3.233	6.249	4.394			
	CF 1	1.143	3.292	3.118	6.361	2,24%	6,35%	12,64%	3.243	5.218	3.069			
	Total Griya	959	3.212	3.039	5.962	2,45%	8,17%	15,64%	2.923	5.003	2.750			
	Oto	185	81	79	399	1,54%	0,67%	3,28%	320	215	319			
	CF 2	521	227	1.562	1.552	0,94%	2,67%	2,66%	(10)	1.031	1.325			
	Mitraguna & Others	521	227	1.562	1.552	0,98%	2,82%	2,81%	(10)	1.031	1.325			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.479	7.283	13.494	1,76%	4,36%	8,01%	6.211	10.622	7.015	2,22%	72,28%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,81%	5,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,81%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.244	1.491	1.704	1,16%	3,27%	3,76%	213	1.121	459			
	KUR	582	875	844	1.057	1,27%	2,03%	2,55%	213	475	183			
	Non KUR	-	370	646	646	0,00%	16,30%	16,51%	-	646	277			
3	PWG	-	-	-	81	0,00%	0,00%	0,60%	81	81	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	81	0,00%	0,00%	2,56%	81	81	81			
4	CFG	2.957	1.226	1.306	1.587	2,78%	1,21%	1,46%	281	(1.370)	361			
	CF 1	1.322	756	836	1.117	2,59%	1,70%	2,22%	281	(205)	361			
	Total Griya	1.322	664	744	1.025	3,38%	2,00%	2,69%	281	(296)	361			
	Oto	-	92	92	92	0,00%	0,77%	0,75%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,81%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.520	2.847	3.422	2,20%	1,70%	2,03%	575	(167)	902	3,00%	-47,74%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	24.647	18.401	38.632	(9.397)	20.230	13.985	56,74%	16.504	74,59%	32.913	117,37%	5.719
2	Tabungan	184.167	192.540	197.627	199.174	2.758	1.546	6.633	3,45%	15.007	8,15%	202.737	98,24%	(3.563)
3	Deposito	54.206	50.932	49.389	49.479	(225)	90	(1.453)	-2,85%	(4.728)	-8,72%	54.636	90,56%	(5.157)
	Total	260.500	268.120	265.417	287.284	(6.864)	21.867	19.164	7,15%	26.784	10,28%	290.286	98,97%	(3.002)
	CASA	206.294	217.187	216.029	237.805	(6.639)	21.777	20.618	9,49%	31.511	15,27%	235.650	100,91%	2.156
	(%) CASA	79,19%	81,00%	81,39%	82,78%									
	FDR	138,97%	149,32%	152,42%	140,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.854	7.163	7.135	(28)	(1.719)	-19,42%	(1.366)	-16,07%	-	0,00%	7.135	
2	Giro ISE	2.572	800	862	881	18	81	10,07%	(1.691)	-65,76%		0,00%	881	
3	Tabungan ISE	5.928	8.054	6.301	6.254	(47)	(1.800)	-22,35%	326	5,49%		0,00%	6.254	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	132	154	157	157	0	3	1,95%	25	18,94%		0,00%	157	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.838	16.100	-	-	0	-2.691	-738	-5.588	738	27.517	58,51%	(11.417)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.100	-	-	0	-2.691	-738	-5.588	738	24.933	64,57%	(8.833)
	• Local Champion	15.491	12.134	11.964	-	-	0	-183	-169	-3.527	169	16.507	72,48%	(4.543)
	• Value Chain	6.197	4.704	4.136	-	-	-	-2.508	-569	-2.061	569	8.426	49,08%	(4.290)
2	MBG	56.291	52.351	51.015	1.120	420	-700	-1.137	-1.336	-5.276	1.756	57.500	88,72%	(6.485)
	KUR	53.330	49.760	48.480	1.120	420	-700	-1.043	-1.280	-4.850	1.700	54.361	89,18%	(5.881)
	Non KUR	2.961	2.591	2.535	-	-	0	-94	-56	-426	56	3.139	80,76%	(604)
3	PWG	18.519	29.031	31.600	7.845	8.346	502	2.293	2.570	13.081	5.777	31.368	100,74%	232
	Cilem	7.342	14.973	15.601	2.160	1.889	-271	1.391	628	8.259	1.261	17.671	88,28%	(2.070)
	Gadai	11.177	14.057	15.999	5.684	6.457	773	903	1.942	4.822	4.516	13.696	116,81%	2.303
4	CFG	265.530	302.127	305.825	9.413	8.271	-1.142	5.947	3.698	40.295	4.573	291.066	105,07%	14.759
	CF 1	155.192	153.557	153.359	348	1.676	1.328	252	-197	-1.832	1.873	172.308	89,00%	(18.949)
	Total Griya	146.765	139.591	139.210	-	1.130	1.130	0	-381	-7.556	1.511	163.033	85,39%	(23.823)
	• Total Non Program	29.135	30.778	31.325	-	1.130	1.130	-604	547	2.190	583	31.725	98,74%	(400)
	• Program	117.630	108.813	107.885	-	-	0	-1.210	-928	-9.746	928	131.307	82,16%	(23.423)
	Oto	8.426	13.966	14.150	348	546	198	252	184	5.723	362	9.276	152,54%	4.874
	CF 2	110.338	148.570	152.466	9.065	6.595	-2.470	5.695	3.895	42.127	2.700	118.758	128,38%	33.708
	Mitraguna & Others	99.558	136.909	140.916	8.690	6.595	-2.095	5.420	4.007	41.358	2.588	107.243	131,40%	33.674
	Pensiun	10.780	11.661	11.549	375	-	-375	276	-112	769	112	11.515	100,30%	34
	Total Pembiayaan	362.027	400.346	404.540	18.378	17.037	-1.341	4.412	4.194	42.512	12.844	407.451	99,29%	(2.911)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	353	0,00%	0,00%	2,20%	353	353	353			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	353	0,00%	0,00%	2,20%	353	353	353			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	3.041	1.894	4.733	1,39%	3,62%	9,28%	2.839	3.952	1.692			
	KUR	645	2.534	1.569	4.220	1,21%	3,15%	8,71%	2.651	3.576	1.687			
	Non KUR	137	508	325	513	4,62%	12,55%	20,23%	188	376	5			
3	PWG	-	16	-	991	0,00%	0,00%	3,14%	991	991	975			
	Cilem	-	16	-	706	0,00%	0,00%	4,53%	706	706	690			
	Gadai	-	-	-	285	0,00%	0,00%	1,78%	285	285	285			
4	CFG	18.567	17.527	17.925	26.804	6,99%	5,93%	8,76%	8.879	8.236	9.277			
	CF 1	18.567	15.878	16.344	24.576	11,96%	10,64%	16,03%	8.231	6.008	8.697			
	Total Griya	18.403	15.720	16.099	23.701	12,54%	11,53%	17,03%	7.602	5.297	7.981			
	Oto	164	159	246	875	1,95%	1,76%	6,19%	629	711	717			
	CF 2	-	1.649	1.581	2.228	0,00%	1,06%	1,46%	647	2.228	579			
	Mitraguna & Others	-	1.649	1.399	2.046	0,00%	1,02%	1,45%	647	2.046	397			
	Pensiun	-	-	182	182	0,00%	1,56%	1,58%	(0)	182	182			
	Total Pembiayaan	19.349	20.584	19.819	32.881	5,34%	4,95%	8,13%	13.062	13.532	12.297	0,32%	96,12%	-7,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,06%	1,11%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,06%	1,11%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.353	1.515	1.862	2,77%	2,89%	3,65%	347	300	509			
	KUR	1.074	1.197	1.209	1.455	2,01%	2,43%	3,00%	245	380	258			
	Non KUR	488	156	306	408	16,47%	11,81%	16,07%	101	(80)	251			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.669	11.528	12.342	1,59%	3,82%	4,04%	813	8.126	672			
	CF 1	4.193	10.725	10.321	11.060	2,70%	6,72%	7,21%	739	6.867	335			
	Total Griya	4.144	10.582	10.272	11.011	2,82%	7,36%	7,91%	739	6.867	429			
	Oto	49	143	49	49	0,58%	0,35%	0,35%	-	-	(94)			
	CF 2	23	944	1.207	1.282	0,02%	0,81%	0,84%	75	1.258	338			
	Mitraguna & Others	23	944	1.207	1.282	0,02%	0,88%	0,91%	75	1.258	338			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.202	13.223	14.383	1,65%	3,30%	3,56%	1.160	8.426	1.181	0,67%	81,12%	-2,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	47.608	53.526	53.966	17.478	440	6.358	13,35%	37.356	224,90%	24.924	216,53%	29.042
2	Tabungan	236.060	258.839	256.694	257.235	2.296	541	(1.604)	-0,62%	21.175	8,97%	253.523	101,46%	3.712
3	Deposito	132.723	131.676	131.573	131.702	248	129	26	0,02%	(1.021)	-0,77%	133.468	98,68%	(1.766)
	Total	385.393	438.123	441.793	442.903	20.022	1.110	4.780	1,09%	57.510	14,92%	411.915	107,52%	30.988
	CASA	252.670	306.447	310.220	311.201	19.774	981	4.754	1,55%	58.531	23,17%	278.447	111,76%	32.754
	(%) CASA	65,56%	69,95%	70,22%	70,26%									
	FDR	115,76%	106,22%	105,26%	104,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.232	56.618	56.594		(24)	4.362	8,35%	15.052	36,23%	-	0,00%	56.594
2	Giro ISE	8.627	6.135	8.298	8.595		296	2.459	40,09%	(32)	-0,37%		0,00%	8.595
3	Tabungan ISE	5.900	9.846	12.132	11.847		(286)	2.001	20,32%	5.946	100,79%		0,00%	11.847
4	Deposito ISE	27.015	36.251	36.188	36.153		(35)	(98)	-0,27%	9.138	33,83%		0,00%	36.153
5	CIF ISE	181	205	208	208		0	3	1,46%	27	14,92%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	174.879	172.974	3.000	500	-2.500	709	-1.906	-11.421	2.406	189.174	91,44%	(16.200)
	Linkage	161.832	153.707	152.422	-	-	-	-1.254	-1.285	-9.409	1.285	163.984	92,95%	(11.561)
	Non-Linkage	22.563	21.172	20.551	3.000	500	-2.500	1.963	-621	-2.012	1.121	25.190	81,58%	(4.639)
	• Local Champion	13.053	13.965	13.725	-	-	0	-239	-241	672	241	13.899	98,75%	(174)
	• Value Chain	9.510	7.207	6.826	3.000	500	(2.500)	2.202	-380	-2.684	880	11.291	60,46%	(4.465)
2	MBG	15.807	19.726	19.670	1.090	460	-630	437	-56	3.863	516	20.361	96,60%	(691)
	KUR	15.684	19.203	19.153	1.090	460	-630	555	-51	3.468	511	20.112	95,23%	(959)
	Non KUR	123	523	517	-	-	0	-117	-5	395	5	249	207,47%	268
3	PWG	19.902	28.891	30.534	8.398	8.236	-162	2.556	1.643	10.632	6.593	32.607	93,64%	(2.073)
	Cilem	10.166	16.240	16.931	2.219	1.992	-227	1.728	691	6.765	1.301	19.005	89,09%	(2.074)
	Gadai	9.737	12.651	13.603	6.179	6.244	65	829	952	3.867	5.292	13.602	100,01%	1
4	CFG	226.020	241.868	241.845	4.773	6.172	1.399	629	-24	15.825	6.196	246.766	98,01%	(4.921)
	CF 1	15.856	20.426	21.286	1.108	1.154	46	234	860	5.430	295	18.342	116,05%	2.944
	Total Griya	12.125	16.897	17.722	749	1.000	251	0	825	5.597	175	12.769	138,79%	4.953
	• Total Non Program	12.125	16.897	17.722	749	1.000	251	234	825	5.597	175	12.769	138,79%	4.953
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.530	3.564	359	154	-205	234	34	-167	120	5.573	63,95%	(2.009)
	CF 2	210.163	221.442	220.559	3.665	5.018	1.353	394	-883	10.396	5.901	228.424	96,56%	(7.865)
	Mitraguna & Others	179.175	185.496	184.192	3.091	4.337	1.246	134	-1.304	5.017	5.641	195.841	94,05%	(11.650)
	Pensiun	30.988	35.946	36.367	574	681	107	260	421	5.379	260	32.583	111,62%	3.785
	Total Pembiayaan	446.124	465.365	465.023	17.261	15.368	-1.893	4.331	-342	18.899	15.711	488.909	95,11%	(23.886)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	108	0,00%	0,00%	0,52%	108	108	108			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	273	262	846	2,64%	1,33%	4,30%	584	429	573			
	KUR	294	273	262	846	1,87%	1,36%	4,42%	584	552	573			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	287	-	1.664	0,00%	0,00%	5,45%	1.664	1.664	1.377			
	Cilem	-	272	-	1.398	0,00%	0,00%	8,25%	1.398	1.398	1.125			
	Gadai	-	14	-	267	0,00%	0,00%	1,96%	267	267	252			
4	CFG	3.141	1.657	3.045	6.253	1,39%	1,26%	2,59%	3.209	3.112	4.596			
	CF 1	52	120	42	441	0,33%	0,21%	2,07%	399	390	322			
	Total Griya	52	44	42	181	0,43%	0,25%	1,02%	138	129	137			
	Oto	-	76	-	261	0,00%	0,00%	7,31%	261	261	184			
	CF 2	3.089	1.538	3.002	5.812	1,47%	1,36%	2,64%	2.810	2.722	4.274			
	Mitraguna & Others	2.920	1.538	3.002	5.367	1,63%	1,62%	2,91%	2.365	2.448	3.830			
	Pensiun	170	-	-	444	0,55%	0,00%	1,22%	444	275	444			
	Total Pembiayaan	3.558	2.217	3.307	8.871	0,80%	0,71%	1,91%	5.564	5.313	6.654	0,35%	81,84%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	111	-	126	0,52%	0,00%	0,64%	126	44	15			
	KUR	83	-	-	126	0,53%	0,00%	0,66%	126	44	126			
	Non KUR	-	111	-	-	0,00%	0,00%	0,00%	-	-	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.627	4.773	4.751	1,57%	1,97%	1,96%	(22)	1.193	124			
	CF 1	753	303	302	301	4,75%	1,48%	1,41%	(1)	(453)	(2)			
	Total Griya	312	303	302	301	2,57%	1,79%	1,70%	(1)	(11)	(2)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.325	4.471	4.450	1,33%	2,02%	2,02%	(21)	1.645	126			
	Mitraguna & Others	2.805	4.325	4.471	4.450	1,57%	2,41%	2,42%	(21)	1.645	126			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.739	4.773	4.877	1,05%	1,03%	1,05%	105	202	139	1,07%	-1,88%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	628.539	509.745	623.476	131.372	113.731	(5.063)	-0,81%	(5.495)	-0,87%	684.170	91,13%	(60.694)
2	Tabungan	522.123	530.517	505.778	503.299	3.310	(2.479)	(27.218)	-5,13%	(18.825)	-3,61%	547.916	91,86%	(44.617)
3	Deposito	264.012	291.731	295.049	294.598	3.379	(450)	2.867	0,98%	30.586	11,59%	264.420	111,41%	30.178
	Total	1.415.106	1.450.787	1.310.571	1.421.373	138.061	110.802	(29.414)	-2,03%	6.267	0,44%	1.496.506	94,98%	(75.133)
	CASA	1.151.094	1.159.056	1.015.523	1.126.775	134.682	111.252	(32.281)	-2,79%	(24.319)	-2,11%	1.232.085	91,45%	(105.311)
	(%) CASA	81,34%	79,89%	77,49%	79,27%									
	FDR	55,59%	58,22%	62,93%	58,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	55.491	45.475	45.930		455	(9.560)	-17,23%	6.322	15,96%	-	0,00%	45.930
2	Giro ISE	24.819	32.659	25.373	25.903		530	(6.756)	-20,69%	1.083	4,37%		0,00%	25.903
3	Tabungan ISE	14.728	20.771	18.041	17.967		(74)	(2.804)	-13,50%	3.239	21,99%		0,00%	17.967
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	168	170	170		0	2	1,19%	15	9,68%		0,00%	170

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	517.410	493.033	-	850	850	-1.350	-24.377	-104	25.227	514.844	95,76%	(21.811)
	Linkage	388.874	369.345	365.948	-	-	-	-3.441	-3.397	-22.926	3.397	397.993	91,95%	(32.045)
	Non-Linkage	104.263	148.065	127.086	-	850	850	2.091	-20.980	22.822	21.830	116.851	108,76%	10.234
	• Local Champion	71.739	102.380	83.962	-	-	0	2.972	-18.417	12.224	18.417	75.325	111,47%	8.638
	• Value Chain	32.524	45.686	43.123	-	850	850	-881	-2.562	10.599	3.412	41.526	103,84%	1.597
2	MBG	11.179	15.825	16.237	1.425	945	-480	1.001	412	5.058	533	14.805	109,68%	1.433
	KUR	10.795	15.542	15.960	1.425	945	-480	1.008	418	5.165	527	14.325	111,42%	1.635
	Non KUR	384	283	277	-	-	0	-6	-6	-107	6	480	57,73%	(203)
3	PWG	42.303	62.566	64.237	15.011	17.115	2.104	4.277	1.672	21.935	15.444	59.345	108,24%	4.892
	Cilem	16.301	28.738	29.349	4.150	2.430	-1.720	2.893	611	13.048	1.819	32.018	91,66%	(2.669)
	Gadai	26.001	33.828	34.888	10.860	14.685	3.825	1.384	1.060	8.887	13.625	27.327	127,67%	7.561
4	CFG	239.992	248.847	251.225	8.238	7.651	-587	968	2.377	11.233	5.274	263.599	95,31%	(12.374)
	CF 1	49.326	55.374	55.638	2.391	1.159	-1.232	150	264	6.311	896	52.155	106,68%	3.483
	Total Griya	38.490	43.084	43.055	1.624	400	-1.224	0	-29	4.565	429	39.222	109,77%	3.832
	• Total Non Program	38.490	43.084	43.055	1.624	400	-1.224	1.160	-29	4.565	429	39.222	109,77%	3.832
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	10.837	12.290	12.583	767	759	-8	150	293	1.747	466	12.933	97,30%	(350)
	CF 2	190.665	193.473	195.587	5.848	6.492	645	818	2.114	4.922	4.378	211.444	92,50%	(15.857)
	Mitraguna & Others	156.155	161.098	163.415	5.308	6.426	1.119	678	2.317	7.260	4.109	175.120	93,32%	(11.705)
	Pensiun	34.510	32.375	32.172	540	66	-474	140	-203	-2.338	269	36.324	88,57%	(4.152)
	Total Pembiayaan	786.611	844.648	824.733	24.674	26.561	1.887	4.896	-19.916	38.122	46.477	852.594	96,73%	(27.861)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	29.989	0,00%	0,00%	6,08%	29.989	29.989	29.989			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	6.994	0,00%	0,00%	5,50%	6.994	6.994	6.994			
	Value Chain	-	-	-	22.995	0,00%	0,00%	27,39%	22.995	22.995	22.995			
2	MBG	-	-	-	321	0,00%	0,00%	1,98%	321	321	321			
	KUR	-	-	-	262	0,00%	0,00%	1,64%	262	262	262			
	Non KUR	-	-	-	59	0,00%	0,00%	21,18%	59	59	59			
3	PWG	-	84	10	1.879	0,00%	0,00%	0,02%	1.869	1.879	1.796			
	Cilem	-	84	-	849	0,00%	0,00%	2,89%	849	849	765			
	Gadai	-	-	10	1.030	0,00%	0,03%	2,95%	1.021	1.030	1.030			
4	CFG	1.445	1.978	2.456	7.829	0,60%	0,99%	3,12%	5.373	6.384	5.851			
	CF 1	161	202	866	3.169	0,33%	1,56%	5,70%	2.303	3.008	2.967			
	Total Griya	152	146	752	2.698	0,39%	1,75%	6,27%	1.946	2.546	2.552			
	Oto	9	56	114	471	0,08%	0,93%	3,74%	357	462	415			
	CF 2	1.284	1.776	1.591	4.661	0,67%	0,82%	2,38%	3.070	3.376	2.885			
	Mitraguna & Others	1.284	1.763	1.591	4.119	0,82%	0,99%	2,52%	2.528	2.834	2.356			
	Pensiun	-	14	-	542	0,00%	0,00%	1,69%	542	542	529			
	Total Pembiayaan	1.445	2.062	2.466	40.018	0,18%	0,29%	4,85%	37.552	38.573	37.956	0,15%	96,94%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.260	3.635	3.626	2,03%	1,46%	1,44%	(9)	(1.253)	366			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.260	3.635	3.626	2,56%	1,88%	1,85%	(9)	(1.253)	366			
	Mitraguna & Others	4.851	3.260	3.635	3.626	3,11%	2,26%	2,22%	(9)	(1.226)	366			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	3.626	0,62%	0,43%	0,44%	(9)	(1.253)	366	0,12%	72,48%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	26.918	35.253	38.582	(804)	3.329	11.664	43,33%	10.439	37,09%	35.576	108,45%	3.006
2	Tabungan	312.220	335.311	333.696	333.986	7.454	291	(1.325)	-0,40%	21.766	6,97%	329.969	101,22%	4.017
3	Deposito	88.440	73.380	70.243	70.336	(1.713)	93	(3.044)	-4,15%	(18.104)	-20,47%	89.072	78,97%	(18.736)
	Total	428.803	435.609	439.191	442.904	4.937	3.713	7.295	1,67%	14.101	3,29%	454.617	97,42%	(11.713)
	CASA	340.363	362.230	368.948	372.568	6.650	3.620	10.338	2,85%	32.205	9,46%	365.545	101,92%	7.023
	(%) CASA	79,38%	83,15%	84,01%	84,12%									
	FDR	84,89%	89,87%	89,87%	89,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	41.556	42.069	42.631		561	1.074	2,59%	2.350	5,83%	-	0,00%	42.631
2	Giro ISE	7.566	4.637	4.936	5.006		70	369	7,95%	(2.560)	-33,84%		0,00%	5.006
3	Tabungan ISE	32.715	36.919	37.133	37.625		492	706	1,91%	4.910	15,01%		0,00%	37.625
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	200	205	205		0	5	2,50%	23	12,64%		0,00%	205

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.563	53.876	350	2.000	1.650	-445	1.312	-4.093	688	68.899	78,20%	(15.023)
	Linkage	31.740	29.210	28.918	-	-	-	-293	-291	-2.822	291	36.423	79,40%	(7.505)
	Non-Linkage	26.229	23.354	24.958	350	2.000	1.650	-152	1.604	-1.271	396	32.475	76,85%	(7.518)
	• Local Champion	25.361	22.616	22.235	350	-	-	-350	-381	-3.127	381	27.203	81,74%	(4.968)
	• Value Chain	867	738	2.723	-	2.000	2.000	-15	1.985	1.855	15	5.272	51,64%	(2.549)
2	MBG	34.002	30.957	30.173	-	110	110	-1.276	-784	-3.829	894	35.355	85,34%	(5.181)
	KUR	32.921	29.685	28.926	-	110	110	-1.243	-759	-3.995	869	34.159	84,68%	(5.233)
	Non KUR	1.081	1.272	1.247	-	-	0	-33	-25	166	25	1.195	104,32%	52
3	PWG	9.475	19.029	19.142	3.921	2.943	-978	1.969	113	9.667	2.831	25.560	74,89%	(6.418)
	Cilem	5.148	12.330	12.243	1.687	720	-967	1.279	-87	7.095	807	16.445	74,45%	(4.202)
	Gadai	4.327	6.699	6.899	2.234	2.223	-11	691	200	2.571	2.024	9.115	75,68%	(2.216)
4	CFG	262.577	288.932	291.516	8.102	6.044	-2.058	4.468	2.583	28.939	3.461	282.867	103,06%	8.649
	CF 1	159.367	168.492	168.872	2.670	2.399	-271	251	380	9.505	2.019	161.798	104,37%	7.074
	Total Griya	139.426	144.422	145.079	2.013	2.051	38	0	657	5.653	1.394	140.055	103,59%	5.024
	• Total Non Program	139.426	144.422	145.079	2.013	2.051	38	315	657	5.653	1.394	140.055	103,59%	5.024
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.793	657	348	-309	251	-277	3.851	625	21.743	109,43%	2.050
	CF 2	103.210	120.441	122.644	5.432	3.645	-1.787	4.217	2.203	19.434	1.442	121.069	101,30%	1.575
	Mitraguna & Others	99.172	115.488	117.380	5.432	3.295	-2.137	4.258	1.892	18.208	1.403	115.472	101,65%	1.908
	Pensiun	4.038	4.953	5.264	-	350	350	-41	311	1.226	39	5.597	94,05%	(333)
	Total Pembiayaan	364.023	391.482	394.706	12.373	11.098	-1.276	4.716	3.224	30.684	7.873	412.680	95,64%	(17.973)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	29	30	3.373	0,00%	0,06%	6,26%	3.344	3.373	3.344			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	29	30	3.373	0,00%	0,13%	13,52%	3.344	3.373	3.344			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.878	1.889	2.454	2,57%	6,10%	8,13%	565	1.582	575			
	KUR	703	1.591	1.737	2.302	2,14%	5,85%	7,96%	565	1.598	711			
	Non KUR	169	287	152	152	15,61%	11,94%	12,18%	-	(17)	(135)			
3	PWG	-	222	-	762	0,00%	0,00%	3,98%	762	762	540			
	Cilem	-	222	-	695	0,00%	0,00%	5,67%	695	695	472			
	Gadai	-	-	-	67	0,00%	0,00%	0,98%	67	67	67			
4	CFG	4.689	3.876	3.435	10.129	1,79%	1,19%	3,47%	6.694	5.440	6.253			
	CF 1	4.583	3.324	3.018	7.672	2,88%	1,79%	4,54%	4.654	3.089	4.349			
	Total Griya	3.651	2.050	1.927	4.991	2,62%	1,33%	3,44%	3.063	1.339	2.941			
	Oto	932	1.274	1.091	2.682	4,67%	4,53%	11,27%	1.591	1.750	1.408			
	CF 2	106	552	417	2.456	0,10%	0,35%	2,00%	2.040	2.350	1.904			
	Mitraguna & Others	106	552	417	2.456	0,11%	0,36%	2,09%	2.040	2.350	1.904			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	6.006	5.353	16.718	1,53%	1,37%	4,24%	11.364	11.156	10.712	0,00%	100,00%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,24%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,53%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.932	1.576	1.692	1,53%	5,09%	5,61%	117	1.171	(240)			
	KUR	341	1.602	1.120	1.239	1,04%	3,77%	4,28%	119	898	(363)			
	Non KUR	180	330	456	453	16,68%	35,82%	36,34%	(3)	273	123			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.861	6.822	6.659	1,07%	2,36%	2,28%	(163)	3.862	(202)			
	CF 1	2.607	5.561	5.540	5.377	1,64%	3,29%	3,18%	(163)	2.770	(184)			
	Total Griya	2.357	4.922	4.907	4.996	1,69%	3,40%	3,44%	89	2.639	74			
	Oto	250	639	633	381	1,25%	2,63%	1,60%	(252)	131	(258)			
	CF 2	190	1.300	1.282	1.282	0,18%	1,06%	1,05%	-	1.092	(19)			
	Mitraguna & Others	190	1.300	1.282	1.282	0,19%	1,11%	1,09%	-	1.092	(19)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.918	8.522	8.476	0,91%	2,18%	2,15%	(47)	5.157	(442)	0,00%	100,00%	-2,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	36	62	47	6	(15)	11	30,78%	(170)	-78,19%	4.016	1,18%	(3.969)
2	Tabungan	144.169	157.059	160.645	162.284	(3.152)	1.639	5.225	3,33%	18.115	12,57%	153.747	105,55%	8.537
3	Deposito	10.918	22.690	20.212	20.142	1.622	(70)	(2.548)	-11,23%	9.224	84,49%	11.390	176,85%	8.752
	Total	155.304	179.785	180.920	182.474	(1.524)	1.554	2.689	1,50%	27.169	17,49%	169.153	107,87%	13.321
	CASA	144.386	157.095	160.708	162.331	(3.146)	1.624	5.236	3,33%	17.945	12,43%	157.763	102,90%	4.568
	(%) CASA	92,97%	87,38%	88,83%	88,96%									
	FDR	134,72%	125,44%	124,84%	123,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.150	950	1.047		97	(103)	-8,97%	(214)	-16,96%	-	0,00%	1.047
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-65,22%		0,00%	0
3	Tabungan ISE	1.260	1.150	949	1.046		97	(103)	-8,97%	(213)	-16,94%		0,00%	1.046
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	81	83	83		0	2	2,47%	12	16,90%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.887	1.879	-	-	0	-35	-8	-380	8	2.258	83,19%	(380)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.879	-	-	0	-35	-8	-380	8	2.258	83,19%	(380)
	• Local Champion	2.258	1.887	1.879	-	-	0	-35	-8	-380	8	2.258	83,19%	(380)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	59.691	2.425	2.450	25	681	639	4.777	1.811	59.967	99,54%	(276)
	KUR	53.824	57.681	58.347	2.425	2.450	25	710	665	4.522	1.785	58.554	99,65%	(207)
	Non KUR	1.089	1.370	1.344	-	-	0	-29	-26	255	26	1.413	95,10%	(69)
3	PWG	2.063	7.419	7.766	765	701	-64	457	347	5.703	354	8.829	87,96%	(1.063)
	Cilem	2.063	7.419	7.766	765	701	-64	457	347	5.703	354	8.829	87,96%	(1.063)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	156.527	2.587	1.558	-1.030	986	-640	6.529	2.198	159.620	98,06%	(3.093)
	CF 1	15.162	17.559	17.486	472	338	-135	112	-73	2.324	411	16.355	106,92%	1.131
	Total Griya	4.320	3.872	3.835	-	-	0	0	-37	-485	37	4.663	82,24%	(828)
	• Total Non Program	3.984	3.556	3.520	-	-	0	-40	-35	-464	35	4.288	82,10%	(768)
	• Program	336	317	315	-	-	0	-2	-2	-21	2	375	83,92%	(60)
	Oto	10.841	13.686	13.651	472	338	-135	112	-36	2.809	373	11.692	116,75%	1.959
	CF 2	134.836	139.609	139.041	2.115	1.220	-895	874	-567	4.205	1.787	143.265	97,05%	(4.224)
	Mitraguna & Others	130.780	135.631	135.081	2.115	1.220	-895	897	-550	4.300	1.770	138.474	97,55%	(3.393)
	Pensiun	4.056	3.978	3.961	-	-	0	-23	-17	-95	17	4.792	82,66%	(831)
	Total Pembiayaan	209.233	225.525	225.863	5.778	4.709	-1.068	2.090	338	16.629	4.371	230.674	97,91%	(4.812)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.368	0,00%	0,00%	72,80%	1.368	1.368	1.368			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.368	0,00%	0,00%	72,80%	1.368	1.368	1.368			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	88	57	671	0,00%	0,10%	1,12%	614	671	582			
	KUR	-	22	-	615	0,00%	0,00%	1,05%	615	615	593			
	Non KUR	-	67	57	55	0,00%	4,14%	4,13%	(1)	55	(11)			
3	PWG	-	-	-	89	0,00%	0,00%	1,15%	89	89	89			
	Cilem	-	-	-	89	0,00%	0,00%	1,15%	89	89	89			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.123	1.464	4.791	0,72%	0,93%	3,06%	3.327	3.714	3.667			
	CF 1	278	526	521	907	1,83%	2,97%	5,19%	386	629	381			
	Total Griya	278	253	253	388	6,43%	6,54%	10,13%	135	110	135			
	Oto	-	273	268	519	0,00%	1,96%	3,80%	250	519	246			
	CF 2	799	597	942	3.884	0,59%	0,68%	2,79%	2.941	3.085	3.287			
	Mitraguna & Others	799	597	942	3.300	0,61%	0,69%	2,44%	2.358	2.502	2.704			
	Pensiun	-	-	-	583	0,00%	0,00%	14,73%	583	583	583			
	Total Pembiayaan	1.077	1.212	1.520	6.918	0,51%	0,67%	3,06%	5.398	5.842	5.707	0,43%	86,05%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	-	9	8	0,26%	0,02%	0,01%	(2)	(136)	8			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	-	9	8	3,71%	0,68%	0,57%	(2)	(33)	8			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.321	1.390	1.343	0,54%	0,88%	0,86%	(47)	533	22			
	CF 1	140	132	132	132	0,92%	0,75%	0,75%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,96%	-	-	-			
	CF 2	670	1.190	1.258	1.212	0,50%	0,90%	0,87%	(47)	542	22			
	Mitraguna & Others	670	1.122	1.190	1.144	0,51%	0,88%	0,85%	(47)	474	22			
	Pensiun	-	68	68	68	0,00%	0,03%	1,71%	-	68	-			
	Total Pembiayaan	954	1.321	2.149	1.351	0,46%	0,95%	0,60%	(798)	397	30	0,15%	74,65%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.292	2.239	2.243	(8)	5	(49)	-2,14%	2.006	843,58%	3.947	56,84%	(1.704)
2	Tabungan	85.480	92.325	93.067	93.177	5.233	110	852	0,92%	7.697	9,00%	93.731	99,41%	(554)
3	Deposito	55.765	42.238	41.941	41.941	(996)	0	(297)	-0,70%	(13.824)	-24,79%	56.364	74,41%	(14.423)
	Total	141.483	136.856	137.246	137.361	4.229	115	505	0,37%	(4.121)	-2,91%	154.042	89,17%	(16.681)
	CASA	85.718	94.618	95.305	95.421	5.225	115	803	0,85%	9.703	11,32%	97.678	97,69%	(2.257)
	(%) CASA	60,59%	69,14%	69,44%	69,47%									
	FDR	57,51%	64,33%	64,47%	64,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.442	2.373	2.374	1	(67)	-2,76%	2.037	604,46%	-	0,00%	2.374	
2	Giro ISE	44	2.056	2.035	2.035	0	(22)	-1,05%	1.990	4475,63%	-	0,00%	2.035	
3	Tabungan ISE	293	385	338	339	1	(46)	-11,89%	47	16,04%	-	0,00%	339	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	90	95	96	96	0	1	1,05%	6	6,67%	-	0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	25.909	26.251	970	1.300	330	53	342	-2.339	958	29.069	90,31%	(2.818)
	KUR	28.019	25.337	25.691	970	1.300	330	67	354	-2.327	946	28.375	90,54%	(2.684)
	Non KUR	572	572	560	-	-	0	-14	-12	-12	12	694	80,72%	(134)
3	PWG	2.056	6.069	6.333	883	612	-271	630	264	4.276	348	6.812	92,96%	(479)
	Cilem	2.056	6.069	6.333	883	612	-271	630	264	4.276	348	6.812	92,96%	(479)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	55.905	633	941	308	898	-157	5.180	1.098	58.468	95,62%	(2.564)
	CF 1	3.683	6.400	6.482	-	185	185	-156	82	2.799	102	4.611	140,59%	1.872
	Total Griya	695	363	358	-	-	0	0	-5	-337	5	935	38,24%	(578)
	• Total Non Program	695	363	358	-	-	0	-5	-5	-337	5	935	38,24%	(578)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.037	6.125	-	185	185	-156	87	3.137	98	3.675	166,64%	2.449
	CF 2	47.042	49.662	49.422	633	756	123	1.053	-239	2.380	995	53.857	91,77%	(4.435)
	Mitraguna & Others	38.019	39.703	39.528	580	756	176	712	-174	1.509	930	44.239	89,35%	(4.711)
	Pensiun	9.023	9.959	9.894	53	-	-53	341	-65	871	65	9.618	102,87%	276
	Total Pembiayaan	81.372	88.039	88.489	2.486	2.853	367	1.580	449	7.117	2.403	94.350	93,79%	(5.861)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	594	689	1.717	2,01%	2,66%	6,54%	1.028	1.143	1.123			
	KUR	574	538	632	1.693	2,05%	2,50%	6,59%	1.061	1.119	1.155			
	Non KUR	-	56	57	24	0,00%	9,90%	4,25%	(33)	24	(32)			
3	PWG	-	72	-	235	0,00%	0,00%	3,71%	235	235	162			
	Cilem	-	72	-	235	0,00%	0,00%	3,71%	235	235	162			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	1.401	2.457	6.669	0,46%	4,38%	11,93%	4.212	6.435	5.269			
	CF 1	134	113	106	2.187	3,65%	1,65%	33,73%	2.081	2.052	2.073			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	113	106	2.187	4,50%	1,75%	35,70%	2.081	2.052	2.073			
	CF 2	100	1.288	2.351	4.483	0,21%	4,73%	9,07%	2.131	4.383	3.195			
	Mitraguna & Others	-	1.202	1.360	3.144	0,00%	3,42%	7,95%	1.785	3.144	1.942			
	Pensiun	100	85	992	1.338	1,10%	9,96%	13,53%	347	1.239	1.253			
	Total Pembiayaan	808	2.067	3.146	8.621	0,99%	3,57%	9,74%	5.475	7.813	6.554	1,87%	80,83%	-7,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	482	431	576	1,10%	1,66%	2,19%	145	261	94			
	KUR	178	315	266	356	0,63%	1,05%	1,39%	90	179	41			
	Non KUR	138	167	165	220	24,08%	28,86%	39,26%	55	82	53			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,50%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	680	629	774	0,39%	0,71%	0,87%	145	459	94	0,04%	95,30%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	37.658	41.489	41.606	17.716	117	3.948	10,48%	21.433	106,25%	24.947	166,78%	16.660
2	Tabungan	135.101	144.598	144.299	144.261	1.028	(38)	(337)	-0,23%	9.160	6,78%	144.648	99,73%	(387)
3	Deposito	28.599	25.975	26.067	26.070	(270)	3	95	0,37%	(2.529)	-8,84%	29.038	89,78%	(2.968)
	Total	183.873	208.231	211.855	211.938	18.473	83	3.707	1,78%	28.065	15,26%	198.633	106,70%	13.305
	CASA	155.274	182.256	185.789	185.868	18.743	79	3.612	1,98%	30.594	19,70%	169.595	109,60%	16.273
	(%) CASA	84,45%	87,53%	87,70%	87,70%									
	FDR	85,47%	92,27%	92,26%	92,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.960	12.904	12.822		(82)	(138)	-1,06%	4.154	47,92%	-	0,00%	12.822
2	Giro ISE	6.094	219	292	264		(28)	45	20,48%	(5.830)	-95,67%	-	0,00%	264
3	Tabungan ISE	2.575	10.941	10.812	10.759		(54)	(183)	-1,67%	8.184	317,81%	-	0,00%	10.759
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!	-	0,00%	1.800
5	CIF ISE	121	137	138	138		0	1	0,73%	17	14,05%	-	0,00%	138

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.119	35.782	1.955	680	-1.275	559	-337	5.893	1.017	33.708	106,15%	2.074
	KUR	29.147	35.304	34.937	1.755	620	-1.135	379	-367	5.790	987	32.755	106,66%	2.182
	Non KUR	742	816	845	200	60	-140	180	30	104	30	953	88,69%	(108)
3	PWG	5.787	16.629	17.732	4.100	3.852	-248	1.882	1.103	11.945	2.749	18.765	94,50%	(1.033)
	Cilem	4.662	13.656	13.777	2.569	1.416	-1.153	1.700	121	9.115	1.296	14.106	97,67%	(329)
	Gadai	1.126	2.972	3.955	1.531	2.436	905	182	983	2.830	1.453	4.659	84,89%	(704)
4	CFG	121.436	139.388	141.940	3.597	4.009	412	2.652	2.552	20.505	1.457	130.535	108,74%	11.405
	CF 1	20.925	20.382	20.777	243	640	397	52	395	-148	245	22.015	94,38%	(1.238)
	Total Griya	15.996	15.349	15.279	-	-	0	0	-70	-717	70	16.278	93,86%	(999)
	• Total Non Program	15.996	15.349	15.279	-	-	0	-76	-70	-717	70	16.278	93,86%	(999)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.033	5.499	243	640	397	52	466	569	174	5.737	95,84%	(239)
	CF 2	100.511	119.006	121.163	3.354	3.369	15	2.600	2.157	20.652	1.212	108.520	111,65%	12.643
	Mitraguna & Others	63.905	77.355	79.368	3.124	2.855	-269	2.759	2.013	15.463	842	71.215	111,45%	8.153
	Pensiun	36.606	41.651	41.795	230	514	284	-159	143	5.189	371	37.305	112,04%	4.490
	Total Pembiayaan	157.150	192.136	195.455	9.652	8.541	-1.111	5.092	3.319	38.305	5.223	183.047	106,78%	12.408

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	321	182	1.224	0,60%	0,50%	3,42%	1.042	1.045	903			
	KUR	179	267	128	1.160	0,61%	0,36%	3,32%	1.032	982	893			
	Non KUR	-	53	54	63	0,00%	6,64%	7,49%	9	63	10			
3	PWG	74	217	-	1.453	1,27%	0,00%	8,20%	1.453	1.380	1.237			
	Cilem	74	217	-	1.366	1,58%	0,00%	9,92%	1.366	1.293	1.150			
	Gadai	-	-	-	87	0,00%	0,00%	2,20%	87	87	87			
4	CFG	1.115	1.247	1.652	5.184	0,92%	1,19%	3,65%	3.532	4.070	3.938			
	CF 1	120	78	248	1.114	0,57%	1,22%	5,36%	866	994	1.036			
	Total Griya	-	-	170	936	0,00%	1,11%	6,12%	766	936	936			
	Oto	120	78	78	178	2,43%	1,56%	3,24%	100	58	100			
	CF 2	995	1.169	1.404	4.071	0,99%	1,18%	3,36%	2.666	3.076	2.902			
	Mitraguna & Others	254	1.169	1.081	3.039	0,40%	1,40%	3,83%	1.958	2.784	1.870			
	Pensiun	740	-	324	1.032	2,02%	0,78%	2,47%	708	292	1.032			
	Total Pembiayaan	1.367	1.784	1.834	7.861	0,87%	0,95%	4,02%	6.027	6.495	6.077	0,15%	96,19%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	132	144	144	0,12%	0,40%	0,40%	-	109	11			
	KUR	-	132	144	144	0,00%	0,41%	0,41%	-	144	11			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.278	1.102	1.334	0,00%	0,79%	0,94%	232	1.334	56			
	CF 1	-	173	-	170	0,00%	0,00%	0,82%	170	170	(3)			
	Total Griya	-	173	-	170	0,00%	0,00%	1,11%	170	170	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.105	1.102	1.164	0,00%	0,93%	0,96%	62	1.164	59			
	Mitraguna & Others	-	829	826	889	0,00%	1,07%	1,12%	63	889	60			
	Pensiun	-	276	275	275	0,00%	0,14%	0,66%	(1)	275	(1)			
	Total Pembiayaan	35	1.410	1.245	1.477	0,02%	0,65%	0,76%	232	1.443	67	0,06%	92,12%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	372	280	283	149	3	(89)	-23,84%	(177)	-38,49%	4.062	6,97%	(3.779)
2	Tabungan	104.069	105.577	100.283	100.769	3.780	487	(4.808)	-4,55%	(3.300)	-3,17%	112.224	89,79%	(11.454)
3	Deposito	24.703	24.980	24.758	24.758	492	0	(222)	-0,89%	54	0,22%	25.260	98,01%	(503)
	Total	129.233	130.929	125.320	125.810	4.422	490	(5.119)	-3,91%	(3.423)	-2,65%	141.546	88,88%	(15.736)
	CASA	104.530	105.949	100.563	101.053	3.930	490	(4.897)	-4,62%	(3.477)	-3,33%	116.286	86,90%	(15.233)
	(%) CASA	80,88%	80,92%	80,24%	80,32%									
	FDR	125,49%	142,46%	148,23%	147,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.810	2.452	2.257	(195)	(553)	-19,68%	(1.777)	-44,05%	-	0,00%	2.257
2	Giro ISE	415	313	176	185	9	(128)	-40,84%	(230)	-55,46%		0,00%	185
3	Tabungan ISE	3.618	2.497	2.275	2.072	(204)	(425)	-17,02%	(1.546)	-42,74%		0,00%	2.072
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	142	142	0	0	0,00%	23	19,33%		0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.377	22.375	780	715	-65	-240	-2	-519	717	24.568	91,08%	(2.193)
	KUR	22.067	21.538	21.371	780	520	-260	-202	-167	-696	687	23.628	90,45%	(2.257)
	Non KUR	827	839	1.004	-	195	195	-37	165	176	30	939	106,82%	64
3	PWG	1.733	6.358	7.305	1.279	1.461	182	1.107	947	5.572	513	9.106	80,22%	(1.801)
	Cilem	1.733	6.358	7.305	1.279	1.461	182	1.107	947	5.572	513	9.106	80,22%	(1.801)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	156.084	8.125	2.741	-5.384	5.839	-1.708	18.533	4.450	156.383	99,81%	(299)
	CF 1	5.904	7.952	7.891	-	133	133	38	-61	1.987	194	8.161	96,70%	(269)
	Total Griya	1.926	1.766	1.748	-	-	0	0	-18	-178	18	2.510	69,64%	(762)
	• Total Non Program	1.926	1.766	1.748	-	-	0	-18	-18	-178	18	2.510	69,64%	(762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.143	-	133	133	38	-43	2.165	176	5.650	108,72%	493
	CF 2	131.647	149.840	148.192	8.125	2.608	-5.517	5.801	-1.648	16.546	4.256	148.222	99,98%	(30)
	Mitraguna & Others	65.693	81.670	80.142	6.406	1.480	-4.926	5.470	-1.527	14.449	3.007	80.821	99,16%	(679)
	Pensiun	65.954	68.170	68.050	1.719	1.128	-591	331	-121	2.096	1.249	67.401	100,96%	649
	Total Pembiayaan	162.178	186.527	185.764	10.184	4.917	-5.267	6.707	-763	23.585	5.680	190.056	97,74%	(4.293)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	988	560	2.577	2,80%	2,50%	11,52%	2.017	1.937	1.588			
	KUR	508	882	507	2.507	2,30%	2,36%	11,73%	1.999	1.998	1.625			
	Non KUR	132	106	53	70	15,90%	6,31%	6,98%	17	(61)	(36)			
3	PWG	-	49	-	332	0,00%	0,00%	4,54%	332	332	283			
	Cilem	-	49	-	332	0,00%	0,00%	4,54%	332	332	283			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	649	709	1.203	0,75%	0,45%	0,77%	494	168	554			
	CF 1	-	-	-	155	0,00%	0,00%	1,96%	155	155	155			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	155	0,00%	0,00%	2,52%	155	155	155			
	CF 2	1.035	649	709	1.048	0,79%	0,47%	0,71%	339	13	399			
	Mitraguna & Others	403	-	63	538	0,61%	0,08%	0,67%	475	135	538			
	Pensiun	632	649	646	510	0,96%	0,95%	0,75%	(136)	(122)	(139)			
	Total Pembiayaan	1.675	1.686	1.269	4.111	1,03%	0,68%	2,21%	2.842	2.437	2.425	1,20%	45,75%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	180	257	353	1,34%	1,15%	1,58%	96	47	172			
	KUR	52	127	153	253	0,23%	0,71%	1,18%	99	201	126			
	Non KUR	254	54	104	100	30,69%	12,37%	10,00%	(3)	(154)	47			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	219	295	391	0,19%	0,16%	0,21%	96	85	172	0,88%	-319,26%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.590	517.444	517.559	(32.954)	115	(32)	-0.01%	356.078	220,51%	167.438	309,10%	350.121
2	Tabungan	199.929	217.425	211.245	212.154	8.212	909	(5.271)	-2,42%	12.225	6,11%	214.070	99,10%	(1.916)
3	Deposito	133.285	91.635	91.143	91.146	(5.342)	3	(489)	-0,53%	(42.139)	-31,62%	134.772	67,63%	(43.625)
	Total	494.695	826.651	819.832	820.859	(30.084)	1.027	(5.792)	-0,70%	326.164	65,93%	516.280	158,99%	304.579
	CASA	361.410	735.016	728.689	729.713	(24.742)	1.024	(5.303)	-0,72%	368.303	101,91%	381.509	191,27%	348.204
	(%) CASA	73,06%	88,91%	88,88%	88,90%									
	FDR	29,29%	21,32%	21,39%	21,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	1.291	11.146	11.408	262	10.118	783,92%	9.542	511,44%	-	0,00%	11.408	
2	Giro ISE	28	21	23	24	1	3	13,97%	(4)	-15,00%		0,00%	24	
3	Tabungan ISE	1.837	1.269	9.524	9.784	260	8.515	670,72%	7.947	432,50%		0,00%	9.784	
4	Deposito ISE	-	-	1.600	1.600	0	1.600	#DIV/0!	1.600	#DIV/0!		0,00%	1.600	
5	CIF ISE	40	44	44	44	0	0	0,00%	4	10,00%		0,00%	44	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	• Local Champion	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	61.421	59.873	1.650	800	-850	3	-1.548	2.064	2.348	62.906	95,18%	(3.034)
	KUR	55.256	58.021	56.574	1.550	800	-750	117	-1.447	1.318	2.247	60.034	94,24%	(3.461)
	Non KUR	2.553	3.401	3.299	100	-	-100	-114	-102	746	102	2.872	114,87%	427
3	PWG	4.560	18.579	19.372	2.718	1.566	-1.152	3.147	794	14.812	772	14.732	131,50%	4.640
	Cilem	4.560	18.579	19.372	2.718	1.566	-1.152	3.147	794	14.812	772	14.732	131,50%	4.640
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	95.024	94.894	1.502	2.616	1.115	58	-130	14.032	2.747	91.325	103,91%	3.569
	CF 1	35.630	43.267	43.403	625	881	257	225	136	7.774	745	37.488	115,78%	5.915
	Total Griya	16.876	21.531	21.336	-	-	0	0	-195	4.461	195	17.866	119,43%	3.471
	• Total Non Program	11.817	16.758	16.598	-	-	0	-180	-159	4.781	159	12.219	135,84%	4.379
	• Program	5.059	4.774	4.738	-	-	0	-38	-36	-321	36	5.647	83,91%	(909)
	Oto	18.754	21.736	22.067	625	881	257	225	331	3.313	550	19.622	112,46%	2.445
	CF 2	45.232	51.757	51.490	877	1.735	858	-167	-267	6.258	2.002	53.837	95,64%	(2.347)
	Mitraguna & Others	44.353	50.731	50.560	877	1.735	858	-144	-171	6.208	1.906	52.206	96,85%	(1.646)
	Pensiun	880	1.026	930	-	-	0	-23	-96	50	96	1.631	57,03%	(701)
	Total Pembiayaan	144.886	176.275	175.363	5.869	4.982	-887	3.139	-912	30.477	5.894	170.619	102,78%	4.745

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	291	-	1.013	68,36%	0,00%	82,72%	1.013	(119)	721			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	291	-	1.013	68,36%	0,00%	82,72%	1.013	(119)	721			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	476	1.016	3.473	0,03%	1,65%	5,80%	2.457	3.457	2.997			
	KUR	16	405	857	3.047	0,03%	1,48%	5,39%	2.190	3.031	2.642			
	Non KUR	-	71	159	426	0,00%	4,67%	12,91%	267	426	355			
3	PWG	36	96	-	1.770	0,78%	0,00%	9,14%	1.770	1.734	1.674			
	Cilem	36	96	-	1.770	0,78%	0,00%	9,14%	1.770	1.734	1.674			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.735	1.350	2.889	1,24%	1,42%	3,04%	1.540	1.888	1.154			
	CF 1	1.001	1.523	1.350	2.854	2,81%	3,12%	6,58%	1.505	1.853	1.331			
	Total Griya	582	634	659	1.328	3,45%	3,06%	6,22%	669	745	694			
	Oto	419	889	691	1.526	2,23%	3,18%	6,92%	836	1.108	637			
	CF 2	-	212	-	35	0,00%	0,00%	0,07%	35	35	(177)			
	Mitraguna & Others	-	212	-	35	0,00%	0,00%	0,07%	35	35	(177)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.598	2.365	9.145	1,51%	1,34%	5,21%	6.779	6.960	6.547	0,55%	89,37%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	12	12	-	0,48%	0,02%	0,00%	(12)	(278)	(12)			
	KUR	271	12	12	-	0,49%	0,02%	0,00%	(12)	(271)	(12)			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.586	1.754	1.753	1,72%	1,85%	1,85%	(0)	365	168			
	CF 1	693	752	743	743	1,94%	1,72%	1,71%	-	51	(9)			
	Total Griya	592	640	631	631	3,51%	2,93%	2,96%	-	40	(9)			
	Oto	101	112	112	112	0,54%	0,51%	0,51%	-	11	-			
	CF 2	696	834	1.011	1.010	1,54%	1,95%	1,96%	(0)	315	177			
	Mitraguna & Others	696	834	1.011	1.010	1,57%	1,99%	2,00%	(0)	315	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.598	1.766	1.753	1,15%	1,00%	1,00%	(12)	87	156	0,04%	95,79%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	203	246	231	52	(15)	28	13,64%	198	602,65%	5.242	4,40%	(5.012)
2	Tabungan	95.230	93.477	93.831	94.375	158	544	898	0,96%	(855)	-0,90%	103.074	91,56%	(8.699)
3	Deposito	25.200	24.172	24.127	24.532	660	405	360	1,49%	(668)	-2,65%	25.823	95,00%	(1.290)
	Total	120.463	117.852	118.204	119.138	870	933	1.286	1,09%	(1.325)	-1,10%	134.139	88,82%	(15.001)
	CASA	95.263	93.680	94.077	94.605	210	528	926	0,99%	(657)	-0,69%	108.316	87,34%	(13.711)
	(%) CASA	79,08%	79,49%	79,59%	79,41%									
	FDR	167,21%	177,99%	177,30%	175,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.646	1.604	1.583		(21)	(62)	-3,80%	567	55,78%	-	0,00%	1.583
2	Giro ISE	1	29	12	18		7	(11)	-36,84%	18	3470,69%		0,00%	18
3	Tabungan ISE	1.016	1.617	1.592	1.565		(27)	(52)	-3,21%	549	54,06%		0,00%	1.565
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	67	70	70		0	3	4,48%	11	18,64%		0,00%	70

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.084	60.886	1.265	1.950	685	-743	-197	2.468	2.147	58.966	103,26%	1.921
	KUR	53.406	57.124	57.026	1.265	1.950	685	-644	-98	3.621	2.048	53.818	105,96%	3.209
	Non KUR	5.013	3.959	3.860	-	-	0	-100	-99	-1.153	99	5.148	74,98%	(1.288)
3	PWG	7.973	11.790	12.288	1.287	1.130	-157	733	498	4.315	632	14.414	85,25%	(2.126)
	Cilem	7.973	11.790	12.288	1.287	1.130	-157	733	498	4.315	632	14.414	85,25%	(2.126)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	136.406	1.469	2.048	579	-1.161	-481	1.366	2.529	158.372	86,13%	(21.966)
	CF 1	25.995	30.631	30.492	719	402	-317	363	-139	4.497	541	28.791	105,91%	1.702
	Total Griya	13.277	16.172	16.155	-	125	125	0	-17	2.878	142	14.001	115,39%	2.154
	• Total Non Program	13.277	16.172	16.155	-	125	125	-145	-17	2.878	142	14.001	115,39%	2.154
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.459	14.337	719	277	-442	363	-122	1.619	399	14.789	96,94%	(453)
	CF 2	109.045	106.256	105.914	750	1.646	896	-1.525	-342	-3.131	1.988	129.582	81,74%	(23.668)
	Mitraguna & Others	98.253	96.042	95.538	750	1.420	670	-1.452	-504	-2.715	1.924	116.997	81,66%	(21.458)
	Pensiun	10.792	10.213	10.376	-	226	226	-73	162	-416	64	12.585	82,44%	(2.209)
	Total Pembiayaan	201.431	209.761	209.581	4.021	5.128	1.107	-1.172	-180	8.150	5.308	231.752	90,43%	(22.172)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	2.221	1.895	5.148	2,02%	3,10%	8,45%	3.253	3.968	2.927			
	KUR	896	1.651	1.456	4.377	1,68%	2,55%	7,68%	2.921	3.482	2.726			
	Non KUR	284	570	439	770	5,67%	11,08%	19,96%	332	486	201			
3	PWG	-	13	-	465	0,00%	0,00%	3,78%	465	465	452			
	Cilem	-	13	-	465	0,00%	0,00%	3,78%	465	465	452			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.268	2.089	5.306	0,59%	1,53%	3,89%	3.218	4.511	3.038			
	CF 1	92	358	281	1.329	0,35%	0,92%	4,36%	1.049	1.238	971			
	Total Griya	-	-	-	292	0,00%	0,00%	1,81%	292	292	292			
	Oto	92	358	281	1.037	0,72%	1,94%	7,23%	756	945	679			
	CF 2	704	1.911	1.808	3.977	0,65%	1,70%	3,75%	2.169	3.273	2.066			
	Mitraguna & Others	704	1.911	1.808	3.834	0,72%	1,88%	4,01%	2.026	3.130	1.923			
	Pensiun	-	-	-	143	0,00%	0,00%	1,38%	143	143	143			
	Total Pembiayaan	1.975	4.502	3.984	10.919	0,98%	1,90%	5,21%	6.935	8.944	6.416	0,86%	83,48%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	878	785	840	1,19%	1,29%	1,38%	54	145	(39)			
	KUR	639	713	624	679	1,20%	1,09%	1,19%	56	40	(33)			
	Non KUR	56	165	161	160	1,12%	4,08%	4,15%	(1)	104	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.024	1.129	1.260	0,82%	0,82%	0,92%	131	155	236			
	CF 1	-	136	136	230	0,00%	0,44%	0,75%	94	230	94			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	136	230	0,00%	0,94%	1,60%	94	230	94			
	CF 2	1.105	887	992	1.030	1,01%	0,93%	0,97%	38	(75)	143			
	Mitraguna & Others	899	887	992	1.030	0,92%	1,03%	1,08%	38	131	143			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.902	1.914	2.099	0,89%	0,91%	1,00%	186	300	198	0,15%	85,43%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	150	259	776	(53)	517	626	416,62%	(399)	-33,98%	3.787	20,49%	(3.011)
2	Tabungan	91.378	103.309	103.886	103.713	1.863	(173)	404	0,39%	12.336	13,50%	97.657	106,20%	6.056
3	Deposito	20.885	16.971	17.098	17.098	(184)	0	127	0,75%	(3.788)	-18,14%	21.385	79,95%	(4.287)
	Total	113.438	120.430	121.243	121.587	1.627	344	1.157	0,96%	8.149	7,18%	122.829	98,99%	(1.242)
	CASA	92.553	103.459	104.145	104.489	1.811	344	1.030	1,00%	11.936	12,90%	101.444	103,00%	3.045
	(%) CASA	81,59%	85,91%	85,90%	85,94%									
	FDR	111,58%	119,38%	121,56%	121,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.492	1.235	1.259	24	(233)	-15,61%	(154)	-10,90%	-	0,00%	1.259	
2	Giro ISE	4	7	56	73	17	66	982,72%	68	1574,16%		0,00%	73	
3	Tabungan ISE	1.409	1.486	1.179	1.187	7	(299)	-20,12%	(222)	-15,78%		0,00%	1.187	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	95	98	99	99	0	1	1,02%	4	4,21%		0,00%	99	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	59.493	60.291	2.240	2.650	410	468	798	2.103	1.852	65.181	92,50%	(4.890)
	KUR	54.166	54.900	55.790	2.140	2.650	510	490	890	1.623	1.760	60.909	91,59%	(5.120)
	Non KUR	4.022	4.593	4.501	100	-	-100	-22	-92	479	92	4.271	105,38%	230
3	PWG	2.382	8.045	9.396	1.950	1.836	-114	1.869	1.351	7.014	485	8.936	105,16%	461
	Cilem	2.382	8.045	9.396	1.950	1.836	-114	1.869	1.351	7.014	485	8.936	105,16%	461
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	77.696	1.985	2.160	175	1.086	1.467	11.753	693	72.936	106,53%	4.760
	CF 1	8.522	7.918	7.919	-	100	100	-253	1	-603	99	9.360	84,60%	(1.441)
	Total Griya	5.933	5.594	5.559	-	-	0	0	-35	-375	35	6.150	90,38%	(592)
	• Total Non Program	5.933	5.594	5.559	-	-	0	-43	-35	-375	35	6.150	90,38%	(592)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.324	2.361	-	100	100	-253	36	-229	64	3.210	73,54%	(850)
	CF 2	57.421	68.312	69.777	1.985	2.060	75	1.339	1.466	12.357	594	63.576	109,75%	6.201
	Mitraguna & Others	56.582	66.967	68.404	1.605	2.025	420	964	1.437	11.822	588	62.200	109,97%	6.204
	Pensiun	838	1.345	1.373	380	35	-345	375	28	535	7	1.376	99,83%	(2)
	Total Pembiayaan	126.569	143.768	147.384	6.175	6.646	472	3.423	3.616	20.815	3.031	147.108	100,19%	276

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	386	576	4.015	0,22%	0,22%	0,97%	3.439	3.885	3.629			
	KUR	123	177	204	3.283	0,23%	0,37%	5,88%	3.079	3.160	3.106			
	Non KUR	6	209	372	732	0,16%	8,10%	16,26%	360	726	523			
3	PWG	-	5	-	708	0,00%	0,00%	7,54%	708	708	704			
	Cilem	-	5	-	708	0,00%	0,00%	7,54%	708	708	704			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	542	597	774	0,68%	0,78%	1,00%	177	326	231			
	CF 1	217	530	497	673	2,55%	6,27%	8,50%	177	456	144			
	Total Griya	-	430	497	603	0,00%	8,88%	10,85%	106	603	173			
	Oto	217	100	-	70	8,39%	0,00%	2,97%	70	(147)	(29)			
	CF 2	230	13	100	100	0,40%	0,15%	0,14%	-	(130)	88			
	Mitraguna & Others	230	13	100	100	0,41%	0,15%	0,15%	-	(130)	88			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	933	1.173	5.497	0,46%	0,82%	3,73%	4.324	4.920	4.564	1,31%	64,94%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	210	116	116	0,08%	0,19%	0,19%	-	69	(95)			
	KUR	-	131	38	38	0,00%	0,07%	0,07%	-	38	(93)			
	Non KUR	47	80	78	78	1,16%	1,70%	1,73%	-	31	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,13%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,13%	0,13%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	297	202	202	0,04%	0,14%	0,14%	-	155	(95)	0,48%	-252,32%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.071	5.450	3.117	(48)	(2.333)	47	1,52%	1.239	66,01%	3.692	84,43%	(575)
2	Tabungan	48.550	58.141	52.678	53.238	611	560	(4.903)	-8,43%	4.687	9,65%	54.723	97,29%	(1.485)
3	Deposito	7.602	11.118	11.215	13.550	(25)	2.335	2.432	21,87%	5.948	78,25%	8.225	164,75%	5.326
	Total	58.030	72.330	69.343	69.905	539	562	(2.425)	-3,35%	11.875	20,46%	66.639	104,90%	3.266
	CASA	50.428	61.212	58.128	56.355	563	(1.773)	(4.857)	-7,93%	5.927	11,75%	58.414	96,47%	(2.059)
	(%) CASA	86,90%	84,63%	83,83%	80,62%									
	FDR	148,42%	134,44%	139,66%	138,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	620	661	674		13	54	8,70%	216	47,11%	-	0,00%	674
2	Giro ISE	360	211	249	251		2	40	19,02%	(109)	-30,23%		0,00%	251
3	Tabungan ISE	99	409	412	423		11	14	3,39%	325	329,27%		0,00%	423
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	48.815	48.195	1.350	700	-650	366	-620	3.158	1.320	51.370	93,82%	(3.175)
	KUR	43.986	47.464	46.781	1.050	600	-450	110	-683	2.796	1.283	50.024	93,52%	(3.242)
	Non KUR	1.052	1.351	1.414	300	100	-200	255	63	362	37	1.346	105,01%	67
3	PWG	3.221	8.375	8.541	1.233	587	-646	981	166	5.319	421	7.751	110,19%	790
	Cilem	3.221	8.375	8.541	1.233	587	-646	981	166	5.319	421	7.751	110,19%	790
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.108	681	850	169	915	54	2.237	796	43.526	92,15%	(3.417)
	CF 1	26.387	25.677	25.176	531	-	-531	-303	-501	-1.211	501	27.065	93,02%	(1.889)
	Total Griya	5.331	5.367	5.309	159	-	-159	0	-58	-21	58	5.506	96,43%	(197)
	• Total Non Program	5.331	5.033	4.977	-	-	0	-56	-56	-354	56	5.506	90,39%	(529)
	• Program	-	334	332	159	-	-159	166	-2	332	2	0	0,00%	332
	Oto	21.057	20.310	19.867	372	-	-372	-303	-443	-1.190	443	21.559	92,15%	(1.692)
	CF 2	11.484	14.377	14.932	150	850	700	1.218	555	3.449	295	16.461	90,71%	(1.528)
	Mitraguna & Others	8.469	9.981	10.558	150	850	700	1.241	577	2.089	273	13.011	81,14%	(2.453)
	Pensiun	3.015	4.397	4.374	-	-	0	-23	-23	1.359	23	3.449	126,81%	925
	Total Pembiayaan	86.130	97.244	96.844	3.264	2.137	-1.127	2.261	-400	10.715	2.537	102.647	94,35%	(5.803)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	373	352	1.244	0,91%	0,72%	2,58%	892	835	871			
	KUR	384	373	352	1.171	0,87%	0,74%	2,50%	820	787	798			
	Non KUR	25	-	-	73	2,33%	0,00%	5,14%	73	48	73			
3	PWG	6	-	-	384	0,18%	0,00%	4,50%	384	378	384			
	Cilem	6	-	-	384	0,18%	0,00%	4,50%	384	378	384			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	865	1.865	3.257	3,22%	4,66%	8,12%	1.393	2.038	2.393			
	CF 1	985	712	1.084	1.912	3,73%	4,22%	7,59%	828	927	1.200			
	Total Griya	-	-	64	197	0,00%	1,20%	3,72%	133	197	197			
	Oto	985	712	1.020	1.714	4,68%	5,02%	8,63%	695	730	1.003			
	CF 2	235	153	781	1.346	2,05%	5,43%	9,01%	564	1.110	1.193			
	Mitraguna & Others	235	153	781	1.082	2,78%	7,83%	10,25%	301	847	929			
	Pensiun	-	-	-	264	0,00%	0,00%	6,02%	264	264	264			
	Total Pembiayaan	1.635	1.238	2.217	4.886	1,90%	2,28%	5,04%	2.669	3.251	3.648	3,27%	35,16%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	256	275	333	0,72%	0,56%	0,69%	59	9	77			
	KUR	102	152	192	251	0,23%	0,40%	0,54%	59	149	99			
	Non KUR	222	104	83	83	21,14%	6,11%	5,84%	-	(140)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	648	648	0,89%	1,62%	1,62%	-	310	-			
	CF 1	338	648	648	648	1,28%	2,52%	2,57%	-	310	-			
	Total Griya	-	131	131	131	0,00%	2,44%	2,47%	-	131	-			
	Oto	338	517	517	517	1,61%	2,55%	2,60%	-	179	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	904	923	981	0,77%	0,95%	1,01%	59	319	77	3,64%	-259,35%	2,6%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.341	19.339	22.690	170	3.351	1.349	6,32%	(5.497)	-19,50%	33.561	67,61%	(10.871)
2	Tabungan	231.223	226.599	234.046	234.519	1.518	473	7.920	3,50%	3.296	1,43%	242.859	96,57%	(8.340)
3	Deposito	34.752	39.313	39.752	38.664	1.639	(1.088)	(649)	-1,65%	3.912	11,26%	34.790	111,14%	3.874
	Total	294.162	287.254	293.137	295.873	3.326	2.736	8.619	3,00%	1.711	0,58%	311.210	95,07%	(15.337)
	CASA	259.410	247.940	253.385	257.209	1.687	3.824	9.269	3,74%	(2.201)	-0,85%	276.420	93,05%	(19.211)
	(%) CASA	88,19%	86,31%	86,44%	86,93%									
	FDR	81,90%	89,36%	88,70%	87,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.092	5.611	5.575		(36)	483	9,50%	1.088	24,24%	-	0,00%	5.575
2	Giro ISE	733	851	609	613		3	(238)	-28,00%	(121)	-16,44%		0,00%	613
3	Tabungan ISE	3.754	4.241	5.002	4.962		(39)	722	17,02%	1.208	32,19%		0,00%	4.962
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	107	111	111		0	4	3,74%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.754	1.710	-	-	0	-106	-44	-1.532	44	3.242	52,74%	(1.532)
	Linkage	1.406	1.044	1.004	-	-	-	-41	-40	-402	40	1.406	71,40%	(402)
	Non-Linkage	1.836	710	706	-	-	0	-65	-4	-1.130	4	1.836	38,45%	(1.130)
	• Local Champion	1.836	710	706	-	-	0	-65	-4	-1.130	4	1.836	38,45%	(1.130)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	71.253	71.963	3.385	2.475	-910	735	709	-511	1.766	73.644	97,72%	(1.682)
	KUR	67.505	66.715	67.523	3.185	2.475	-710	659	807	18	1.668	68.537	98,52%	(1.014)
	Non KUR	4.969	4.538	4.440	200	-	-200	76	-98	-529	98	5.107	86,93%	(667)
3	PWG	12.827	22.228	24.215	4.086	6.325	2.238	1.243	1.987	11.389	4.337	26.907	90,00%	(2.691)
	Cilem	7.700	14.623	16.524	1.948	3.078	1.130	1.175	1.901	8.824	1.176	18.141	91,09%	(1.616)
	Gadai	5.127	7.606	7.691	2.138	3.247	1.108	68	86	2.564	3.161	8.766	87,74%	(1.075)
4	CFG	152.377	161.442	162.123	4.653	4.409	-245	1.358	681	9.745	3.728	171.931	94,30%	(9.808)
	CF 1	49.433	46.573	46.556	253	715	461	-47	-17	-2.876	732	54.620	85,24%	(8.064)
	Total Griya	45.444	41.310	40.990	150	210	60	0	-320	-4.454	531	49.183	83,34%	(8.193)
	• Total Non Program	21.636	18.470	18.114	150	50	-100	-146	-356	-3.522	406	22.606	80,13%	(4.493)
	• Program	23.808	22.840	22.876	-	160	160	-166	36	-932	124	26.576	86,08%	(3.700)
	Oto	3.989	5.263	5.567	103	505	401	-47	303	1.578	201	5.438	102,37%	129
	CF 2	102.945	114.868	115.566	4.400	3.694	-706	1.406	698	12.622	2.996	117.311	98,51%	(1.744)
	Mitraguna & Others	90.697	100.649	101.299	3.094	3.332	238	803	650	10.602	2.682	103.809	97,58%	(2.509)
	Pensiun	12.248	14.219	14.267	1.306	362	-944	602	48	2.019	314	13.502	105,67%	765
	Total Pembiayaan	240.919	256.678	260.011	12.125	13.208	1.084	3.230	3.333	19.091	9.875	275.724	94,30%	(15.714)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	64	57	-	0,00%	3,22%	0,00%	(57)	-	(64)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	64	57	-	0,00%	7,97%	0,00%	(57)	-	(64)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	1.110	908	3.447	0,26%	1,27%	4,79%	2.539	3.257	2.337			
	KUR	190	697	310	2.486	0,28%	0,46%	3,68%	2.175	2.296	1.789			
	Non KUR	-	413	598	962	0,00%	13,18%	21,66%	363	962	548			
3	PWG	-	-	-	864	0,00%	0,00%	3,57%	864	864	864			
	Cilem	-	-	-	818	0,00%	0,00%	4,95%	818	818	818			
	Gadai	-	-	-	47	0,00%	0,00%	0,61%	47	47	47			
4	CFG	3.319	4.994	4.884	6.868	2,18%	3,02%	4,24%	1.984	3.549	1.874			
	CF 1	1.762	3.053	3.615	5.400	3,57%	7,76%	11,60%	1.786	3.638	2.348			
	Total Griya	1.762	2.840	3.343	5.136	3,88%	8,09%	12,53%	1.793	3.373	2.296			
	Oto	-	213	272	265	0,00%	5,16%	4,76%	(7)	265	52			
	CF 2	1.556	1.941	1.269	1.467	1,51%	1,10%	1,27%	198	(89)	(474)			
	Mitraguna & Others	1.556	1.647	1.269	1.205	1,72%	1,26%	1,19%	(64)	(351)	(442)			
	Pensiun	-	294	-	262	0,00%	0,00%	1,84%	262	262	(32)			
	Total Pembiayaan	3.509	6.168	5.849	11.179	1,46%	2,28%	4,30%	5.331	7.670	5.012	8,43%	-96,02%	4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	-	57	11,36%	0,00%	3,31%	57	(312)	57			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	-	57	20,07%	0,00%	8,01%	57	(312)	57			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	294	292	318	0,27%	0,41%	0,44%	26	124	24			
	KUR	3	191	193	224	0,00%	0,29%	0,33%	30	221	33			
	Non KUR	191	104	98	94	3,84%	2,17%	2,12%	(4)	(97)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.538	4.790	5.218	3,15%	2,97%	3,22%	428	423	679			
	CF 1	2.642	3.116	3.176	3.432	5,34%	6,82%	7,37%	256	791	316			
	Total Griya	2.642	3.069	3.176	3.432	5,81%	7,69%	8,37%	256	791	363			
	Oto	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	CF 2	2.153	1.422	1.613	1.785	2,09%	1,40%	1,54%	172	(367)	363			
	Mitraguna & Others	2.153	1.422	1.319	1.491	2,37%	1,31%	1,47%	172	(662)	69			
	Pensiun	-	-	294	294	0,00%	0,11%	2,06%	-	294	294			
	Total Pembiayaan	5.357	4.833	5.081	5.592	2,22%	1,98%	2,15%	511	235	760	2,36%	-9,73%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	10.362	10.180	10.158	260	(21)	(204)	-1,97%	(4.187)	-29,19%	20.583	49,35%	(10.425)
2	Tabungan	145.625	143.324	145.176	145.391	4.593	215	2.067	1,44%	(235)	-0,16%	158.336	91,82%	(12.945)
3	Deposito	70.189	89.110	86.579	86.533	1.010	(46)	(2.577)	-2,89%	16.344	23,29%	70.818	122,19%	15.715
	Total	230.159	242.796	241.935	242.082	5.863	147	(714)	-0,29%	11.923	5,18%	249.737	96,93%	(7.655)
	CASA	159.970	153.686	155.356	155.549	4.853	193	1.863	1,21%	(4.421)	-2,76%	178.919	86,94%	(23.370)
	(%) CASA	69,50%	63,30%	64,21%	64,25%									
	FDR	49,05%	51,24%	50,99%	50,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.160	16.568	16.240		(328)	1.080	7,12%	3.596	28,44%	-	0,00%	16.240
2	Giro ISE	2.499	3.281	3.290	3.290		0	9	0,27%	791	31,66%		0,00%	3.290
3	Tabungan ISE	9.095	10.829	12.228	11.900		(328)	1.071	9,89%	2.805	30,84%		0,00%	11.900
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	111	112	112		0	1	0,90%	23	25,84%		0,00%	112

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	15.500	15.061	-	-	0	-487	-439	-4.188	439	20.839	72,27%	(5.779)
	KUR	17.796	14.111	13.674	-	-	0	-476	-437	-4.123	437	19.314	70,80%	(5.641)
	Non KUR	1.452	1.389	1.387	-	-	0	-11	-2	-65	2	1.525	90,95%	(138)
3	PWG	5.178	11.639	12.076	2.044	2.366	323	408	437	6.897	1.930	18.605	64,90%	(6.530)
	Cilem	3.578	8.338	8.777	1.034	982	-52	389	438	5.198	544	12.347	71,08%	(3.571)
	Gadai	1.600	3.301	3.299	1.009	1.384	375	19	-2	1.699	1.386	6.258	52,72%	(2.959)
4	CFG	88.436	97.271	96.230	1.904	920	-985	-410	-1.040	7.794	1.960	109.218	88,11%	(12.988)
	CF 1	19.579	24.821	25.086	534	640	105	164	265	5.507	375	22.123	113,39%	2.963
	Total Griya	14.822	14.863	14.743	170	-	-170	0	-121	-80	121	15.527	94,95%	(784)
	• Total Non Program	14.371	14.435	14.317	170	-	-170	45	-118	-54	118	15.023	95,30%	(706)
	• Program	451	428	425	-	-	0	-3	-2	-26	2	504	84,42%	(79)
	Oto	4.757	9.958	10.344	364	640	275	164	385	5.587	254	6.597	156,80%	3.747
	CF 2	68.857	72.449	71.144	1.370	280	-1.090	-573	-1.305	2.287	1.585	87.095	81,69%	(15.951)
	Mitraguna & Others	68.359	71.565	70.266	1.370	280	-1.090	-567	-1.299	1.907	1.579	85.005	82,66%	(14.739)
	Pensiun	498	884	878	-	-	0	-6	-6	380	6	2.090	42,01%	(1.212)
	Total Pembiayaan	112.901	124.410	123.367	3.948	3.286	-662	-489	-1.043	10.466	4.329	148.700	82,96%	(25.333)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	994	772	1.037	6,58%	4,98%	6,88%	265	(230)	43			
	KUR	1.267	981	772	1.030	7,12%	5,47%	7,53%	259	(237)	49			
	Non KUR	-	13	-	7	0,00%	0,00%	0,47%	7	7	(6)			
3	PWG	-	403	-	836	0,00%	0,00%	6,92%	836	836	433			
	Cilem	-	403	-	803	0,00%	0,00%	9,15%	803	803	400			
	Gadai	-	-	-	33	0,00%	0,00%	1,00%	33	33	33			
4	CFG	1.470	1.138	1.479	2.583	1,66%	1,52%	2,68%	1.104	1.113	1.446			
	CF 1	117	577	973	1.355	0,60%	3,92%	5,40%	382	1.238	778			
	Total Griya	-	373	469	895	0,00%	3,16%	6,07%	426	895	522			
	Oto	117	204	504	460	2,46%	5,06%	4,44%	(44)	343	256			
	CF 2	1.353	561	506	1.228	1,96%	0,70%	1,73%	722	(125)	668			
	Mitraguna & Others	1.353	561	506	1.228	1,98%	0,71%	1,75%	722	(125)	668			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.534	2.251	4.456	2,42%	1,81%	3,61%	2.205	1.719	1.921	2,48%	31,41%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	10.113	10.000	52,35%	65,24%	66,40%	(113)	(77)	(113)			
	KUR	8.740	8.792	8.795	8.682	49,11%	62,33%	63,49%	(113)	(58)	(110)			
	Non KUR	1.336	1.321	1.318	1.318	92,03%	94,86%	95,00%	-	(19)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.608	1.216	1.471	1,12%	1,25%	1,53%	255	482	(137)			
	CF 1	244	233	233	488	1,24%	0,94%	1,95%	256	244	255			
	Total Griya	244	119	118	373	1,64%	0,79%	2,53%	256	130	255			
	Oto	-	115	115	115	0,00%	1,15%	1,11%	-	115	-			
	CF 2	745	1.374	984	983	1,08%	1,36%	1,38%	(1)	238	(391)			
	Mitraguna & Others	745	1.374	984	983	1,09%	1,37%	1,40%	(1)	238	(391)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.721	11.329	11.471	9,80%	9,11%	9,30%	142	406	(250)	1,49%	84,02%	-7,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	5.745	6.972	7.391	(2.088)	418	1.645	28,64%	(8.161)	-52,48%	23.981	30,82%	(16.590)
2	Tabungan	146.646	146.599	143.948	142.655	(2.893)	(1.293)	(3.944)	-2,69%	(3.992)	-2,72%	157.571	90,53%	(14.916)
3	Deposito	29.176	27.115	27.605	27.611	89	6	497	1,83%	(1.564)	-5,36%	29.965	92,15%	(2.353)
	Total	191.374	179.459	178.525	177.657	(4.892)	(868)	(1.802)	-1,00%	(13.717)	-7,17%	211.516	83,99%	(33.859)
	CASA	162.198	152.344	150.920	150.045	(4.981)	(874)	(2.299)	-1,51%	(12.153)	-7,49%	181.551	82,65%	(31.506)
	(%) CASA	84,75%	84,89%	84,54%	84,46%									
	FDR	87,12%	105,03%	107,39%	107,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	9.966	10.097	10.905	808	940	9,43%	(3.198)	-22,68%	-	0,00%	10.905
2	Giro ISE	4.458	3.768	4.177	4.672	495	904	23,98%	214	4,79%		0,00%	4.672
3	Tabungan ISE	9.645	6.197	5.920	6.233	314	36	0,58%	(3.412)	-35,37%		0,00%	6.233
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	104	104	0	0	0,00%	4	4,00%		0,00%	104

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	17.180	17.744	650	1.010	360	335	564	1.595	446	20.804	85,29%	(3.060)
	KUR	14.812	16.013	16.610	650	1.010	360	444	597	1.798	413	19.321	85,97%	(2.711)
	Non KUR	1.337	1.167	1.134	-	-	0	-109	-33	-203	33	1.483	76,48%	(349)
3	PWG	15.238	25.910	29.709	9.850	15.825	5.975	4.834	3.799	14.471	12.026	28.263	105,12%	1.446
	Cilem	3.814	10.863	12.098	2.923	2.031	-893	2.655	1.235	8.284	795	14.047	86,12%	(1.949)
	Gadai	11.423	15.048	17.611	6.926	13.794	6.868	2.179	2.563	6.188	11.231	14.216	123,88%	3.395
4	CFG	135.343	145.397	144.273	5.870	1.758	-4.112	2.963	-1.124	8.930	2.882	156.577	92,14%	(12.304)
	CF 1	16.023	17.730	17.955	1.342	557	-785	538	225	1.932	332	18.567	96,70%	(612)
	Total Griya	9.034	10.195	10.393	500	300	-200	0	198	1.359	102	9.693	107,22%	700
	• Total Non Program	9.034	10.195	10.393	500	300	-200	402	198	1.359	102	9.693	107,22%	700
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.562	842	257	-585	538	27	573	230	8.874	85,22%	(1.312)
	CF 2	119.320	127.667	126.318	4.528	1.201	-3.327	2.425	-1.349	6.998	2.550	138.010	91,53%	(11.692)
	Mitraguna & Others	104.787	113.927	112.617	3.938	1.131	-2.807	2.379	-1.310	7.830	2.441	121.845	92,43%	(9.228)
	Pensiun	14.533	13.740	13.701	590	70	-520	45	-39	-832	109	16.165	84,76%	(2.464)
	Total Pembiayaan	166.730	188.487	191.726	16.370	18.593	2.223	8.132	3.239	24.996	15.354	205.644	93,23%	(13.918)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	696	543	1.738	0,29%	3,16%	9,79%	1.195	1.692	1.042			
	KUR	-	611	459	1.685	0,00%	2,87%	10,14%	1.226	1.685	1.074			
	Non KUR	46	85	83	53	3,44%	7,15%	4,65%	(31)	7	(32)			
3	PWG	-	-	146	1.799	0,00%	0,00%	6,06%	1.653	1.799	1.799			
	Cilem	-	-	-	1.728	0,00%	0,00%	14,28%	1.728	1.728	1.728			
	Gadai	-	-	146	71	0,00%	0,97%	0,41%	(74)	71	71			
4	CFG	993	271	410	1.508	0,73%	0,28%	1,05%	1.098	516	1.238			
	CF 1	153	74	410	1.454	0,95%	2,31%	8,10%	1.044	1.302	1.381			
	Total Griya	15	3	341	569	0,16%	3,35%	5,48%	228	555	566			
	Oto	138	71	69	885	1,98%	0,92%	11,70%	816	747	814			
	CF 2	840	197	-	54	0,70%	0,00%	0,04%	54	(786)	(143)			
	Mitraguna & Others	840	-	-	54	0,80%	0,00%	0,05%	54	(786)	54			
	Pensiun	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)			
	Total Pembiayaan	1.039	967	1.099	5.045	0,62%	0,58%	2,63%	3.947	4.006	4.079	2,92%	-10,94%	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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	456	402	485	1,61%	2,34%	2,73%	83	225	29			
	KUR	204	184	183	183	1,38%	1,14%	1,10%	(0)	(21)	(1)			
	Non KUR	57	272	219	303	4,24%	18,77%	26,68%	83	246	30			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.275	3.271	2.483	1,59%	2,25%	1,72%	(787)	327	(791)			
	CF 1	22	11	11	1	0,14%	0,06%	0,01%	(9)	(21)	(9)			
	Total Griya	22	11	11	1	0,25%	0,10%	0,01%	(9)	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.264	3.260	2.482	1,79%	2,55%	1,96%	(778)	348	(782)			
	Mitraguna & Others	1.368	3.264	3.260	2.482	1,31%	2,86%	2,20%	(778)	1.114	(782)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.731	3.673	2.969	1,45%	1,95%	1,55%	(704)	551	(762)	1,49%	3,87%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.390	9.066	8.648	4.152	(418)	258	3,08%	(39)	-0,45%	17.486	49,46%	(8.838)
2	Tabungan	252.421	258.244	258.024	258.362	(615)	338	118	0,05%	5.941	2,35%	266.858	96,82%	(8.496)
3	Deposito	76.726	73.577	72.672	72.723	(2.551)	51	(854)	-1,16%	(4.003)	-5,22%	77.619	93,69%	(4.896)
	Total	337.834	340.212	339.762	339.734	986	(28)	(478)	-0,14%	1.900	0,56%	361.963	93,86%	(22.230)
	CASA	261.108	266.634	267.090	267.010	3.537	(79)	376	0,14%	5.903	2,26%	284.344	93,90%	(17.334)
	(%) CASA	77,29%	78,37%	78,61%	78,59%									
	FDR	106,55%	109,05%	109,40%	109,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.914	12.236	12.240		5	326	2,74%	3.792	44,89%	-	0,00%	12.240
2	Giro ISE	1.077	1.109	1.071	1.076		6	(33)	-2,93%	(1)	-0,09%	-	0,00%	1.076
3	Tabungan ISE	7.371	10.805	11.165	11.164		(1)	359	3,32%	3.793	51,46%	-	0,00%	11.164
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	163	186	187	187		0	1	0,54%	24	14,72%	-	0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.413	25.903	-	500	500	-277	-510	-7.504	1.010	38.797	66,77%	(12.894)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)
	Non-Linkage	33.404	26.413	25.903	-	500	500	-277	-510	-7.501	1.010	36.390	71,18%	(10.487)
	• Local Champion	29.104	25.515	25.005	-	500	500	-277	-510	-4.099	1.010	30.049	83,21%	(5.044)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)
2	MBG	23.844	25.304	25.231	1.226	550	-676	392	-74	1.387	624	27.259	92,56%	(2.028)
	KUR	21.881	23.186	23.136	1.226	550	-676	461	-50	1.255	600	25.201	91,81%	(2.065)
	Non KUR	1.963	2.118	2.095	-	-	0	-69	-23	131	23	2.058	101,79%	37
3	PWG	18.313	32.899	34.683	8.273	7.778	-495	3.034	1.784	16.370	5.994	30.424	114,00%	4.259
	Cilem	9.363	18.021	18.576	2.340	1.879	-460	1.511	556	9.213	1.324	18.484	100,50%	92
	Gadai	8.950	14.878	16.107	5.933	5.899	-34	1.523	1.228	7.156	4.670	11.939	134,90%	4.167
4	CFG	284.398	286.370	285.877	3.645	4.588	943	-933	-493	1.478	5.081	292.505	97,73%	(6.628)
	CF 1	38.670	36.151	35.670	-	334	334	-269	-481	-3.000	815	39.641	89,98%	(3.971)
	Total Griya	32.928	30.763	30.155	-	-	0	0	-609	-2.773	609	33.179	90,88%	(3.025)
	• Total Non Program	32.928	30.763	30.155	-	-	0	-255	-609	-2.773	609	33.179	90,88%	(3.025)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.388	5.516	-	334	334	-269	128	-226	206	6.462	85,36%	(946)
	CF 2	245.728	250.219	250.206	3.645	4.254	609	-664	-12	4.478	4.266	252.864	98,95%	(2.657)
	Mitraguna & Others	226.104	232.460	232.595	3.645	4.254	609	-508	135	6.491	4.119	232.617	99,99%	(22)
	Pensiun	19.624	17.759	17.612	-	-	0	-156	-147	-2.012	147	20.247	86,98%	(2.635)
	Total Pembiayaan	359.963	370.986	371.693	13.144	13.416	272	2.217	707	11.731	12.709	388.984	95,55%	(17.291)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	95	90	0,00%	0,36%	0,35%	(5)	90	90			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	95	90	0,00%	0,36%	0,35%	(5)	90	90			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	448	238	868	1,32%	0,94%	3,44%	630	554	420			
	KUR	205	406	191	821	0,94%	0,83%	3,55%	630	616	415			
	Non KUR	109	42	47	47	5,56%	2,22%	2,25%	-	(62)	5			
3	PWG	-	93	-	1.581	0,00%	0,00%	4,56%	1.581	1.581	1.489			
	Cilem	-	93	-	1.257	0,00%	0,00%	6,77%	1.257	1.257	1.164			
	Gadai	-	-	-	324	0,00%	0,00%	2,01%	324	324	324			
4	CFG	4.834	6.158	7.506	12.186	1,70%	2,62%	4,26%	4.679	7.352	6.027			
	CF 1	1.936	3.590	3.401	2.928	5,01%	9,41%	8,21%	(473)	992	(662)			
	Total Griya	1.859	3.036	3.002	2.358	5,65%	9,76%	7,82%	(644)	499	(678)			
	Oto	77	554	399	570	1,35%	7,40%	10,34%	171	493	16			
	CF 2	2.897	2.568	4.105	9.257	1,18%	1,64%	3,70%	5.152	6.360	6.689			
	Mitraguna & Others	2.897	2.568	4.105	9.257	1,28%	1,77%	3,98%	5.152	6.360	6.689			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	6.699	7.840	14.725	1,43%	2,11%	3,96%	6.886	9.577	8.026	0,85%	78,42%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	516	582	640	0,47%	2,30%	2,54%	57	528	124			
	KUR	77	308	342	400	0,35%	1,48%	1,73%	58	322	92			
	Non KUR	34	207	240	240	1,74%	11,34%	11,46%	(0)	206	33			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.576	12.109	11.944	0,97%	4,23%	4,18%	(165)	9.176	(632)			
	CF 1	991	1.619	1.508	1.503	2,56%	4,17%	4,21%	(5)	512	(116)			
	Total Griya	627	1.309	1.304	1.298	1,90%	4,24%	4,30%	(5)	671	(11)			
	Oto	363	310	205	205	6,33%	3,80%	3,71%	-	(159)	(105)			
	CF 2	1.777	10.958	10.600	10.441	0,72%	4,24%	4,17%	(159)	8.664	(517)			
	Mitraguna & Others	1.468	10.958	10.600	10.441	0,65%	4,56%	4,49%	(159)	8.973	(517)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	13.092	12.691	12.584	0,80%	3,42%	3,39%	(107)	9.704	(508)	3,18%	6,00%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.516	6.014	6.581	(509)	568	65	1,00%	(1.022)	-13,44%	16.118	40,83%	(9.536)
2	Tabungan	169.083	165.619	166.643	166.768	5.506	125	1.149	0,69%	(2.315)	-1,37%	181.364	91,95%	(14.596)
3	Deposito	159.534	165.786	167.566	168.269	11	703	2.482	1,50%	8.735	5,48%	160.719	104,70%	7.550
	Total	336.221	337.922	340.222	341.618	5.008	1.396	3.696	1,09%	5.397	1,61%	358.201	95,37%	(16.583)
	CASA	176.687	172.135	172.656	173.349	4.997	693	1.214	0,71%	(3.337)	-1,89%	197.482	87,78%	(24.133)
	(%) CASA	52,55%	50,94%	50,75%	50,74%									
	FDR	59,93%	62,85%	62,20%	61,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	8.147	8.117	8.646	529	500	6,13%	(2.527)	-22,62%	-	0,00%	8.646
2	Giro ISE	2.226	2.396	2.450	2.398	(52)	1	0,05%	171	7,69%		0,00%	2.398
3	Tabungan ISE	8.944	5.747	5.665	6.246	581	498	8,67%	(2.698)	-30,17%		0,00%	6.246
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	88	90	90	0	2	2,27%	8	9,76%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.737	40.893	2.045	750	-1.295	318	-844	190	1.594	46.325	88,27%	(5.432)
	KUR	38.741	40.019	39.220	2.045	750	-1.295	418	-799	479	1.549	44.162	88,81%	(4.942)
	Non KUR	1.963	1.718	1.673	-	-	0	-100	-45	-289	45	2.163	77,37%	(489)
3	PWG	8.703	15.951	16.588	2.395	3.014	618	405	637	7.885	2.377	24.206	68,53%	(7.618)
	Cilem	6.698	12.180	12.466	1.177	1.019	-159	199	286	5.768	733	16.444	75,81%	(3.978)
	Gadai	2.005	3.771	4.122	1.218	1.995	777	206	351	2.116	1.644	7.762	53,10%	(3.640)
4	CFG	152.101	154.690	154.152	4.785	3.018	-1.767	2.122	-538	2.051	3.556	174.779	88,20%	(20.627)
	CF 1	24.823	21.566	21.152	69	-	-69	207	-414	-3.670	414	27.540	76,81%	(6.387)
	Total Griya	16.607	12.788	12.671	-	-	0	0	-116	-3.936	116	17.310	73,20%	(4.639)
	• Total Non Program	16.607	12.788	12.671	-	-	0	-5.177	-116	-3.936	116	17.310	73,20%	(4.639)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.481	69	-	-69	207	-297	265	297	10.229	82,91%	(1.748)
	CF 2	127.278	133.124	132.999	4.716	3.018	-1.698	1.916	-125	5.721	3.143	147.239	90,33%	(14.240)
	Mitraguna & Others	115.000	119.865	119.601	3.920	2.754	-1.166	1.339	-264	4.601	3.018	133.218	89,78%	(13.617)
	Pensiun	12.278	13.259	13.398	796	264	-532	577	139	1.120	125	14.021	95,56%	(622)
	Total Pembiayaan	201.507	212.378	211.632	9.225	6.782	-2.444	2.845	-746	10.125	7.528	245.309	86,27%	(33.677)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	1.146	817	3.047	0,93%	1,96%	7,45%	2.230	2.670	1.900			
	KUR	327	1.109	781	2.732	0,84%	1,95%	6,97%	1.951	2.405	1.623			
	Non KUR	50	37	36	314	2,53%	2,09%	18,79%	278	265	277			
3	PWG	-	197	-	636	0,00%	0,00%	3,84%	636	636	439			
	Cilem	-	190	-	386	0,00%	0,00%	3,10%	386	386	196			
	Gadai	-	7	-	250	0,00%	0,00%	6,07%	250	250	243			
4	CFG	2.744	2.293	3.370	5.867	1,80%	2,18%	3,81%	2.496	3.123	3.574			
	CF 1	932	1.062	1.034	1.915	3,75%	4,80%	9,05%	880	983	853			
	Total Griya	594	-	-	553	3,58%	0,00%	4,37%	553	(41)	553			
	Oto	337	1.062	1.034	1.362	4,11%	11,78%	16,06%	327	1.024	300			
	CF 2	1.812	1.231	2.336	3.952	1,42%	1,75%	2,97%	1.616	2.140	2.721			
	Mitraguna & Others	1.812	1.231	2.336	3.952	1,58%	1,95%	3,30%	1.616	2.140	2.721			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.121	3.636	4.187	9.550	1,55%	1,97%	4,51%	5.362	6.429	5.913	2,67%	40,93%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	265	294	418	1,23%	0,70%	1,02%	124	(82)	152			
	KUR	125	88	164	288	0,32%	0,41%	0,73%	124	162	200			
	Non KUR	374	177	130	130	19,05%	7,57%	7,78%	-	(244)	(47)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.424	2.949	3.161	1,02%	1,91%	2,05%	213	1.616	(263)			
	CF 1	114	679	623	620	0,46%	2,89%	2,93%	(4)	505	(59)			
	Total Griya	114	679	623	620	0,69%	4,87%	4,89%	(4)	505	(59)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.431	2.746	2.326	2.542	1,12%	1,75%	1,91%	216	1.111	(204)			
	Mitraguna & Others	1.388	2.746	2.326	2.542	1,21%	1,94%	2,13%	216	1.154	(204)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.690	3.243	3.579	1,01%	1,53%	1,69%	336	1.535	(111)	1,45%	14,38%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	1.992	2.442	2.122	(103)	(320)	129	6,49%	(11.064)	-83,91%	17.869	11,87%	(15.747)
2	Tabungan	147.923	159.919	136.020	136.293	(4.196)	272	(23.626)	-14,77%	(11.630)	-7,86%	157.311	86,64%	(21.018)
3	Deposito	54.920	58.676	82.605	82.708	957	103	24.032	40,96%	27.788	50,60%	55.713	148,45%	26.995
	Total	216.028	220.587	221.068	221.122	(3.342)	55	535	0,24%	5.094	2,36%	230.893	95,77%	(9.771)
	CASA	161.108	161.911	138.462	138.414	(4.299)	(48)	(23.497)	-14,51%	(22.694)	-14,09%	175.180	79,01%	(36.766)
	(%) CASA	74,58%	73,40%	62,63%	62,60%									
	FDR	99,10%	101,75%	101,88%	101,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	4.351	2.325	2.367		42	(1.984)	-45,60%	(223)	-8,60%	-	0,00%	2.367
2	Giro ISE	59	43	51	73		22	30	70,43%	14	23,88%		0,00%	73
3	Tabungan ISE	2.531	4.308	2.273	2.294		21	(2.014)	-46,75%	(237)	-9,35%		0,00%	2.294
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	106	114	114		0	8	7,55%	24	26,67%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	48.070	49.326	2.050	2.770	720	572	1.256	3.592	1.514	49.935	98,78%	(608)
	KUR	43.301	46.086	47.301	2.050	2.670	620	642	1.214	4.000	1.456	47.342	99,91%	(42)
	Non KUR	2.433	1.984	2.026	-	100	100	-70	42	-408	58	2.592	78,14%	(567)
3	PWG	2.160	6.337	6.878	1.407	803	-604	1.130	541	4.718	262	7.795	88,23%	(917)
	Cilem	2.160	6.337	6.878	1.407	803	-604	1.130	541	4.718	262	7.795	88,23%	(917)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	169.023	5.377	1.355	-4.023	74	-1.011	2.831	2.366	172.497	97,99%	(3.475)
	CF 1	15.140	17.513	17.280	498	139	-360	157	-232	2.140	371	15.895	108,71%	1.385
	Total Griya	1.118	1.016	1.004	-	-	0	0	-12	-114	12	1.314	76,42%	(310)
	• Total Non Program	1.118	1.016	1.004	-	-	0	-12	-12	-114	12	1.314	76,42%	(310)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.276	498	139	-360	157	-221	2.255	359	14.581	111,62%	1.695
	CF 2	151.051	152.521	151.742	4.879	1.216	-3.663	-82	-779	691	1.995	156.602	96,90%	(4.860)
	Mitraguna & Others	120.364	121.362	120.668	3.879	820	-3.059	-382	-694	303	1.514	125.430	96,20%	(4.763)
	Pensiun	30.687	31.160	31.075	1.000	396	-604	300	-85	388	481	31.172	99,69%	(97)
	Total Pembiayaan	214.086	224.441	225.227	8.834	4.928	-3.907	1.776	786	11.141	4.142	230.227	97,83%	(5.000)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	693	820	1.949	0,72%	1,70%	3,95%	1.129	1.619	1.256			
	KUR	190	649	795	1.771	0,44%	1,72%	3,75%	977	1.581	1.122			
	Non KUR	139	44	25	178	5,72%	1,25%	8,76%	153	38	134			
3	PWG	3	60	-	574	0,14%	0,00%	8,35%	574	571	515			
	Cilem	3	60	-	574	0,14%	0,00%	8,35%	574	571	515			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.769	1.645	3.097	0,84%	0,97%	1,83%	1.452	1.708	1.328			
	CF 1	197	1.369	1.365	1.654	1,30%	7,79%	9,57%	289	1.457	285			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.369	1.365	1.654	1,41%	8,27%	10,16%	289	1.457	285			
	CF 2	1.192	400	280	1.443	0,79%	0,18%	0,95%	1.162	251	1.043			
	Mitraguna & Others	1.192	400	280	1.056	0,99%	0,23%	0,87%	775	(136)	656			
	Pensiun	-	-	-	387	0,00%	0,00%	1,25%	387	387	387			
	Total Pembiayaan	1.722	2.521	2.465	5.620	0,80%	1,10%	2,50%	3.156	3.898	3.099	0,00%	100,00%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	219	224	269	1,11%	0,47%	0,55%	45	(239)	50			
	KUR	409	103	99	148	0,94%	0,21%	0,31%	49	(261)	45			
	Non KUR	100	116	125	121	4,09%	6,30%	5,96%	(4)	21	5			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.720	2.030	2.170	0,82%	1,19%	1,28%	140	810	(550)			
	CF 1	113	113	113	253	0,75%	0,65%	1,46%	140	140	140			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	113	253	0,81%	0,69%	1,55%	140	140	140			
	CF 2	1.246	2.607	1.917	1.917	0,83%	1,26%	1,26%	-	670	(690)			
	Mitraguna & Others	1.125	2.607	1.917	1.917	0,93%	1,58%	1,59%	-	792	(690)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.939	2.254	2.439	0,87%	1,00%	1,08%	185	571	(500)	0,00%	100,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	42	13	37	7	24	(5)	-11,41%	(29)	-44,44%	1.836	2,00%	(1.799)
2	Tabungan	73.366	74.201	66.796	66.934	9.035	138	(7.268)	-9,79%	(6.432)	-8,77%	78.625	85,13%	(11.691)
3	Deposito	13.172	13.563	13.797	13.797	(711)	0	235	1,73%	625	4,75%	13.983	98,68%	(185)
	Total	86.605	87.806	80.606	80.768	8.332	162	(7.038)	-8,02%	(5.837)	-6,74%	94.444	85,52%	(13.676)
	CASA	73.432	74.243	66.808	66.971	9.043	162	(7.272)	-9,80%	(6.462)	-8,80%	80.461	83,23%	(13.490)
	(%) CASA	84,79%	84,55%	82,88%	82,92%									
	FDR	98,27%	102,77%	113,21%	112,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	1.178	388	381		(6)	(797)	-67,64%	32	9,10%	-	0,00%	381
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	1.178	388	381		(6)	(797)	-67,64%	32	9,10%	-	0,00%	381
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	5.868	6.429	1.223	812	-411	1.046	561	4.718	251	4.247	151,37%	2.182
	Cilem	1.711	5.868	6.429	1.223	812	-411	1.046	561	4.718	251	4.247	151,37%	2.182
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	84.803	1.315	1.597	282	48	453	1.437	1.144	90.444	93,76%	(5.640)
	CF 1	269	457	452	-	-	0	-3	-4	184	4	1.117	40,51%	(664)
	Total Griya	269	254	253	-	-	0	0	-2	-16	2	488	51,73%	(236)
	• Total Non Program	269	254	253	-	-	0	-2	-2	-16	2	488	51,73%	(236)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	203	200	-	-	0	-3	-3	200	3	628	31,80%	(429)
	CF 2	83.098	83.894	84.351	1.315	1.597	282	51	457	1.253	1.140	89.327	94,43%	(4.976)
	Mitraguna & Others	38.271	39.032	38.882	750	620	-130	-717	-150	612	770	43.956	88,46%	(5.074)
	Pensiun	44.827	44.862	45.469	565	977	412	769	607	642	370	45.371	100,22%	98
	Total Pembiayaan	85.106	90.237	91.251	2.538	2.409	-129	1.094	1.014	6.145	1.395	94.720	96,34%	(3.469)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	8	-	299	0,00%	0,00%	4,65%	299	299	291			
	Cilem	-	8	-	299	0,00%	0,00%	4,65%	299	299	291			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	413	368	390	0,00%	0,44%	0,46%	22	390	(23)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	413	368	390	0,00%	0,44%	0,46%	22	390	(23)			
	Mitraguna & Others	-	413	368	390	0,00%	0,94%	1,00%	22	390	(23)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	421	368	689	0,00%	0,41%	0,75%	321	689	267	0,82%	-8,39%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	207	220	224	0,00%	0,26%	0,26%	5	224	17			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	Mitraguna & Others	-	207	220	224	0,00%	0,56%	0,58%	5	224	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	225	238	242	0,02%	0,26%	0,27%	5	224	17	0,62%	-132,59%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	23.231	22.823	22.822	72	(0)	(409)	-1,76%	11.807	107,19%	15.154	150,60%	7.668
2	Tabungan	115.074	107.386	102.383	103.361	1.938	977	(4.025)	-3,75%	(11.713)	-10,18%	122.641	84,28%	(19.281)
3	Deposito	23.779	23.707	25.209	25.209	(628)	0	1.501	6,33%	1.430	6,01%	24.382	103,39%	826
	Total	149.869	154.324	150.415	151.392	1.381	977	(2.932)	-1,90%	1.523	1,02%	162.178	93,35%	(10.786)
	CASA	126.089	130.616	125.206	126.183	2.009	977	(4.433)	-3,39%	94	0,07%	137.796	91,57%	(11.613)
	(%) CASA	84,13%	84,64%	83,24%	83,35%									
	FDR	105,52%	114,38%	118,45%	117,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	7.268	6.508	6.641		133	(627)	-8,62%	(731)	-9,91%	-	0,00%	6.641
2	Giro ISE	1.170	759	345	432		87	(327)	-43,10%	(738)	-63,11%		0,00%	432
3	Tabungan ISE	2.302	2.409	2.063	2.109		46	(300)	-12,44%	(192)	-8,36%		0,00%	2.109
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	77	77	77		0	0	0,00%	8	11,59%		0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.452	1.407	-	-	0	-44	-45	676	45	731	192,48%	676
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.452	1.407	-	-	0	-44	-45	676	45	731	192,48%	676
	• Local Champion	731	509	484	-	-	0	-25	-25	-247	25	731	66,20%	(247)
	• Value Chain	-	942	923	-	-	-	-19	-19	923	19	0	0,00%	923
2	MBG	14.454	19.867	20.425	300	1.105	805	311	558	5.971	547	18.063	113,07%	2.362
	KUR	11.979	17.589	18.283	300	1.105	805	384	695	6.304	410	15.498	117,97%	2.785
	Non KUR	2.475	2.278	2.141	-	-	0	-73	-137	-333	137	2.565	83,49%	(424)
3	PWG	2.088	7.139	8.141	1.381	1.496	116	1.344	1.002	6.053	494	8.091	100,62%	50
	Cilem	1.902	6.952	7.951	1.315	1.364	48	1.306	999	6.049	365	7.905	100,58%	46
	Gadai	186	187	190	65	133	68	38	3	4	130	186	102,27%	4
4	CFG	140.874	148.063	148.195	3.980	2.639	-1.341	1.058	132	7.321	2.507	151.912	97,55%	(3.717)
	CF 1	3.720	5.552	5.263	86	-	-86	-59	-289	1.542	289	5.043	104,36%	220
	Total Griya	422	1.177	1.169	-	-	0	0	-8	746	8	765	152,77%	404
	• Total Non Program	422	1.177	1.169	-	-	0	-6	-8	746	8	765	152,77%	404
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.375	4.094	86	-	-86	-59	-281	796	281	4.278	95,70%	(184)
	CF 2	137.153	142.511	142.932	3.894	2.639	-1.255	1.117	421	5.779	2.218	146.869	97,32%	(3.937)
	Mitraguna & Others	95.850	99.658	100.158	3.229	2.379	-850	826	499	4.308	1.880	104.717	95,65%	(4.560)
	Pensiun	41.304	42.853	42.774	665	260	-405	291	-78	1.471	338	42.152	101,48%	622
	Total Pembiayaan	158.147	176.520	178.168	5.661	5.240	-421	2.669	1.648	20.021	3.593	178.797	99,65%	(629)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	50	49	48	0,00%	3,39%	3,41%	(1)	48	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	50	49	48	0,00%	3,39%	3,41%	(1)	48	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	52	-	725	0,16%	0,00%	3,55%	725	701	673			
	KUR	24	52	-	405	0,20%	0,00%	2,22%	405	382	354			
	Non KUR	-	-	-	319	0,00%	0,00%	14,90%	319	319	319			
3	PWG	-	149	-	265	0,00%	0,00%	3,25%	265	265	116			
	Cilem	-	149	-	265	0,00%	0,00%	3,33%	265	265	116			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	692	1.014	1.825	0,45%	0,68%	1,23%	811	1.189	1.133			
	CF 1	195	295	355	247	5,25%	6,40%	4,70%	(108)	52	(47)			
	Total Griya	-	2	2	-	0,00%	0,18%	0,00%	(2)	-	(2)			
	Oto	195	293	353	247	5,92%	8,08%	6,04%	(106)	52	(45)			
	CF 2	441	397	658	1.578	0,32%	0,46%	1,10%	919	1.137	1.180			
	Mitraguna & Others	441	397	486	1.408	0,46%	0,49%	1,41%	922	968	1.011			
	Pensiun	-	-	172	169	0,00%	0,40%	0,40%	(3)	169	169			
	Total Pembiayaan	660	943	1.063	2.862	0,42%	0,60%	1,61%	1.800	2.203	1.919	1,32%	17,55%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	223	221	220	1,55%	1,11%	1,08%	(1)	(4)	(3)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	223	221	220	9,04%	9,72%	10,28%	(1)	(4)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	101	274	38	0,22%	0,19%	0,03%	(236)	(275)	(63)			
	CF 1	-	-	173	-	0,00%	3,12%	0,00%	(173)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	173	-	0,00%	3,96%	0,00%	(173)	-	-			
	CF 2	313	101	101	38	0,23%	0,07%	0,03%	(63)	(275)	(63)			
	Mitraguna & Others	313	101	101	38	0,33%	0,10%	0,04%	(63)	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	324	495	258	0,34%	0,28%	0,14%	(237)	(279)	(66)	1,16%	-703,37%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	7.562	4.764	6.595	1.522	1.831	(966)	-12,78%	(194)	-2,86%	11.936	55,26%	(5.341)
2	Tabungan	175.767	184.279	187.843	187.540	2.731	(304)	3.261	1,77%	11.772	6,70%	188.029	99,74%	(489)
3	Deposito	41.842	53.385	51.264	51.264	(1.353)	0	(2.121)	-3,97%	9.422	22,52%	42.256	121,32%	9.008
	Total	224.399	245.226	243.872	245.399	2.900	1.527	173	0,07%	21.000	9,36%	242.221	101,31%	3.178
	CASA	182.557	191.841	192.608	194.135	4.253	1.527	2.294	1,20%	11.578	6,34%	199.965	97,08%	(5.830)
	(%) CASA	81,35%	78,23%	78,98%	79,11%									
	FDR	108,91%	104,56%	105,71%	105,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.507	6.217	6.152		(65)	(355)	-5,46%	2.069	50,67%	-	0,00%	6.152
2	Giro ISE	1.486	3.310	3.065	2.989		(76)	(321)	-9,69%	1.503	101,14%		0,00%	2.989
3	Tabungan ISE	2.597	3.196	3.151	3.162		11	(34)	-1,07%	566	21,79%		0,00%	3.162
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	152	154	154		0	2	1,32%	16	11,59%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.203	2.532	-	400	400	-72	330	938	70	1.595	158,80%	938
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.203	2.532	-	400	400	-72	330	938	70	1.595	158,80%	938
	• Local Champion	1.595	2.203	2.532	-	400	400	-72	330	938	70	1.595	158,80%	938
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.749	95.593	3.695	2.480	-1.215	471	-1.156	-2.140	3.636	102.175	93,56%	(6.582)
	KUR	92.544	91.080	89.939	2.595	2.380	-215	-635	-1.140	-2.605	3.520	96.600	93,10%	(6.661)
	Non KUR	5.189	5.669	5.653	1.100	100	-1.000	1.106	-16	464	116	5.574	101,41%	79
3	PWG	10.721	19.484	20.756	4.316	3.645	-671	2.245	1.272	10.035	2.373	27.651	75,06%	(6.895)
	Cilem	6.388	12.411	12.753	2.270	1.176	-1.094	1.681	343	6.366	833	17.985	70,91%	(5.231)
	Gadai	4.333	7.073	8.002	2.046	2.469	422	564	929	3.669	1.540	9.666	82,79%	(1.664)
4	CFG	134.342	137.983	138.909	3.043	3.646	604	911	926	4.567	2.720	153.351	90,58%	(14.442)
	CF 1	27.563	25.817	25.538	-	329	329	-270	-279	-2.025	608	31.395	81,34%	(5.857)
	Total Griya	18.820	16.862	16.659	-	-	0	0	-203	-2.162	203	21.122	78,87%	(4.463)
	• Total Non Program	5.808	5.015	4.964	-	-	0	-60	-51	-844	51	6.597	75,25%	(1.633)
	• Program	13.012	11.847	11.695	-	-	0	-122	-152	-1.317	152	14.525	80,51%	(2.830)
	Oto	8.743	8.956	8.880	-	329	329	-270	-76	137	405	10.274	86,43%	(1.394)
	CF 2	106.779	112.165	113.371	3.043	3.318	275	1.181	1.205	6.591	2.112	121.955	92,96%	(8.585)
	Mitraguna & Others	66.464	71.035	72.198	2.612	2.953	341	1.082	1.163	5.734	1.789	80.315	89,89%	(8.117)
	Pensiun	40.315	41.131	41.173	431	365	-66	99	42	857	323	41.640	98,88%	(468)
	Total Pembiayaan	244.391	256.418	257.790	11.054	10.171	-882	3.555	1.371	13.399	8.800	284.771	90,53%	(26.981)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	685	5,19%	0,00%	27,06%	685	603	685			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	685	5,19%	0,00%	27,06%	685	603	685			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	825	1.108	6.282	0,95%	1,14%	6,57%	5.175	5.352	5.458			
	KUR	830	667	948	5.408	0,90%	1,04%	6,01%	4.461	4.579	4.742			
	Non KUR	101	158	160	874	1,95%	2,82%	15,46%	714	773	716			
3	PWG	7	169	-	2.326	0,06%	0,00%	11,21%	2.326	2.320	2.157			
	Cilem	-	169	-	1.012	0,00%	0,00%	7,93%	1.012	1.012	843			
	Gadai	7	-	-	1.314	0,15%	0,00%	16,43%	1.314	1.308	1.314			
4	CFG	949	1.201	1.528	4.645	0,71%	1,11%	3,34%	3.117	3.696	3.445			
	CF 1	949	1.201	1.114	2.136	3,44%	4,32%	8,36%	1.022	1.187	936			
	Total Griya	745	716	905	1.818	3,96%	5,37%	10,91%	913	1.073	1.102			
	Oto	204	485	209	318	2,34%	2,33%	3,58%	109	114	(166)			
	CF 2	-	-	414	2.509	0,00%	0,37%	2,21%	2.095	2.509	2.509			
	Mitraguna & Others	-	-	414	2.027	0,00%	0,58%	2,81%	1.613	2.027	2.027			
	Pensiun	-	-	-	482	0,00%	0,00%	1,17%	482	482	482			
	Total Pembiayaan	1.969	2.194	2.636	13.939	0,81%	1,03%	5,41%	11.304	11.970	11.745	0,16%	97,08%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.064	1.129	1.011	1,10%	1,17%	1,06%	(118)	(67)	(53)			
	KUR	744	740	807	632	0,80%	0,89%	0,70%	(175)	(112)	(108)			
	Non KUR	334	324	322	379	6,43%	5,68%	6,70%	57	45	55			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,09%	0,08%	-	7	-			
4	CFG	793	1.977	1.956	2.155	0,59%	1,42%	1,55%	199	1.362	178			
	CF 1	666	803	782	980	2,42%	3,03%	3,84%	199	314	178			
	Total Griya	558	649	634	850	2,96%	3,76%	5,10%	216	292	201			
	Oto	108	153	148	130	1,24%	1,65%	1,46%	(18)	22	(23)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,05%	1,04%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,65%	1,63%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.048	3.092	3.173	0,79%	1,21%	1,23%	81	1.231	125	3,75%	-204,71%	2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.026	2.616	2.675	(528)	58	649	32,02%	(963)	-26,47%	7.709	34,69%	(5.035)
2	Tabungan	133.319	149.982	148.253	148.678	2.829	425	(1.304)	-0,87%	15.359	11,52%	142.266	104,51%	6.412
3	Deposito	34.970	33.336	32.739	32.749	(28)	10	(587)	-1,76%	(2.221)	-6,35%	35.819	91,43%	(3.070)
	Total	171.926	185.344	183.608	184.102	2.273	493	(1.242)	-0,67%	12.175	7,08%	185.795	99,09%	(1.693)
	CASA	136.957	152.008	150.869	151.353	2.300	483	(656)	-0,43%	14.396	10,51%	149.975	100,92%	1.377
	(%) CASA	79,66%	82,01%	82,17%	82,21%									
	FDR	77,08%	70,94%	71,16%	70,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.930	3.275	3.284		9	354	12,08%	1.250	61,45%	-	0,00%	3.284
2	Giro ISE	95	439	732	734		2	295	67,31%	639	673,93%	-	0,00%	734
3	Tabungan ISE	1.439	1.992	2.043	2.050		7	59	2,95%	611	42,45%	-	0,00%	2.050
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%	-	0,00%	500
5	CIF ISE	176	224	227	227		0	3	1,34%	51	28,98%	-	0,00%	227

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.839	19.218	1.410	300	-1.110	662	-621	272	921	21.038	91,35%	(1.820)
	KUR	17.446	18.476	17.907	1.410	300	-1.110	720	-569	461	869	19.450	92,07%	(1.543)
	Non KUR	1.500	1.363	1.311	-	-	0	-58	-52	-189	52	1.588	82,57%	(277)
3	PWG	1.695	6.509	7.068	1.219	988	-231	1.087	559	5.374	429	5.287	133,69%	1.781
	Cilem	1.695	6.509	7.068	1.219	988	-231	1.087	559	5.374	429	5.287	133,69%	1.781
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	104.378	1.939	795	-1.144	-2.047	-757	-7.496	1.552	114.873	90,86%	(10.495)
	CF 1	3.054	2.948	2.860	-	96	96	-59	-89	-194	185	3.413	83,78%	(553)
	Total Griya	942	888	882	-	-	0	0	-6	-60	6	1.035	85,21%	(153)
	• Total Non Program	942	888	882	-	-	0	-6	-6	-60	6	1.035	85,21%	(153)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	2.061	1.978	-	96	96	-59	-83	-134	179	2.378	83,16%	(400)
	CF 2	108.821	102.186	101.518	1.939	699	-1.240	-1.988	-668	-7.302	1.367	111.460	91,08%	(9.941)
	Mitraguna & Others	34.866	40.550	40.692	1.635	645	-990	34	143	5.827	502	37.275	109,17%	3.418
	Pensiun	73.955	61.637	60.826	304	54	-250	-2.023	-811	-13.129	865	74.185	81,99%	(13.359)
	Total Pembiayaan	132.514	131.483	130.664	4.568	2.083	-2.485	-298	-819	-1.850	2.902	141.198	92,54%	(10.534)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	505	527	1.368	1,59%	2,66%	7,12%	841	1.066	863			
	KUR	199	505	527	1.270	1,14%	2,85%	7,09%	743	1.071	765			
	Non KUR	102	-	-	97	6,82%	0,00%	7,44%	97	(5)	97			
3	PWG	-	-	-	324	0,00%	0,00%	4,58%	324	324	324			
	Cilem	-	-	-	324	0,00%	0,00%	4,58%	324	324	324			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.547	1.199	2.084	0,05%	1,14%	2,00%	886	2.026	537			
	CF 1	54	33	34	172	1,76%	1,14%	6,02%	139	118	139			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	33	34	172	2,55%	1,63%	8,70%	139	118	139			
	CF 2	5	1.514	1.165	1.912	0,00%	1,14%	1,88%	747	1.908	398			
	Mitraguna & Others	5	1.514	1.165	1.327	0,01%	2,87%	3,26%	162	1.322	(187)			
	Pensiun	-	-	-	585	0,00%	0,00%	0,96%	585	585	585			
	Total Pembiayaan	360	2.052	1.726	3.776	0,27%	1,31%	2,89%	2.050	3.416	1.724	3,80%	-31,54%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	378	375	473	0,37%	1,89%	2,46%	97	404	95			
	KUR	60	281	279	377	0,34%	1,51%	2,10%	97	317	95			
	Non KUR	9	96	96	96	0,62%	7,07%	7,35%	-	87	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	3.789	2.621	3.118	8,75%	2,49%	2,99%	497	(6.670)	(671)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	3.789	2.621	3.118	8,99%	2,56%	3,07%	497	(6.667)	(671)			
	Mitraguna & Others	915	4	323	821	2,62%	0,80%	2,02%	498	(94)	816			
	Pensiun	8.871	3.785	2.298	2.298	6,69%	1,75%	3,78%	(1)	(6.573)	(1.487)			
	Total Pembiayaan	9.858	4.167	2.997	3.591	7,44%	2,28%	2,75%	595	(6.267)	(575)	2,09%	23,87%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.064	1.867	1.999	(717)	132	(65)	-3,14%	(840)	-29,58%	5.998	33,33%	(3.999)
2	Tabungan	118.896	117.569	122.786	124.654	1.819	1.867	7.085	6,03%	5.757	4,84%	129.598	96,18%	(4.944)
3	Deposito	12.522	16.789	15.991	15.991	(57)	0	(798)	-4,75%	3.469	27,70%	13.070	122,35%	2.921
	Total	134.257	136.422	140.644	142.644	1.045	1.999	6.222	4,56%	8.387	6,25%	148.666	95,95%	(6.022)
	CASA	121.735	119.632	124.653	126.652	1.102	1.999	7.020	5,87%	4.917	4,04%	135.596	93,40%	(8.943)
	(%) CASA	90,67%	87,69%	88,63%	88,79%									
	FDR	193,63%	196,88%	192,71%	190,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	2.922	2.861	3.082		221	160	5,47%	(843)	-21,47%	-	0,00%	3.082
2	Giro ISE	2.210	1.292	1.329	1.414		86	122	9,47%	(796)	-36,02%	-	0,00%	1.414
3	Tabungan ISE	1.714	1.630	1.533	1.668		135	38	2,31%	(46)	-2,70%	-	0,00%	1.668
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	140	142	142		0	2	1,43%	34	31,48%	-	0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Local Champion	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.987	70.740	2.370	2.146	-224	-37	-247	-5.521	2.393	76.731	92,19%	(5.991)
	KUR	69.790	65.374	65.255	2.370	2.146	-224	186	-119	-4.535	2.265	70.147	93,03%	(4.891)
	Non KUR	6.471	5.613	5.485	-	-	0	-223	-129	-987	129	6.584	83,30%	(1.100)
3	PWG	2.698	7.667	8.324	1.616	991	-625	1.429	657	5.626	334	9.056	91,92%	(732)
	Cilem	2.698	7.667	8.324	1.616	991	-625	1.429	657	5.626	334	9.056	91,92%	(732)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	191.907	5.237	5.190	-47	1.364	2.055	11.061	3.135	196.722	97,55%	(4.815)
	CF 1	24.361	32.028	31.125	722	308	-414	45	-903	6.763	1.211	26.301	118,34%	4.823
	Total Griya	4.158	5.803	5.341	-	-	0	0	-462	1.183	462	4.692	113,83%	649
	• Total Non Program	3.841	5.507	5.047	-	-	0	-42	-460	1.205	460	4.339	116,32%	708
	• Program	317	297	294	-	-	0	-2	-2	-22	2	353	83,30%	(59)
	Oto	20.203	26.225	25.784	722	308	-414	45	-441	5.580	749	21.609	119,32%	4.175
	CF 2	156.485	157.824	160.783	4.515	4.882	368	1.319	2.959	4.298	1.923	170.421	94,34%	(9.638)
	Mitraguna & Others	140.742	143.500	146.589	4.515	4.882	368	1.454	3.089	5.847	1.793	153.461	95,52%	(6.872)
	Pensiun	15.743	14.325	14.194	-	-	0	-135	-131	-1.549	131	16.960	83,69%	(2.766)
	Total Pembiayaan	259.960	268.584	271.041	9.223	8.327	-896	2.747	2.457	11.081	5.871	282.664	95,89%	(11.623)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	122	523	2.448	0,00%	0,74%	3,46%	1.926	2.448	2.326			
	KUR	-	122	523	2.222	0,00%	0,80%	3,41%	1.699	2.222	2.100			
	Non KUR	-	-	-	226	0,00%	0,00%	4,13%	226	226	226			
3	PWG	-	-	-	292	0,00%	0,00%	3,51%	292	292	292			
	Cilem	-	-	-	292	0,00%	0,00%	3,51%	292	292	292			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.808	1.313	3.790	2,52%	0,69%	1,97%	2.477	(772)	1.982			
	CF 1	1.171	1.396	1.115	2.195	4,81%	3,48%	7,05%	1.080	1.023	799			
	Total Griya	405	-	-	-	9,74%	0,00%	0,00%	-	(405)	-			
	Oto	766	1.396	1.115	2.195	3,79%	4,25%	8,51%	1.080	1.428	799			
	CF 2	3.391	413	198	1.596	2,17%	0,13%	0,99%	1.397	(1.796)	1.183			
	Mitraguna & Others	3.391	413	198	1.596	2,41%	0,14%	1,09%	1.397	(1.796)	1.183			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.931	1.836	6.530	1,76%	0,68%	2,41%	4.695	1.968	4.600	0,31%	86,99%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	449	522	519	0,06%	0,74%	0,73%	(3)	474	71			
	KUR	46	449	522	519	0,07%	0,80%	0,80%	(3)	474	71			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	3.087	2.588	2.588	1,49%	1,36%	1,35%	-	(113)	(498)			
	CF 1	362	791	843	843	1,49%	2,63%	2,71%	-	480	52			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	791	843	843	1,79%	3,21%	3,27%	-	480	52			
	CF 2	2.339	2.296	1.746	1.746	1,49%	1,11%	1,09%	-	(593)	(550)			
	Mitraguna & Others	2.244	2.296	1.746	1.746	1,59%	1,22%	1,19%	-	(498)	(550)			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.535	3.110	3.108	1,06%	1,16%	1,15%	(3)	361	(427)	1,22%	-5,98%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct 25)					Target Oct 25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	8.915	-	-	0	(8.915)	-100,00%	(8.308)	-100,00%	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	7.708	7.315	-	-	0	(7.315)	-100,00%	(7.708)	-100,00%	-	0,00%	0	
4	Deposito ISE	600	1.600	-	-	0	(1.600)	-100,00%	(600)	-100,00%	-	0,00%	0	
5	CIF ISE	27	31	32	32	0	1	3,23%	5	18,52%	-	0,00%	32	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	750	-	-750	0	0	0	-	0	0,00%	0
	KUR	-	-	-	750	-	-750	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	1.068	-	-1.068	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.068	-	-1.068	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	355	-	-355	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	355	-	-355	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	355	-	-355	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	2.173	-	-2.173	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,15%	#DIV/0!	5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	4,20%	#DIV/0!	4,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.554	277	296	309	19	(1.258)	-80,96%	(1.212)	-80,38%	3.200	9,24%	(2.905)
2	Tabungan	77.097	88.884	91.683	91.670	(4.087)	(14)	2.786	3,13%	14.573	18,90%	81.342	112,70%	10.327
3	Deposito	8.333	12.653	12.984	12.984	4.763	0	331	2,61%	4.651	55,82%	8.801	147,53%	4.183
	Total	86.937	103.091	104.944	104.949	986	5	1.858	1,80%	18.012	20,72%	93.343	112,43%	11.606
	CASA	78.604	90.438	91.960	91.965	(3.777)	5	1.528	1,69%	13.361	17,00%	84.543	108,78%	7.423
	(%) CASA	90,42%	87,73%	87,63%	87,63%									
	FDR	27,35%	45,54%	46,14%	46,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	25.035	26.593	26.896		302	1.860	7,43%	2.463	10,08%	-	0,00%	26.896
2	Giro ISE	1.505	1.551	221	255		34	(1.296)	-83,55%	(1.250)	-83,06%		0,00%	255
3	Tabungan ISE	19.127	19.685	22.572	22.841		269	3.156	16,03%	3.713	19,41%		0,00%	22.841
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	99	106	106		0	7	7,07%	60	130,43%		0,00%	106

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	16.434	16.972	1.171	850	-321	828	538	9.063	312	15.582	108,92%	1.390
	KUR	7.722	15.488	16.042	1.120	850	-270	794	554	8.320	296	15.133	106,00%	908
	Non KUR	188	946	930	51	-	-51	34	-16	742	16	449	207,32%	481
3	PWG	1.199	5.668	6.080	1.036	695	-341	949	412	4.881	283	6.155	98,77%	(76)
	Cilem	1.199	5.668	6.080	1.036	695	-341	949	412	4.881	283	6.155	98,77%	(76)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	25.375	784	945	160	844	529	10.702	415	23.120	109,75%	2.255
	CF 1	4.501	7.972	7.979	44	192	147	-171	7	3.478	185	5.513	144,72%	2.466
	Total Griya	108	82	79	-	-	0	0	-3	-29	3	370	21,33%	(291)
	• Total Non Program	108	82	79	-	-	0	-3	-3	-29	3	370	21,33%	(291)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.890	7.900	44	192	147	-171	10	3.507	182	5.143	153,60%	2.757
	CF 2	10.171	16.873	17.396	740	753	13	1.014	523	7.224	230	17.606	98,80%	(211)
	Mitraguna & Others	10.171	15.587	15.402	490	40	-450	340	-185	5.231	225	16.957	90,83%	(1.555)
	Pensiun	-	1.286	1.994	250	713	463	674	707	1.994	6	649	307,16%	1.345
	Total Pembiayaan	23.780	46.947	48.426	2.991	2.490	-501	2.620	1.479	24.646	1.011	44.857	107,96%	3.569

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	269	0,00%	0,00%	1,59%	269	269	269			
	KUR	-	-	-	269	0,00%	0,00%	1,68%	269	269	269			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	131	0,00%	0,00%	2,16%	131	131	131			
	Cilem	-	-	-	131	0,00%	0,00%	2,16%	131	131	131			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	217	785	502	0,00%	3,16%	1,98%	(282)	502	286			
	CF 1	-	217	370	502	0,00%	4,64%	6,29%	132	502	286			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	217	370	502	0,00%	4,69%	6,36%	132	502	286			
	CF 2	-	-	414	-	0,00%	2,46%	0,00%	(414)	-	-			
	Mitraguna & Others	-	-	414	-	0,00%	2,66%	0,00%	(414)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	217	785	903	0,00%	1,67%	1,86%	118	903	686	0,00%	100,00%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	3.586	4.056	5.661	(57.261)	1.605	2.075	57,86%	(74.379)	-92,93%	89.152	6,35%	(83.492)
2	Tabungan	33.280	40.077	41.315	41.979	3.444	664	1.903	4,75%	8.699	26,14%	37.050	113,31%	4.930
3	Deposito	18.866	76.321	76.625	76.625	(53)	0	304	0,40%	57.758	306,14%	19.517	392,60%	57.107
	Total	132.186	119.984	121.995	124.264	(53.870)	2.269	4.281	3,57%	(7.921)	-5,99%	145.719	85,28%	(21.455)
	CASA	113.319	43.662	45.371	47.640	(53.816)	2.269	3.977	9,11%	(65.680)	-57,96%	126.202	37,75%	(78.562)
	(%) CASA	85,73%	36,39%	37,19%	38,34%									
	FDR	12,66%	22,68%	23,85%	23,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	799	787	791		4	(8)	-1,00%	206	35,30%	-	0,00%	791
2	Giro ISE	18	6	31	31		0	26	444,02%	14	78,89%		0,00%	31
3	Tabungan ISE	567	793	755	759		4	(34)	-4,24%	192	33,95%		0,00%	759
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	34	35	35		0	1	2,94%	5	16,67%		0,00%	35

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.812	2.950	304	271	-33	487	138	2.222	133	3.057	96,50%	(107)
	Cilem	728	2.812	2.950	304	271	-33	487	138	2.222	133	3.057	96,50%	(107)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	26.149	1.431	2.060	629	1.687	1.750	10.142	310	26.020	100,50%	129
	CF 1	6.128	8.540	8.762	-	318	318	-60	222	2.634	96	7.328	119,57%	1.434
	Total Griya	4.538	6.838	7.119	-	318	318	0	281	2.581	37	4.848	146,83%	2.271
	• Total Non Program	4.538	6.185	6.150	-	-	0	-35	-35	1.612	35	4.848	126,85%	1.302
	• Program	-	653	969	-	318	318	-3	316	969	2	0	0,00%	969
	Oto	1.591	1.703	1.643	-	-	0	-60	-59	52	59	2.480	66,26%	(837)
	CF 2	9.879	15.858	17.387	1.431	1.742	311	1.747	1.529	7.508	213	18.692	93,02%	(1.304)
	Mitraguna & Others	9.209	14.936	16.470	1.252	1.742	490	1.573	1.534	7.261	208	17.252	95,47%	(782)
	Pensiun	671	923	918	179	-	-179	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	29.099	1.735	2.331	596	2.174	1.889	12.364	442	29.077	100,08%	23

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	54	-	33	0,00%	0,00%	0,00%	33	33	(21)			
	Cilem	-	54	-	33	0,00%	0,00%	0,00%	33	33	(21)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	262	260	401	0,00%	0,00%	1,07%	140	401	138			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	262	260	401	0,00%	1,64%	2,30%	140	401	138			
	Mitraguna & Others	-	262	260	401	0,00%	1,74%	2,43%	140	401	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	316	260	433	0,00%	0,96%	1,49%	173	433	117	0,32%	78,61%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	4.947	828	831	1.018	3	(4.116)	-83,20%	(917)	-52,46%	6.470	12,84%	(5.639)
2	Tabungan	52.637	63.992	61.501	62.457	4.322	956	(1.536)	-2,40%	9.820	18,66%	57.803	108,05%	4.653
3	Deposito	30.502	32.363	32.417	33.217	(918)	800	854	2,64%	2.716	8,90%	31.173	106,56%	2.044
	Total	84.886	101.303	94.746	96.505	4.422	1.759	(4.798)	-4,74%	11.619	13,69%	95.446	101,11%	1.058
	CASA	54.385	68.940	62.328	63.288	5.339	959	(5.652)	-8,20%	8.903	16,37%	64.273	98,47%	(986)
	(%) CASA	64,07%	68,05%	65,78%	65,58%									
	FDR	15,32%	26,89%	28,81%	28,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.046	1.604	1.616									
2	Giro ISE	1.572	187	767	776	12	570	54,48%	(363)	-18,34%	-	0,00%	1.616	
3	Tabungan ISE	407	859	837	841	9	589	314,73%	(796)	-50,66%		0,00%	776	
4	Deposito ISE	-	-	-	-	3	(19)	-2,17%	433	106,44%		0,00%	841	
5	CIF ISE	36	46	47	47	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
						0	1	2,17%	11	30,56%		0,00%	47	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.409	7.460	739	476	-262	497	51	4.532	425	5.011	148,89%	2.450
	Cilem	2.928	7.409	7.460	739	476	-262	497	51	4.532	425	5.011	148,89%	2.450
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	19.827	19.840	910	265	-646	1.155	14	9.762	251	17.587	112,81%	2.254
	CF 1	3.825	5.806	5.702	140	-	-140	397	-104	1.877	104	4.724	120,69%	978
	Total Griya	789	769	767	-	-	0	0	-2	-22	2	1.022	75,08%	(255)
	• Total Non Program	789	769	767	-	-	0	-2	-2	-22	2	1.022	75,08%	(255)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.935	140	-	-140	397	-101	1.899	101	3.703	133,28%	1.232
	CF 2	6.254	14.021	14.138	770	265	-505	758	117	7.885	148	12.862	109,92%	1.276
	Mitraguna & Others	5.039	12.645	12.730	770	220	-550	771	85	7.691	135	11.071	114,99%	1.659
	Pensiun	1.215	1.376	1.408	-	45	45	-13	32	194	13	1.792	78,61%	(383)
	Total Pembiayaan	13.007	27.236	27.301	1.649	741	-908	1.652	65	14.294	676	22.597	120,81%	4.703

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	139	0,00%	0,00%	1,86%	139	139	139			
	Cilem	-	-	-	139	0,00%	0,00%	1,86%	139	139	139			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	99	31	111	0,82%	0,16%	0,56%	80	28	12			
	CF 1	83	84	-	80	2,17%	0,00%	1,41%	80	(3)	(4)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	84	-	80	2,73%	0,00%	1,62%	80	(3)	(4)			
	CF 2	-	14	31	31	0,00%	0,22%	0,22%	(0)	31	16			
	Mitraguna & Others	-	14	31	31	0,00%	0,25%	0,24%	(0)	31	16			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	99	31	250	0,64%	0,11%	0,91%	219	167	151	8,70%	-850,86%	7,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	14	14	0,00%	0,07%	0,07%	-	14	14			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	14	14	0,00%	0,10%	0,10%	-	14	14			
	Mitraguna & Others	-	-	14	14	0,00%	0,11%	0,11%	-	14	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	14	14	0,00%	0,05%	0,05%	-	14	14	8,59%	#####	8,5%

Asset & Contribution Margin

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

PHR & Payroll

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