

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	233.362	257.784	(11.391)	24.422	13.444	5,50%	19.487	8,18%	362.201	71,17%	(104.416)
2	Tabungan	1.732.891	1.802.856	1.816.551	1.818.049	29.707	1.499	15.194	0,84%	85.159	4,91%	1.946.222	93,41%	(128.173)
3	Deposito	877.742	978.850	1.009.500	980.944	(19.602)	(28.557)	2.094	0,21%	103.202	11,76%	890.297	110,18%	90.647
Total		2.848.930	3.026.046	3.059.413	3.056.777	(1.285)	(2.636)	30.732	1,02%	207.848	7,30%	3.198.720	95,56%	(141.943)
CASA		1.971.188	2.047.196	2.049.913	2.075.833	18.317	25.921	28.638	1,40%	104.646	5,31%	2.308.423	89,92%	(232.589)
(% CASA)		69,19%	67,65%	67,00%	67,91%									
FDR		84,13%	88,41%	87,64%	87,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	79.410	86.255	88.710	84.640		(4.070)	(1.615)	-1,87%	5.230	6,59%	112.606	75,16%	(27.966)
2	Giro ISE	37.094	37.631	40.924	38.090		(2.834)	459	1,22%	996	2,69%	57.195	66,60%	(19.105)
3	Tabungan ISE	39.484	46.229	45.389	44.153		(1.236)	(2.076)	-4,49%	4.669	11,83%	44.107	100,10%	46
4	Deposito ISE	2.833	2.395	2.397	2.397		0	2	0,10%	(436)	-15,38%	11.305	21,21%	(8.907)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	119.190	1.935	5.719	3.784	3.565	-12.112	-3.772	17.831	150.454	79,22%	(31.263)
	Linkage	22.750	26.128	26.135	285	934	649	-604	7	3.385	927	34.722	75,27%	(8.587)
	Non-Linkage	100.212	105.175	93.056	1.650	4.785	3.135	4.169	-12.119	-7.157	16.904	115.732	80,41%	(22.676)
	• Local Champion	83.501	78.669	66.878	1.650	4.420	2.770	660	-11.791	-16.623	16.211	90.858	73,61%	(23.980)
	• Value Chain	16.712	26.506	26.177	-	365	365	3.509	-329	9.466	694	24.874	105,24%	1.304
2	MBG	310.816	320.636	320.205	11.953	11.130	-823	17	-430	9.389	11.560	351.574	91,08%	(31.369)
	KUR	291.370	301.323	300.566	11.298	10.045	-1.253	75	-757	9.197	10.802	330.088	91,06%	(29.522)
	Non KUR	19.446	19.312	19.639	655	1.085	430	-59	327	193	758	21.486	91,40%	(1.847)
3	PWG	193.140	299.908	309.609	54.682	60.464	5.782	10.921	9.701	116.469	50.763	325.406	95,15%	(15.797)
	Cilem	122.752	205.802	210.771	22.740	20.117	-2.623	8.216	4.969	88.019	15.148	229.541	91,82%	(18.770)
	Gadai	70.389	94.106	98.838	31.943	40.347	8.405	2.705	4.733	28.450	35.614	95.865	103,10%	2.973
4	CFG	1.770.026	1.923.386	1.932.395	49.577	45.282	-4.295	13.176	9.009	162.369	36.273	1.967.825	98,20%	(35.430)
	CF 1	463.002	510.260	516.032	11.554	16.431	4.877	1.484	5.772	53.030	10.659	496.629	103,91%	19.403
	Total Griya	392.209	427.095	433.364	8.157	14.233	6.076	0	6.268	41.155	7.965	409.121	105,93%	24.242
	• Total Non Program	388.279	417.704	423.339	8.157	13.567	5.410	1.426	5.635	35.060	7.932	395.750	106,97%	27.589
	• Program	3.930	9.391	10.025	-	666	666	1.765	634	6.095	32	13.371	74,97%	(3.347)
	Oto	70.793	83.165	82.668	3.397	2.198	-1.199	1.484	-497	11.875	2.694	87.508	94,47%	(4.840)
	CF 2	1.307.024	1.413.126	1.416.363	38.023	28.851	-9.172	11.692	3.237	109.339	25.614	1.471.195	96,27%	(54.832)
	Mitraguna & Others	1.211.757	1.314.846	1.317.481	35.817	26.912	-8.905	10.936	2.635	105.725	24.276	1.361.529	96,76%	(44.047)
	Pensium	95.268	98.280	98.881	2.206	1.939	-267	755	602	3.614	1.337	109.666	90,17%	(10.785)
Total Pembiayaan		2.396.945	2.675.232	2.681.400	118.147	122.595	4.448	27.678	6.167	284.455	116.428	2.795.258	95,93%	(113.859)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	1.300	0,41%	0,00%	1,09%	1.294	792	1.142			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	1.294	0,46%	0,00%	1,39%	1.294	830	1.142			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	23.524	1,43%	2,06%	7,35%	16.907	19.084	16.907			
	KUR	3.770	5.303	5.303	20.358	1,29%	1,76%	6,77%	15.055	16.588	15.055			
	Non KUR	671	1.315	1.315	3.167	3,45%	6,81%	16,12%	1.852	2.496	1.852			
3	PWG	155	86	86	12.122	0,08%	0,03%	3,92%	12.036	11.967	12.036			
	Cilem	155	-	-	8.957	0,13%	0,00%	4,25%	8.957	8.802	8.957			
	Gadai	-	86	86	3.165	0,00%	0,09%	3,20%	3.079	3.165	3.079			
4	CFG	19.018	22.141	30.183	61.203	1,07%	1,57%	3,17%	31.020	42.186	39.063			
	CF 1	8.456	8.236	11.874	26.200	1,83%	2,33%	5,08%	14.326	17.744	17.964			
	Total Griya	6.832	6.851	10.848	22.605	1,74%	2,54%	5,22%	11.758	15.773	15.754			
	Oto	1.624	1.385	1.027	3.595	2,29%	1,23%	4,35%	2.568	1.971	2.210			
	CF 2	10.562	13.905	18.309	35.003	0,81%	1,30%	2,47%	16.694	24.441	21.098			
	Mitraguna & Others	10.315	13.389	17.929	33.757	0,85%	1,36%	2,56%	15.828	23.443	20.368			
	Pensium	247	516	379	1.246	0,26%	0,39%	1,26%	866	999	730			
Total Pembiayaan		24.121	29.003	36.893	98.150	1,01%	1,38%	3,66%	61.256	74.028	69.146	1,03%	71,77%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,46%	-	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,91%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,61%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	4.855	1,04%	1,53%	1,52%	(61)	1.628	2			
	KUR	1.952	4.202	4.295	4.244	0,67%	1,43%	1,41%	(51)	2.292	42			
	Non KUR	1.274	650	620	611	6,55%	3,21%	3,11%	(10)	(664)	(40)			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	28.057	1,90%	1,43%	1,45%	476	(5.634)	(9.831)			
	CF 1	5.942	10.689	6.610	5.890	1,28%	1,30%	1,14%	(721)	(53)	(4.799)			
	Total Griya	5.028	9.344	6.005	5.454	1,28%	1,41%	1,26%	(551)	426	(3.890)			
	Oto	914	1.345	606	436	1,29%	0,73%	0,53%	(170)	(478)	(909)			
	CF 2	27.748	27.199	20.970	22.167	2,12%	1,48%	1,57%	1.197	(5.581)	(5.032)			
	Mitraguna & Others	27.082	26.792	20.709	21.906	2,23%	1,57%	1,66%	1.197	(5.177)	(4.886)			
	Pensium	666	407	262	262	0,03%	0,01%	0,26%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	34.650	1,59%	1,28%	1,29%	415	(3.351)	(9.872)	1,45%	-11,84%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	29.658	26.366	26.858	(5.317)	492	(2.800)	-9,44%	(2.678)	-9,07%	40.822	65,79%	(13.964)
2	Tabungan	75.287	89.835	89.885	89.494	3.318	(391)	(341)	-0,38%	14.207	18,87%	91.882	97,40%	(2.388)
3	Deposito	166.481	132.830	142.703	142.703	(19.775)	0	9.873	7,43%	(23.778)	-14,28%	167.727	85,08%	(25.024)
	Total	271.304	252.324	258.955	259.056	(21.774)	101	6.732	2,67%	(12.249)	-4,51%	300.431	86,23%	(41.376)
	CASA	104.823	119.493	116.251	116.352	(1.999)	101	(3.141)	-2,63%	11.529	11,00%	132.704	87,68%	(16.352)
	(%) CASA	38,64%	47,36%	44,89%	44,91%									
	FDR	71,62%	79,04%	79,02%	78,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	16.264	21.241	20.734	20.816		81	(425)	-2,00%	4.551	27,98%	-	0,00%	20.816
2	Giro ISE	12.924	11.655	11.943	11.949		6	294	2,52%	(975)	-7,54%	-	0,00%	11.949
3	Tabungan ISE	1.712	7.934	7.138	7.213		75	(721)	-9,09%	5.501	321,40%	-	0,00%	7.213
4	Deposito ISE	1.628	1.651	1.654	1.654		0	2	0,15%	25	1,55%	-	0,00%	1.654
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%	-	0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	12.202	14.658	-	3.100	3.100	-113	2.456	4.767	644	16.908	86,69%	(2.250)
	Linkage	1.111	838	821	-	-	-	-17	-17	-290	17	4.167	19,71%	(3.346)
	Non-Linkage	8.780	11.364	13.837	-	3.100	3.100	-96	2.473	5.057	627	12.741	108,60%	1.096
	• Local Champion	6.630	6.714	9.187	-	3.100	3.100	-96	2.473	2.557	627	8.508	107,98%	679
	• Value Chain	2.150	4.650	4.650	-	-	-	0	-0	2.500	0	4.233	109,84%	417
2	MBG	65.409	59.479	59.816	2.020	2.550	530	-260	338	-5.593	2.212	69.051	86,63%	(9.235)
	KUR	63.164	57.371	57.230	2.020	2.000	-20	-187	-141	-5.934	2.141	66.640	85,88%	(9.410)
	Non KUR	2.245	2.107	2.586	-	550	550	-73	479	342	71	2.411	107,27%	175
3	PWG	10.519	14.295	14.534	954	1.440	486	-71	240	4.016	1.200	16.238	89,50%	(1.704)
	Cilem	10.519	14.295	14.534	954	1.440	486	-71	240	4.016	1.200	16.238	89,50%	(1.704)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	115.607	1.234	4.137	2.903	218	2.150	7.130	1.987	130.550	88,55%	(14.943)
	CF 1	58.498	60.171	62.322	849	2.947	2.098	194	2.152	3.825	795	60.091	103,71%	2.232
	Total Griya	56.812	57.447	59.510	785	2.781	1.995	0	2.063	2.698	718	56.788	104,79%	2.722
	• Total Non Program	55.952	56.627	58.693	785	2.781	1.995	-146	2.066	2.742	714	53.862	108,97%	4.832
	• Program	860	820	817	-	-	0	-3	-3	-43	3	2.927	27,92%	(2.110)
	Oto	1.686	2.723	2.812	64	166	103	194	89	1.126	78	3.302	85,15%	(490)
	CF 2	49.980	53.287	53.285	385	1.190	805	24	-2	3.305	1.192	70.459	75,63%	(17.174)
	Mitraguna & Others	49.699	53.008	53.012	385	1.190	805	107	4	3.313	1.186	69.630	76,13%	(16.618)
	Pensiun	281	279	272	-	-	0	-83	-6	-8	6	829	32,85%	(557)
	Total Pembiayaan	194.296	199.432	204.615	4.208	11.227	7.019	-225	5.183	10.320	6.044	232.747	87,91%	(28.132)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	6	0,00%	0,05%	0,04%	-	6	0			
	Linkage	-	6	6	6	0,00%	0,72%	0,73%	-	6	0			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	2.044	1.487	3.867	1,64%	2,50%	6,46%	2.380	2.796	1.823			
	KUR	1.022	1.488	1.291	3.290	1,62%	2,25%	5,75%	1.999	2.268	1.803			
	Non KUR	49	556	196	577	2,19%	9,29%	22,29%	381	527	21			
3	PWG	95	292	-	875	0,91%	0,00%	6,02%	875	779	582			
	Cilem	95	292	-	875	0,91%	0,00%	6,02%	875	779	582			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	5.909	1,72%	2,25%	5,11%	3.358	4.045	3.753			
	CF 1	1.284	1.630	1.536	4.113	2,19%	2,55%	6,60%	2.576	2.829	2.483			
	Total Griya	1.284	1.630	1.536	4.113	2,26%	2,67%	6,91%	2.576	2.829	2.483			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	526	1.015	1.797	1,16%	1,91%	3,37%	781	1.216	1.270			
	Mitraguna & Others	581	526	1.015	1.797	1,17%	1,92%	3,39%	781	1.216	1.270			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	10.657	1,56%	2,03%	5,21%	6.612	7.626	6.159	0,61%	88,30%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	196	1,98%	1,61%	1,34%	-	0	0			
	Linkage	196	196	196	196	17,64%	23,39%	23,87%	-	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	736	742	884	0,65%	1,25%	1,48%	143	461	148			
	KUR	260	686	691	836	0,41%	1,21%	1,46%	145	576	150			
	Non KUR	164	50	50	48	7,29%	2,38%	1,86%	(2)	(115)	(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	2.353	1.063	383	1.270	2,17%	0,34%	1,10%	887	(1.083)	206			
	CF 1	1.777	1.063	383	1.270	3,04%	0,64%	2,04%	887	(507)	206			
	Total Griya	1.777	1.063	383	1.270	3,13%	0,67%	2,13%	887	(507)	206			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.995	1.320	2.350	1,53%	0,66%	1,15%	1.030	(622)	355	0,34%	70,24%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.994	271.304	252.324	(10.670)	
2	Contribution Margin	8.567	11.836	8.958	391	-4,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	2,84	2,86	0,02	(0,11)
CIF Payroll	1.306	1.933	1.950	17	644

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	26.918	25.659	22.334	633	(3.325)	(4.584)	-17,03%	(2.427)	-9,80%	35.851	62,30%	(13.517)
2	Tabungan	139.675	133.158	134.645	134.750	1.374	105	1.593	1,20%	(4.925)	-3,53%	156.231	86,25%	(21.480)
3	Deposito	81.953	80.237	78.870	78.771	(844)	(100)	(1.466)	-1,83%	(3.182)	-3,88%	82.984	94,92%	(4.213)
	Total	246.389	240.312	239.175	235.855	1.163	(3.320)	(4.457)	-1,85%	(10.534)	-4,28%	275.065	85,75%	(39.210)
	CASA	164.436	160.075	160.305	157.084	2.007	(3.220)	(2.991)	-1,87%	(7.352)	-4,47%	192.082	81,78%	(34.998)
	(%) CASA	66,74%	66,61%	67,02%	66,60%									
	FDR	63,49%	70,94%	70,98%	71,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	10.910	11.025	13.217	11.407		(1.809)	383	3,47%	498	4,56%	-	0,00%	11.407
2	Giro ISE	6.429	6.899	9.296	7.490		(1.806)	592	8,58%	1.061	16,50%	-	0,00%	7.490
3	Tabungan ISE	3.915	4.126	3.921	3.917		(4)	(209)	-5,06%	2	0,05%	-	0,00%	3.917
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%	-	0,00%	0
5	CIF ISE	134	143	146	146		0	3	2,10%	12	8,96%	-	0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.363	17.995	-	350	350	-1.170	-1.368	-1.053	1.718	24.252	74,20%	(6.257)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.266	0,00%	(2.266)
	Non-Linkage	19.048	19.363	17.995	-	350	350	-1.170	-1.368	-1.053	1.718	21.986	81,85%	(3.991)
	• Local Champion	15.448	18.576	17.449	-	350	350	-261	-1.127	2.001	1.477	16.841	103,61%	608
	• Value Chain	3.600	787	546	-	-	-	-909	-241	-3.054	241	5.145	10,61%	(4.599)
2	MBG	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	KUR	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.245	9.736	1.051	1.179	128	305	491	3.898	688	11.796	82,54%	(2.060)
	Cilem	5.838	9.245	9.736	1.051	1.179	128	305	491	3.898	688	11.796	82,54%	(2.060)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	142.043	4.387	3.273	-1.114	2.732	179	10.500	3.094	149.582	94,90%	(7.539)
	CF 1	81.145	75.487	75.311	600	1.613	1.013	-99	-176	-5.834	1.788	80.881	93,11%	(5.570)
	Total Griya	74.220	69.503	69.406	600	1.456	856	0	-97	-4.814	1.553	72.944	95,15%	(3.538)
	• Total Non Program	73.552	68.870	68.776	600	1.456	856	-1.185	-94	-4.776	1.550	70.669	97,32%	(1.893)
	• Program	669	633	630	-	-	0	-4	-3	-38	3	2.275	27,70%	(1.645)
	Oto	6.925	5.983	5.905	-	157	157	-99	-78	-1.020	235	7.937	74,40%	(2.032)
	CF 2	50.397	66.377	66.731	3.787	1.660	-2.127	2.831	355	16.334	1.305	68.701	97,13%	(1.969)
	Mitraguna & Others	49.913	65.509	65.872	3.787	1.660	-2.127	2.840	363	15.959	1.297	67.554	97,51%	(1.681)
	Pensiun	484	868	859	-	-	0	-9	-9	375	9	1.147	74,89%	(288)
	Total Pembiayaan	156.429	170.471	169.774	5.438	4.802	-636	1.867	-698	13.345	5.499	185.646	91,45%	(15.872)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.294	0,00%	0,00%	7,19%	1.294	1.294	1.294			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.294	0,00%	0,00%	7,19%	1.294	1.294	1.294			
	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	11	335	-	363	0,19%	0,00%	3,73%	363	352	28			
	Cilem	11	335	-	363	0,19%	0,00%	3,73%	363	352	28			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	6.225	0,88%	1,06%	4,38%	4.716	5.063	4.619			
	CF 1	1.162	1.606	1.459	5.963	1,43%	1,93%	7,92%	4.505	4.802	4.357			
	Total Griya	1.162	1.606	1.459	5.671	1,57%	2,10%	8,17%	4.212	4.509	4.064			
	Oto	-	-	-	293	0,00%	0,00%	4,96%	293	293	293			
	CF 2	-	-	51	262	0,00%	0,08%	0,39%	211	262	262			
	Mitraguna & Others	-	-	51	262	0,00%	0,08%	0,40%	211	262	262			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	7.882	0,75%	0,89%	4,64%	6.373	6.709	5.941	0,24%	94,88%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.405	1.309	1.342	0,59%	0,92%	0,95%	33	565	(62)			
	CF 1	342	685	589	628	0,42%	0,78%	0,83%	39	286	(57)			
	Total Griya	342	685	589	628	0,46%	0,85%	0,90%	39	286	(57)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	719	714	0,86%	1,08%	1,07%	(5)	279	(5)			
	Mitraguna & Others	436	719	719	714	0,87%	1,10%	1,08%	(5)	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.448	1.309	1.342	0,50%	0,77%	0,79%	33	565	(106)	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236.079	246.389	240.312	4.233	
2	Contribution Margin	16.732	20.650	10.306	(6.426)	38,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,28	3,28	0,00	0,30
CIF Payroll	907	1.162	1.230	68	323

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	53.233	50.558	48.759	24.444	(1.799)	(4.474)	-8,40%	29.984	159,71%	30.522	159,75%	18.237
2	Tabungan	206.902	250.796	252.317	252.979	(2.374)	662	2.183	0,87%	46.076	22,27%	224.168	112,85%	28.811
3	Deposito	118.442	99.808	104.556	76.436	12.661	(28.120)	(23.371)	-23,42%	(42.006)	-35,47%	119.857	63,77%	(43.421)
	Total	344.119	403.836	407.431	378.174	34.730	(29.257)	(25.662)	-6,35%	34.055	9,90%	374.547	100,97%	3.627
	CASA	225.677	304.028	302.875	301.738	22.069	(1.137)	(2.291)	-0,75%	76.061	33,70%	254.690	118,47%	47.048
	(%) CASA	65,58%	75,29%	74,34%	79,79%									
	FDR	96,55%	96,24%	92,13%	99,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.930	3.388	3.296	3.299		4	(89)	-2,62%	(631)	-16,06%	-	0,00%	3.299
2	Giro ISE	1.420	1.484	1.387	1.378		(9)	(106)	-7,17%	(42)	-2,96%		0,00%	1.378
3	Tabungan ISE	2.001	1.290	1.294	1.308		13	18	1,38%	(693)	-34,65%		0,00%	1.308
4	Deposito ISE	510	614	614	614		0	0	0,00%	104	20,44%		0,00%	614
5	CIF ISE	179	186	187	187		0	1	0,54%	8	4,47%		0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	82.647	1.935	2.269	334	5.663	-13.953	-338	16.222	98.256	84,11%	(15.608)
	Linkage	21.612	25.275	25.300	285	934	649	-586	25	3.687	909	28.262	89,52%	(2.963)
	Non-Linkage	61.373	71.326	57.348	1.650	1.335	-315	6.249	-13.978	-4.025	15.313	69.993	81,93%	(12.645)
	• Local Champion	55.173	50.677	36.786	1.650	970	-680	1.831	-13.891	-18.386	14.861	59.260	62,08%	(22.473)
	• Value Chain	6.200	20.649	20.561	-	365	365	4.418	-87	14.361	452	10.734	191,56%	9.828
2	MBG	43.181	42.999	42.741	1.105	1.295	190	-485	-257	-440	1.552	46.124	92,67%	(3.382)
	KUR	40.519	40.676	40.588	1.105	1.295	190	-397	-88	69	1.383	43.285	93,77%	(2.697)
	Non KUR	2.662	2.323	2.153	-	-	0	-88	-169	-509	169	2.839	75,85%	(686)
3	PWG	26.463	41.100	42.994	9.953	9.101	-853	3.822	1.894	16.530	7.207	35.996	119,44%	6.998
	Cilem	12.356	22.408	24.161	3.741	3.005	-735	3.536	1.753	11.806	1.253	16.966	142,41%	7.195
	Gadai	14.108	18.691	18.832	6.213	6.095	-117	287	141	4.725	5.954	19.030	98,96%	(197)
4	CFG	179.631	207.954	206.964	6.624	5.773	-851	1.235	-989	27.333	6.763	196.796	105,17%	10.168
	CF 1	55.651	66.800	68.219	3.540	3.263	-277	131	1.419	12.567	1.844	59.151	115,33%	9.068
	Total Griya	50.392	58.396	59.599	3.160	2.760	-400	0	1.204	9.208	1.556	52.245	114,08%	7.355
	• Total Non Program	50.392	58.396	59.599	3.160	2.760	-400	1.972	1.204	9.208	1.556	52.245	114,08%	7.355
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.404	8.619	380	503	123	131	215	3.360	288	6.906	124,81%	1.713
	CF 2	123.980	141.154	138.746	3.084	2.510	-574	1.104	-2.409	14.766	4.919	137.645	100,80%	1.100
	Mitraguna & Others	122.658	139.810	137.408	3.084	2.510	-574	1.111	-2.402	14.751	4.912	135.502	101,41%	1.907
	Pensiun	1.322	1.344	1.337	-	-	0	-7	-6	15	6	2.144	62,38%	(806)
	Total Pembiayaan	332.261	388.653	375.347	19.617	18.438	-1.179	10.236	-13.306	43.086	31.744	377.171	99,52%	(1.824)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	152	-	-	0,61%	0,00%	0,00%	-	(508)	(152)			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	152	-	-	0,76%	0,00%	0,00%	-	(465)	(152)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	1.016	968	3.743	0,95%	2,25%	8,76%	2.775	3.334	2.728			
	KUR	305	807	765	3.380	0,75%	1,88%	8,33%	2.615	3.075	2.574			
	Non KUR	104	209	203	363	3,92%	8,75%	16,84%	159	258	154			
3	PWG	-	110	-	1.991	0,00%	0,00%	4,63%	1.991	1.991	1.881			
	Cilem	-	110	-	1.029	0,00%	0,00%	4,26%	1.029	1.029	919			
	Gadai	-	-	-	962	0,00%	0,00%	5,11%	962	962	962			
4	CFG	673	818	1.272	7.866	0,37%	0,61%	3,80%	6.594	7.193	7.048			
	CF 1	295	263	265	3.852	0,53%	0,40%	5,65%	3.587	3.557	3.589			
	Total Griya	295	228	-	3.344	0,58%	0,00%	5,61%	3.344	3.049	3.115			
	Oto	-	34	265	508	0,00%	3,15%	5,89%	243	508	473			
	CF 2	379	556	1.007	4.015	0,31%	0,71%	2,89%	3.007	3.636	3.459			
	Mitraguna & Others	379	556	1.007	4.015	0,31%	0,72%	2,92%	3.007	3.636	3.459			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.096	2.241	13.600	0,48%	0,58%	3,62%	11.360	12.010	11.504	0,70%	80,66%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,04%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	215	209	0,00%	0,50%	0,49%	(6)	209	(11)			
	KUR	-	221	215	209	0,00%	0,53%	0,52%	(6)	209	(11)			
	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	968	6.888	2.133	2.048	0,54%	1,03%	0,99%	(85)	1.080	(4.840)			
	CF 1	153	2.763	115	113	0,27%	0,17%	0,17%	(2)	(40)	(2.649)			
	Total Griya	153	2.160	115	113	0,30%	0,20%	0,19%	(2)	(40)	(2.046)			
	Oto	-	603	-	-	0,00%	0,00%	0,00%	-	-	(603)			
	CF 2	815	4.126	2.018	1.935	0,66%	1,43%	1,39%	(83)	1.120	(2.191)			
	Mitraguna & Others	815	4.126	2.018	1.935	0,66%	1,44%	1,41%	(83)	1.120	(2.191)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	7.151	2.390	2.299	0,35%	0,61%	0,61%	(91)	1.138	(4.851)	1,08%	-76,63%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	360.860	345.686	405.148	44.288	
2	Contribution Margin	16.269	23.898	15.726	(543)	3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,11	3,18	3,22	0,03	0,11
CIF Payroll	1.112	1.799	1.859	60	747

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.847	2.788	2.778	165	(10)	(69)	-2,42%	(17.041)	-85,98%	29.919	9,29%	(27.141)
2	Tabungan	188.323	159.348	169.693	167.866	(623)	(1.827)	8.518	5,35%	(20.457)	-10,86%	204.895	81,93%	(37.029)
3	Deposito	54.534	90.709	91.816	91.533	9.966	(283)	824	0,91%	36.999	67,84%	55.546	164,79%	35.987
	Total	262.676	252.904	264.298	262.177	9.508	(2.120)	9.273	3,67%	(499)	-0,19%	290.360	90,29%	(28.183)
	CASA	208.142	162.195	172.481	170.644	(457)	(1.837)	8.449	5,21%	(37.498)	-18,02%	234.814	72,67%	(64.170)
	(%) CASA	79,24%	64,13%	65,26%	65,09%									
	FDR	66,71%	77,92%	75,05%	75,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	6.187	3.849	3.586	3.587		1	(262)	-6,80%	(2.600)	-42,02%	-	0,00%	3.587
2	Giro ISE	879	700	379	380		0	(320)	-45,75%	(499)	-56,80%		0,00%	380
3	Tabungan ISE	5.307	3.149	3.206	3.207		1	59	1,86%	(2.100)	-39,57%		0,00%	3.207
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	229	229	229		0	0	0,00%	14	6,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	435	434	-	-	0	-1	-1	-6.553	1	6.986	6,21%	(6.553)
	Linkage	26	15	14	-	-	-	-1	-1	-12	1	26	52,85%	(12)
	Non-Linkage	6.960	420	420	-	-	0	-0	-0	-6.540	0	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	-0	-4.342	0	4.762	8,82%	(4.342)
2	MBG	707	7.866	8.178	695	455	-240	568	312	7.471	143	4.660	175,48%	3.518
	KUR	498	6.697	6.949	545	385	-160	425	251	6.451	134	4.169	166,69%	2.780
	Non KUR	209	1.168	1.229	150	70	-80	143	61	1.020	9	492	250,02%	738
3	PWG	23.244	31.127	32.335	8.992	9.484	492	566	1.207	9.091	8.277	35.474	91,15%	(3.139)
	Cilem	7.809	11.447	11.445	1.265	1.093	-172	275	-1	3.636	1.094	16.242	70,47%	(4.797)
	Gadai	15.435	19.681	20.890	7.727	8.391	664	291	1.209	5.455	7.182	19.232	108,62%	1.658
4	CFG	144.290	157.645	157.422	2.821	1.587	-1.234	722	-223	13.132	1.810	162.791	96,70%	(5.369)
	CF 1	8.588	11.348	11.257	-	328	328	-25	-91	2.669	419	11.541	97,54%	(284)
	Total Griya	7.701	10.278	10.212	-	328	328	0	-66	2.512	394	9.699	105,30%	514
	• Total Non Program	7.409	9.657	9.594	-	328	328	-73	-63	2.185	391	8.705	110,21%	888
	• Program	292	621	619	-	-	0	-3	-2	327	2	993	62,28%	(375)
	Oto	888	1.070	1.045	-	-	0	-25	-25	157	25	1.842	56,70%	(798)
	CF 2	135.702	146.297	146.165	2.821	1.259	-1.562	747	-133	10.463	1.392	151.250	96,64%	(5.085)
	Mitraguna & Others	125.011	133.401	132.661	2.286	525	-1.761	360	-740	7.650	1.265	138.855	95,54%	(6.194)
	Pensiun	10.691	12.897	13.504	535	734	199	387	607	2.813	127	12.395	108,94%	1.108
	Total Pembiayaan	175.227	197.073	198.368	12.507	11.526	-982	1.855	1.295	23.141	10.231	209.912	94,50%	(11.544)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	938	0,00%	0,00%	11,47%	938	938	938			
	KUR	-	-	-	575	0,00%	0,00%	8,27%	575	575	575			
	Non KUR	-	-	-	363	0,00%	0,00%	29,53%	363	363	363			
3	PWG	-	6	86	1.467	0,00%	0,00%	4,54%	1.381	1.467	1.461			
	Cilem	-	6	-	648	0,00%	0,00%	5,66%	648	648	641			
	Gadai	-	-	86	819	0,00%	0,44%	3,92%	733	819	819			
4	CFG	2.296	2.213	3.915	6.957	1,59%	2,48%	4,42%	3.042	4.661	4.744			
	CF 1	66	58	54	90	0,77%	0,48%	0,80%	35	23	31			
	Total Griya	66	58	54	90	0,86%	0,53%	0,88%	35	23	31			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	2.155	3.861	6.867	1,64%	2,64%	4,70%	3.007	4.638	4.713			
	Mitraguna & Others	2.230	2.155	3.861	6.867	1,78%	2,89%	5,18%	3.007	4.638	4.713			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.296	2.219	4.001	9.362	1,31%	2,03%	4,72%	5.361	7.066	7.143	1,68%	64,47%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	4.120	4.766	3.933	3.929	2,86%	2,49%	2,50%	(4)	(191)	(837)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	4.766	3.933	3.929	3,00%	2,69%	2,69%	(4)	(144)	(837)			
	Mitraguna & Others	4.073	4.766	3.933	3.929	3,26%	2,95%	2,96%	(4)	(144)	(837)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	4.766	3.933	3.929	2,35%	2,00%	1,98%	(4)	(191)	(837)	5,88%	-196,70%	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	581	464	464	(130)	0	(117)	-20,10%	(1.622)	-77,74%	2.831	16,40%	(2.367)
2	Tabungan	37.117	37.936	37.295	37.413	1.771	118	(523)	-1,38%	296	0,80%	41.689	89,74%	(4.276)
3	Deposito	10.740	12.543	12.547	12.547	3	0	4	0,03%	1.808	16,83%	10.799	116,19%	1.749
	Total	49.943	51.061	50.307	50.425	1.644	118	(636)	-1,25%	481	0,96%	55.319	91,15%	(4.894)
	CASA	39.204	38.517	37.760	37.877	1.641	118	(640)	-1,66%	(1.326)	-3,38%	44.520	85,08%	(6.643)
	(%) CASA	78,50%	75,43%	75,06%	75,12%									
	FDR	145,08%	123,76%	125,06%	124,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	581	621	509	510		1	(111)	-17,90%	(71)	-12,18%	-	0,00%	510
2	Giro ISE	1	1	1	1		0	0	0,00%	0	15,23%		0,00%	1
3	Tabungan ISE	580	620	508	509		1	(111)	-17,93%	(71)	-12,22%		0,00%	509
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	1.235	2.786	2.760	518	206	-312	279	-26	1.526	232	2.437	113,27%	323
	Cilem	1.235	2.786	2.760	518	206	-312	279	-26	1.526	232	2.437	113,27%	323
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	60.155	1.486	650	-836	-236	-253	-11.067	903	65.025	92,51%	(4.871)
	CF 1	464	417	412	-	-	0	-2	-5	-52	5	458	89,86%	(46)
	Total Griya	301	275	272	-	-	0	0	-3	-29	3	296	92,16%	(23)
	• Total Non Program	301	275	272	-	-	0	-3	-3	-29	3	296	92,16%	(23)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	142	139	-	-	0	-2	-2	-23	2	163	85,68%	(23)
	CF 2	70.758	59.991	59.743	1.486	650	-836	-234	-248	-11.015	898	64.567	92,53%	(4.824)
	Mitraguna & Others	66.540	55.348	55.136	1.370	650	-720	-292	-212	-11.404	862	58.095	94,91%	(2.959)
	Pensiun	4.218	4.643	4.607	116	-	-116	58	-36	389	36	6.472	71,18%	(1.865)
	Total Pembiayaan	72.457	63.194	62.915	2.004	856	-1.148	43	-279	-9.542	1.135	67.462	93,26%	(4.547)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	18	-	35	0,00%	0,00%	1,27%	35	35	18			
	Cilem	-	18	-	35	0,00%	0,00%	1,27%	35	35	18			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	3.788	2.416	3.037	4,24%	4,00%	5,05%	621	14	(751)			
	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	3.023	3.788	2.416	3.037	4,27%	4,03%	5,08%	621	14	(751)			
	Mitraguna & Others	2.931	3.788	2.416	3.037	4,41%	4,36%	5,51%	621	105	(751)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	3.072	4,17%	3,82%	4,88%	656	49	(733)	0,00%	100,00%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	12.313	5.073	3.961	3.951	17,29%	6,56%	6,57%	(10)	(8.362)	(1.122)			
	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	12.313	5.073	3.961	3.951	17,40%	6,60%	6,61%	(10)	(8.362)	(1.122)			
	Mitraguna & Others	11.834	4.895	3.785	3.775	17,79%	6,84%	6,85%	(10)	(8.059)	(1.120)			
	Pensiun	479	178	175	175	0,66%	0,28%	3,81%	-	(303)	(2)			
	Total Pembiayaan	12.313	5.073	3.961	3.951	16,99%	6,27%	6,28%	(10)	(8.362)	(1.122)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75.007	74.633	65.512	(9.495)	
2	Contribution Margin	609	1.330	4.612	4.003	-657,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,28	2,65	2,60	(0,05)	0,32
CIF Payroll	410	328	431	103	21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	29.931	33.202	31.312	(8.858)	(1.890)	1.381	4,62%	(27.850)	-47,07%	67.212	46,59%	(35.900)
2	Tabungan	111.248	116.480	116.424	116.916	979	492	436	0,37%	5.668	5,10%	122.554	95,40%	(5.637)
3	Deposito	16.666	19.273	19.385	19.385	84	0	112	0,58%	2.719	16,31%	17.662	109,76%	1.723
	Total	187.077	165.684	169.011	167.613	(7.794)	(1.398)	1.929	1,16%	(19.464)	-10,40%	207.427	80,81%	(39.814)
	CASA	170.411	146.411	149.626	148.228	(7.878)	(1.398)	1.818	1,24%	(22.182)	-13,02%	189.765	78,11%	(41.537)
	(%) CASA	91,09%	88,37%	88,53%	88,43%									
	FDR	105,51%	129,76%	127,39%	128,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	3.820	2.571	3.204	3.106	(97)	535	20,81%	(714)	-18,68%	-	0,00%	3.106
2	Giro ISE	954	1.109	1.691	1.505	(187)	396	35,72%	551	57,71%		0,00%	1.505
3	Tabungan ISE	2.866	1.462	1.512	1.602	89	139	9,51%	(1.264)	-44,12%		0,00%	1.602
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	126	126	0	0	0,00%	5	4,13%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.509	3.275	-	-	0	-803	766	-25	(766)	3.301	99,23%	(25)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.509	3.275	-	-	0	-803	766	-25	(766)	3.301	99,23%	(25)
	• Local Champion	3.301	2.509	3.275	-	-	0	-803	766	-25	(766)	3.301	99,23%	(25)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.952	49.208	1.875	1.370	-505	192	-744	3.111	2.114	50.846	96,78%	(1.637)
	KUR	42.963	47.375	46.733	1.875	1.370	-505	402	-641	3.771	2.011	47.582	98,22%	(848)
	Non KUR	3.135	2.578	2.475	-	-	0	-210	-102	-660	102	3.264	75,83%	(789)
3	PWG	20.876	29.833	31.400	8.182	9.418	1.236	783	1.566	10.524	7.852	34.041	92,24%	(2.642)
	Cilem	7.514	12.221	12.566	1.669	1.266	-403	700	345	5.051	921	15.758	79,74%	(3.192)
	Gadai	13.361	17.612	18.834	6.514	8.153	1.639	83	1.222	5.473	6.931	18.284	103,01%	550
4	CFG	127.111	132.702	131.419	2.785	4.743	1.957	1.128	-1.283	4.308	6.026	138.671	94,77%	(7.252)
	CF 1	49.510	49.324	49.841	1.245	2.743	1.497	766	516	331	2.226	50.982	97,76%	(1.142)
	Total Griya	39.898	38.758	39.285	150	2.358	2.208	0	526	-614	1.832	40.670	96,59%	(1.386)
	• Total Non Program	39.898	38.758	39.285	150	2.358	2.208	-310	526	-614	1.832	40.670	96,59%	(1.386)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.556	1.095	385	-711	766	-10	945	394	10.312	102,36%	244
	CF 2	77.602	83.378	81.578	1.540	2.000	460	362	-1.800	3.977	3.800	87.689	93,03%	(6.110)
	Mitraguna & Others	75.812	81.522	79.444	1.540	1.700	160	383	-2.079	3.632	3.779	85.492	92,93%	(6.048)
	Pensiun	1.790	1.856	2.135	-	300	300	-21	279	345	21	2.197	97,16%	(62)
	Total Pembiayaan	197.385	214.997	215.302	12.843	15.531	2.688	1.301	305	17.917	15.226	226.859	94,91%	(11.557)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	124	496	444	3.000	0,27%	0,89%	6,10%	2.557	2.877	2.505			
	KUR	68	354	332	2.647	0,16%	0,70%	5,66%	2.315	2.580	2.293			
	Non KUR	56	141	112	353	1,79%	4,34%	14,27%	241	297	212			
3	PWG	-	158	-	645	0,00%	0,00%	2,05%	645	645	487			
	Cilem	-	158	-	406	0,00%	0,00%	3,23%	406	406	248			
	Gadai	-	-	-	239	0,00%	0,00%	1,27%	239	239	239			
4	CFG	2.018	301	3.874	2.833	1,59%	2,92%	2,16%	(1.041)	815	2.532			
	CF 1	1.770	144	1.943	871	3,58%	3,94%	1,75%	(1.072)	(899)	727			
	Total Griya	1.463	92	1.943	548	3,67%	5,01%	1,40%	(1.394)	(915)	456			
	Oto	307	52	-	323	3,19%	0,00%	3,06%	323	15	270			
	CF 2	248	157	1.932	1.963	0,32%	2,32%	2,41%	31	1.715	1.806			
	Mitraguna & Others	248	157	1.932	1.963	0,33%	2,37%	2,47%	31	1.715	1.806			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	6.479	1,09%	2,01%	3,01%	2.161	4.337	5.524	0,35%	88,23%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	59,77%	45,80%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	59,77%	45,80%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	612	561	260	1,07%	1,12%	0,53%	(302)	(233)	(352)			
	KUR	115	465	465	169	0,27%	0,98%	0,36%	(295)	54	(296)			
	Non KUR	378	147	97	91	12,06%	3,76%	3,66%	(6)	(288)	(56)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.384	2.374	1.039	0,26%	1,79%	0,79%	(1.335)	703	(1.345)			
	CF 1	297	1.504	1.529	194	0,60%	3,10%	0,39%	(1.335)	(103)	(1.310)			
	Total Griya	297	1.504	1.529	194	0,74%	3,94%	0,49%	(1.335)	(103)	(1.310)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	880	845	845	0,05%	1,01%	1,04%	-	806	(36)			
	Mitraguna & Others	39	880	845	845	0,05%	1,04%	1,06%	-	806	(36)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.496	4.435	2.799	0,42%	2,06%	1,30%	(1.636)	1.969	(1.698)	0,25%	80,64%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	194.027	199.917	218.714	24.687	
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	3,13	3,15	0,03	0,29
CIF Payroll	707	933	1.087	154	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	4.356	4.780	4.749	(6.165)	(31)	393	9,02%	2.822	146,42%	9.349	50,80%	(4.600)
2	Tabungan	70.495	80.102	75.903	76.967	60	1.063	(3.135)	-3,91%	6.471	9,18%	83.156	92,56%	(6.190)
3	Deposito	64.264	93.406	93.395	93.395	(35)	0	(11)	-0,01%	29.132	45,33%	64.994	143,70%	28.401
	Total	136.686	177.864	174.079	175.111	(6.140)	1.032	(2.754)	-1,55%	38.424	28,11%	157.499	111,18%	17.612
	CASA	72.423	84.458	80.684	81.715	(6.105)	1.032	(2.742)	-3,25%	9.293	12,83%	92.505	88,34%	(10.790)
	(%) CASA	52,98%	47,48%	46,35%	46,67%									
	FDR	94,77%	83,31%	85,70%	85,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.322	4.213	3.684	2.590	(1.094)	(1.624)	-38,54%	1.268	95,89%	-	0,00%	2.590	
2	Giro ISE	771	617	656	656	0	39	6,35%	(115)	-14,86%		0,00%	656	
3	Tabungan ISE	551	3.596	3.027	1.933	(1.094)	(1.663)	-46,24%	1.382	250,82%		0,00%	1.933	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	65	74	78	78	0	4	5,41%	13	20,00%		0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	31.758	34.637	34.492	1.600	730	-870	351	-145	2.734	875	35.966	95,90%	(1.474)
	KUR	29.577	32.136	32.045	1.400	730	-670	208	-91	2.468	821	33.596	95,38%	(1.551)
	Non KUR	2.181	2.502	2.447	200	-	-200	143	-55	266	55	2.370	103,25%	77
3	PWG	6.201	8.970	9.005	869	680	-189	127	34	2.804	646	12.535	71,84%	(3.530)
	Cilem	6.201	8.970	9.005	869	680	-189	127	34	2.804	646	12.535	71,84%	(3.530)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	105.690	3.719	2.335	-1.384	1.299	1.119	14.109	1.216	101.093	104,55%	4.597
	CF 1	23.474	29.603	29.579	621	350	-271	136	-24	6.104	374	26.174	113,01%	3.405
	Total Griya	17.263	19.825	20.000	126	350	224	0	176	2.738	174	18.192	109,94%	1.808
	• Total Non Program	17.263	19.825	20.000	126	350	224	-73	176	2.738	174	18.192	109,94%	1.808
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.778	9.578	495	-	-495	136	-200	3.367	200	7.981	120,01%	1.597
	CF 2	68.107	74.968	76.111	3.098	1.985	-1.113	1.163	1.143	8.004	842	74.920	101,59%	1.192
	Mitraguna & Others	64.272	71.142	72.313	3.098	1.985	-1.113	1.190	1.170	8.041	815	70.925	101,96%	1.388
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,09%	(196)
	Total Pembiayaan	129.541	148.179	149.187	6.188	3.745	-2.443	1.776	1.008	19.646	2.737	149.594	99,73%	(407)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	4	6	3	1.504	0,01%	0,01%	4,36%	1.500	1.499	1.498			
	KUR	-	6	3	1.145	0,00%	0,01%	3,57%	1.142	1.145	1.140			
	Non KUR	4	-	-	358	0,19%	0,00%	14,64%	358	354	358			
3	PWG	48	155	-	629	0,78%	0,00%	6,98%	629	581	474			
	Cilem	48	155	-	629	0,78%	0,00%	6,98%	629	581	474			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	2.375	0,60%	1,37%	2,25%	944	1.827	656			
	CF 1	172	1.253	1.127	2.029	0,73%	3,81%	6,86%	902	1.857	776			
	Total Griya	-	1.128	1.127	1.421	0,00%	5,68%	7,10%	294	1.421	293			
	Oto	172	125	-	608	2,76%	0,00%	6,35%	608	436	483			
	CF 2	375	466	304	346	0,55%	0,41%	0,45%	42	(30)	(120)			
	Mitraguna & Others	375	466	304	346	0,58%	0,43%	0,48%	42	(30)	(120)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	4.507	0,46%	0,97%	3,02%	3.073	3.907	2.627	0,79%	73,69%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	75	316	315	315	0,23%	0,91%	0,91%	-	241	(0)			
	KUR	70	316	315	315	0,24%	0,98%	0,98%	-	246	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(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	493	356	353	353	0,54%	0,34%	0,33%	-	(139)	(3)			
	CF 1	203	203	203	203	0,87%	0,69%	0,69%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,08%	2,12%	-	-	-			
	CF 2	289	153	150	150	0,42%	0,20%	0,20%	-	(139)	(3)			
	Mitraguna & Others	289	153	150	150	0,45%	0,21%	0,21%	-	(139)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	672	669	669	0,44%	0,45%	0,45%	-	102	(3)	0,39%	13,44%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	121.260	136.686	177.864	56.604	
2	Contribution Margin	3.924	5.714	6.093	2.169	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,92	3,04	3,03	(0,01)	0,11
CIF Payroll	939	923	1.022	99	83

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.318	3.646	3.706	(437)	61	(2.611)	-41,33%	(599)	-13,91%	11.989	30,91%	(8.283)
2	Tabungan	84.533	86.328	83.929	84.182	2.903	253	(2.146)	-2,49%	(351)	-0,42%	96.135	87,57%	(11.953)
3	Deposito	19.903	28.614	28.357	28.308	(41)	(50)	(306)	-1,07%	8.405	42,23%	20.471	138,28%	7.836
	Total	108.741	121.259	115.932	116.196	2.425	264	(5.063)	-4,18%	7.455	6,86%	128.595	90,36%	(12.399)
	CASA	88.838	92.645	87.575	87.888	2.466	314	(4.757)	-5,13%	(950)	-1,07%	108.123	81,29%	(20.235)
	(%) CASA	81,70%	76,40%	75,54%	75,64%									
	FDR	78,57%	82,93%	86,71%	86,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.916	4.558	3.576	3.615		39	(943)	-20,68%	(300)	-7,67%	-	0,00%	3.615
2	Giro ISE	3.001	3.483	2.464	2.486		22	(997)	-28,62%	(515)	-17,15%	-	0,00%	2.486
3	Tabungan ISE	915	1.075	1.112	1.129		17	54	5,00%	214	23,42%	-	0,00%	1.129
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%	-	0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.677	3.568	-	-	0	-116	-108	499	108	6.683	53,39%	(3.115)
	KUR	2.657	3.421	3.318	-	-	0	-110	-103	660	103	6.060	54,74%	(2.743)
	Non KUR	412	256	251	-	-	0	-5	-5	-161	5	623	40,24%	(372)
3	PWG	13.521	18.647	18.830	3.215	4.493	1.278	465	183	5.309	4.310	25.439	74,02%	(6.608)
	Cilem	6.370	9.633	9.382	885	487	-398	180	-251	3.011	738	15.191	61,76%	(5.810)
	Gadai	7.151	9.015	9.449	2.330	4.006	1.676	285	434	2.298	3.572	10.247	92,21%	(799)
4	CFG	68.150	78.238	78.121	3.022	1.809	-1.214	1.605	-117	9.971	1.926	85.232	91,66%	(7.111)
	CF 1	32.030	34.375	33.777	360	-	-360	181	-598	1.747	598	33.473	100,91%	304
	Total Griya	25.555	26.636	26.278	-	-	0	0	-358	723	358	25.620	102,57%	658
	• Total Non Program	25.555	26.636	26.278	-	-	0	-440	-358	723	358	25.620	102,57%	658
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.739	7.499	360	-	-360	181	-240	1.024	240	7.853	95,49%	(354)
	CF 2	36.119	43.863	44.344	2.662	1.809	-854	1.424	481	8.224	1.328	51.759	85,67%	(7.415)
	Mitraguna & Others	32.486	40.541	40.968	2.662	1.649	-1.014	1.458	427	8.482	1.221	48.065	85,24%	(7.097)
	Pensiun	3.633	3.322	3.376	-	160	160	-34	54	-257	106	3.694	91,38%	(318)
	Total Pembiayaan	85.434	100.562	100.520	6.237	6.301	64	1.954	-43	15.086	6.344	118.049	85,15%	(17.529)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	33	172	0,00%	0,90%	4,83%	139	172	172			
	KUR	-	-	33	172	0,00%	0,96%	5,19%	139	172	172			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	95	-	1.178	0,00%	0,00%	6,26%	1.178	1.178	1.083			
	Cilem	-	95	-	656	0,00%	0,00%	7,00%	656	656	561			
	Gadai	-	-	-	522	0,00%	0,00%	5,52%	522	522	522			
4	CFG	1.050	320	644	1.771	1,54%	0,82%	2,27%	1.127	721	1.451			
	CF 1	1.050	227	520	1.318	3,28%	1,51%	3,90%	798	268	1.092			
	Total Griya	697	227	520	1.117	2,73%	1,95%	4,25%	597	420	890			
	Oto	353	-	-	201	5,46%	0,00%	2,68%	201	(152)	201			
	CF 2	-	93	124	453	0,00%	0,28%	1,02%	329	453	360			
	Mitraguna & Others	-	93	124	453	0,00%	0,31%	1,11%	329	453	360			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	3.121	1,23%	0,67%	3,11%	2.444	2.071	2.707	1,40%	54,86%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	86	4,32%	2,35%	2,42%	-	(46)	0			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	86	32,19%	33,74%	34,45%	-	(46)	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	337	816	902	932	0,49%	1,15%	1,19%	30	595	116			
	CF 1	337	74	70	107	1,05%	0,20%	0,32%	37	(230)	33			
	Total Griya	189	74	70	107	0,74%	0,26%	0,41%	37	(81)	33			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	741	832	825	0,00%	1,90%	1,86%	(7)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	2,01%	(7)	825	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	902	988	1.019	1,36%	0,98%	1,01%	30	(145)	116	4,15%	-309,65%	3,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.804	108.741	121.259	15.455	
2	Contribution Margin	3.733	5.501	4.793	1.060	-28,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,34	3,34	(0,00)	0,29
CIF Payroll	959	1.155	1.225	70	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.449	7.661	7.938	(16.331)	277	(1.511)	-15,99%	257	3,35%	14.948	53,11%	(7.009)
2	Tabungan	96.197	117.846	114.651	114.788	15.747	138	(3.057)	-2,59%	18.591	19,33%	109.632	104,70%	5.156
3	Deposito	50.701	45.337	45.979	45.980	792	1	643	1,42%	(4.721)	-9,31%	51.441	89,38%	(5.461)
	Total	154.579	172.632	168.291	168.706	208	416	(3.925)	-2,27%	14.127	9,14%	176.021	95,84%	(7.314)
	CASA	103.878	127.295	122.312	122.727	(584)	415	(4.568)	-3,59%	18.848	18,14%	124.580	98,51%	(1.853)
	(%) CASA	67,20%	73,74%	72,68%	72,75%									
	FDR	122,53%	116,46%	120,45%	120,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.938	4.386	4.280	4.306		26	(80)	-1,82%	368	9,35%	-	0,00%	4.306
2	Giro ISE	1.498	2.690	2.666	2.701		36	11	0,42%	1.203	80,28%		0,00%	2.701
3	Tabungan ISE	2.310	1.566	1.484	1.475		(9)	(91)	-5,82%	(835)	-36,14%		0,00%	1.475
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	158	160	160		0	2	1,27%	13	8,84%		0,00%	160

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	34.419	35.815	35.891	1.408	1.700	292	258	76	1.472	1.624	38.024	94,39%	(2.133)
	KUR	32.500	34.010	34.253	1.408	1.700	292	336	243	1.753	1.457	35.917	95,37%	(1.664)
	Non KUR	1.920	1.805	1.638	-	-	0	-78	-167	-282	167	2.107	77,75%	(469)
3	PWG	17.830	27.612	29.746	6.235	11.009	4.774	1.310	2.135	11.916	8.875	29.751	99,98%	(5)
	Cilem	5.164	9.572	10.556	956	1.753	797	195	984	5.392	769	12.528	84,26%	(1.972)
	Gadai	12.666	18.040	19.190	5.279	9.257	3.977	1.115	1.150	6.524	8.106	17.223	111,42%	1.967
4	CFG	137.158	137.626	137.064	1.498	1.106	-392	-2.117	-561	-93	1.668	145.889	93,95%	(8.825)
	CF 1	38.164	40.347	40.304	230	446	216	-49	-43	2.140	489	39.148	102,95%	1.156
	Total Griya	33.008	34.101	34.233	230	446	216	0	131	1.225	315	32.722	104,62%	1.511
	• Total Non Program	33.008	34.101	34.233	230	446	216	-483	131	1.225	315	32.722	104,62%	1.511
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.245	6.071	-	-	0	-49	-174	915	174	6.426	94,47%	(355)
	CF 2	98.994	97.279	96.760	1.268	660	-608	-2.068	-519	-2.233	1.179	106.742	90,65%	(9.981)
	Mitraguna & Others	71.310	71.137	70.658	954	430	-524	-1.970	-479	-652	909	80.263	88,03%	(9.605)
	Pensiun	27.683	26.142	26.102	314	230	-84	-98	-39	-1.581	269	26.479	98,58%	(376)
	Total Pembiayaan	189.407	201.052	202.702	9.141	13.816	4.675	-548	1.650	13.294	12.166	213.665	94,87%	(10.963)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	238	874	721	1.421	0,69%	2,01%	3,96%	701	1.183	547			
	KUR	105	712	543	1.296	0,32%	1,60%	3,78%	753	1.191	584			
	Non KUR	133	163	177	125	6,92%	9,83%	7,64%	(52)	(8)	(37)			
3	PWG	-	23	-	895	0,00%	0,00%	3,01%	895	895	872			
	Cilem	-	23	-	434	0,00%	0,00%	4,11%	434	434	411			
	Gadai	-	-	-	461	0,00%	0,00%	2,40%	461	461	461			
4	CFG	1.146	1.276	1.668	4.619	0,84%	1,21%	3,37%	2.951	3.473	3.343			
	CF 1	198	225	738	1.038	0,52%	1,83%	2,58%	300	840	814			
	Total Griya	73	4	609	630	0,22%	1,79%	1,84%	21	557	627			
	Oto	125	221	129	408	2,42%	2,07%	6,72%	279	283	187			
	CF 2	948	1.052	929	3.581	0,96%	0,96%	3,70%	2.651	2.633	2.529			
	Mitraguna & Others	799	816	691	3.291	1,12%	0,97%	4,66%	2.600	2.492	2.476			
	Pensiun	149	236	238	290	0,54%	0,91%	1,11%	51	141	54			
	Total Pembiayaan	1.384	2.174	2.388	6.935	0,73%	1,19%	3,42%	4.547	5.551	4.761	1,85%	46,03%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	477	318	379	389	1,39%	1,06%	1,09%	10	(88)	72			
	KUR	477	210	248	258	1,47%	0,73%	0,75%	10	(220)	48			
	Non KUR	-	108	132	132	0,00%	7,30%	8,04%	-	132	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	4.830	2.320	2.420	3,20%	1,69%	1,77%	100	(1.974)	(2.410)			
	CF 1	1.329	2.591	1.891	1.891	3,48%	4,69%	4,69%	-	562	(700)			
	Total Griya	1.025	2.359	1.659	1.659	3,10%	4,87%	4,85%	-	634	(700)			
	Oto	305	232	232	232	3,72%	3,83%		-	(72)	-			
	CF 2	3.064	2.239	428	528	3,10%	0,44%	0,55%	100	(2.536)	(1.711)			
	Mitraguna & Others	2.968	2.009	342	442	4,16%	0,48%	0,63%	100	(2.525)	(1.567)			
	Pensiun	97	230	86	86	0,05%	0,04%	0,33%	-	(11)	(144)			
	Total Pembiayaan	4.871	5.148	2.699	2.809	2,57%	1,34%	1,39%	110	(2.062)	(2.339)	1,34%	3,65%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	184.816	193.297	211.772	26.956	
2	Contribution Margin	4.637	6.941	7.375	2.738	-59,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,86	2,85	(0,01)	0,15
CIF Payroll	1.098	1.553	1.557	4	459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	13.161	12.179	13.730	(293)	1.551	569	4,32%	935	7,31%	23.544	58,32%	(9.814)
2	Tabungan	133.664	148.730	149.290	149.784	4.363	494	1.054	0,71%	16.120	12,06%	150.993	99,20%	(1.209)
3	Deposito	120.976	139.871	138.307	138.307	250	1	(1.563)	-1,12%	17.332	14,33%	122.375	113,02%	15.933
	Total	267.435	301.762	299.777	301.822	4.321	2.045	60	0,02%	34.387	12,86%	296.912	101,65%	4.910
	CASA	146.460	161.891	161.470	163.514	4.071	2.044	1.623	1,00%	17.055	11,64%	174.537	93,68%	(11.023)
	(%) CASA	54,76%	53,65%	53,86%	54,18%									
	FDR	60,13%	60,18%	61,20%	60,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.582	3.921	3.968	4.039		71	118	3,01%	457	12,76%	-	0,00%	4.039
2	Giro ISE	1.025	1.483	1.380	1.148		(233)	(335)	-22,59%	123	11,98%		0,00%	1.148
3	Tabungan ISE	2.557	2.438	2.588	2.891		304	453	18,57%	334	13,07%		0,00%	2.891
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	224	226	226		0	2	0,89%	13	6,10%		0,00%	226

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	40.652	39.082	38.944	1.200	1.060	-140	-1.024	-138	-1.708	1.198	43.620	89,28%	(4.676)
	KUR	37.299	37.085	36.865	1.200	900	-300	-932	-221	-434	1.121	40.221	91,66%	(3.356)
	Non KUR	3.353	1.997	2.080	-	160	160	-93	82	-1.274	78	3.399	61,18%	(1.320)
3	PWG	6.039	12.787	13.299	1.181	1.202	21	295	512	7.261	690	13.318	99,86%	(18)
	Cilem	6.039	12.787	13.299	1.181	1.202	21	295	512	7.261	690	13.318	99,86%	(18)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	131.233	2.691	4.206	1.515	1.025	1.504	17.125	2.702	122.231	107,37%	9.003
	CF 1	24.580	27.346	27.693	559	825	266	-230	347	3.112	478	27.603	100,33%	90
	Total Griya	19.863	21.032	21.348	430	622	192	0	316	1.485	306	21.311	100,17%	37
	• Total Non Program	19.863	21.032	21.348	430	622	192	332	316	1.485	306	21.311	100,17%	37
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.314	6.345	129	203	74	-230	31	1.627	172	6.292	100,85%	53
	CF 2	89.528	102.383	103.540	2.132	3.381	1.249	1.255	1.157	14.013	2.224	94.628	109,42%	8.913
	Mitraguna & Others	89.444	101.973	102.928	2.132	3.176	1.044	1.258	955	13.484	2.221	93.970	109,53%	8.958
	Pensiun	84	411	612	-	205	205	-3	202	528	3	658	93,14%	(45)
	Total Pembiayaan	160.799	181.599	183.477	5.072	6.468	1.396	295	1.877	22.677	4.591	179.168	102,40%	4.309

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	1.072	1.222	1.028	3.722	2,64%	2,63%	9,56%	2.694	2.650	2.500			
	KUR	877	1.138	947	3.536	2,35%	2,55%	9,59%	2.589	2.659	2.398			
	Non KUR	194	85	81	186	5,80%	4,06%	8,94%	105	(8)	101			
3	PWG	-	92	-	570	0,00%	0,00%	4,29%	570	570	479			
	Cilem	-	92	-	570	0,00%	0,00%	4,29%	570	570	479			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	1.435	0,69%	0,26%	1,09%	1.093	643	1.395			
	CF 1	630	40	216	1.312	2,56%	0,79%	4,74%	1.096	682	1.272			
	Total Griya	568	-	175	907	2,86%	0,83%	4,25%	731	338	907			
	Oto	61	40	41	406	1,30%	0,64%	6,40%	365	344	365			
	CF 2	162	-	126	123	0,18%	0,12%	0,12%	(4)	(39)	123			
	Mitraguna & Others	162	-	126	123	0,18%	0,12%	0,12%	(4)	(39)	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.354	1.371	5.727	1,16%	0,75%	3,12%	4.356	3.863	4.373	0,41%	86,74%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	931	1.478	1.423	1.717	2,29%	3,64%	4,41%	293	786	239			
	KUR	399	1.277	1.226	1.521	1,07%	3,31%	4,13%	295	1.123	244			
	Non KUR	532	201	197	196	15,87%	9,86%	9,40%	(1)	(337)	(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	401	840	700	698	0,35%	0,54%	0,53%	(2)	297	(141)			
	CF 1	315	760	623	621	1,28%	2,28%	2,24%	(2)	305	(139)			
	Total Griya	179	624	623	621	0,90%	2,96%	2,91%	(2)	442	(3)			
	Oto	136	136	-	-	2,89%	0,00%	0,00%	-	(136)	(136)			
	CF 2	85	79	77	77	0,10%	0,08%	0,07%	-	(8)	(2)			
	Mitraguna & Others	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.317	2.123	2.415	0,83%	1,17%	1,32%	292	1.084	98	0,44%	66,67%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	261.311	267.435	301.762	40.451	
2	Contribution Margin	6.979	10.276	7.840	861	-12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,20	3,36	3,38	0,02	0,18
CIF Payroll	1.030	1.213	1.363	150	333

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	49.404	49.879	78.672	(1.317)	28.793	29.268	59,24%	39.489	100,78%	48.893	160,91%	29.779
2	Tabungan	123.525	144.042	145.115	145.391	2.628	276	1.349	0,94%	21.866	17,70%	139.606	104,14%	5.785
3	Deposito	68.863	130.786	124.356	124.356	(20.438)	0	(6.430)	-4,92%	55.493	80,58%	69.895	177,92%	54.461
	Total	231.570	324.232	319.351	348.419	(19.127)	29.068	24.187	7,46%	116.849	50,46%	258.394	134,84%	90.025
	CASA	162.707	193.446	194.995	224.063	1.311	29.068	30.617	15,83%	61.356	37,71%	188.499	118,87%	35.564
	(%) CASA	70,26%	59,66%	61,06%	64,31%									
	FDR	34,66%	31,02%	31,89%	29,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	5.891	6.412	7.511	7.119		(392)	707	11,03%	1.228	20,84%	-	0,00%	7.119
2	Giro ISE	3.773	3.632	4.585	4.177		(407)	545	15,01%	404	10,71%	-	0,00%	4.177
3	Tabungan ISE	2.118	2.780	2.927	2.942		15	162	5,82%	824	38,88%	-	0,00%	2.942
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	116	122	125	125		0	3	2,46%	9	7,76%	-	0,00%	125

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	6.849	10.832	10.601	1.102	651	-451	406	-230	3.752	881	12.359	85,78%	(1.758)
	Cilem	6.849	10.832	10.601	1.102	651	-451	406	-230	3.752	881	12.359	85,78%	(1.758)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	91.237	3.522	2.576	-945	1.025	1.501	17.818	1.076	94.346	96,71%	(3.109)
	CF 1	59.117	70.636	71.931	3.072	2.006	-1.065	809	1.296	12.815	711	67.036	107,30%	4.895
	Total Griya	51.507	62.435	63.344	2.352	1.409	-943	0	909	11.837	501	58.383	108,50%	4.961
	• Total Non Program	49.547	60.583	61.502	2.352	1.409	-943	1.902	919	11.955	490	51.714	118,93%	9.788
	• Program	1.960	1.852	1.842	-	-	0	-12	-10	-118	10	6.669	27,62%	(4.827)
	Oto	7.609	8.201	8.588	720	597	-123	809	387	978	210	8.653	99,24%	(66)
	CF 2	14.303	19.101	19.306	450	570	120	216	205	5.003	365	27.310	70,69%	(8.004)
	Mitraguna & Others	14.303	19.089	19.294	450	570	120	216	205	4.991	365	27.073	71,27%	(7.779)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	237	4,98%	(225)
	Total Pembiayaan	80.269	100.568	101.838	4.624	3.227	-1.397	1.432	1.270	21.570	1.957	106.705	95,44%	(4.867)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	185	-	188	0,00%	0,00%	1,78%	188	188	4			
	Cilem	-	185	-	188	0,00%	0,00%	1,78%	188	188	4			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	3.838	0,88%	3,43%	4,21%	761	3.189	2.370			
	CF 1	650	1.469	3.077	3.662	1,10%	4,36%	5,09%	584	3.012	2.193			
	Total Griya	404	1.275	2.891	3.523	0,79%	4,63%	5,56%	633	3.119	2.248			
	Oto	245	193	187	138	3,22%	2,28%	1,61%	(48)	(107)	(55)			
	CF 2	-	-	-	177	0,00%	0,00%	0,92%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,92%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	1.653	3.077	4.027	0,81%	3,06%	3,95%	950	3.377	2.374	1,76%	55,60%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	800	535	535	534	1,09%	0,60%	0,59%	(1)	(266)	(1)			
	CF 1	800	498	497	496	1,35%	0,70%	0,69%	(1)	(304)	(1)			
	Total Griya	679	498	497	496	1,32%	0,80%	0,78%	(1)	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	535	534	1,00%	0,53%	0,52%	(1)	(266)	(1)	0,94%	-79,37%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.326	231.570	324.232	118.906	
2	Contribution Margin	4.598	6.760	5.281	683	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,54	2,84	2,86	0,02	0,32
CIF Payroll	1.411	1.602	1.677	75	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.782	7.437	7.589	766	152	(1.193)	-13,58%	(1.244)	-14,08%	17.563	43,21%	(9.974)
2	Tabungan	83.648	72.195	74.918	75.029	(521)	111	2.834	3,93%	(8.619)	-10,30%	95.539	78,53%	(20.510)
3	Deposito	21.297	29.110	29.000	29.099	186	100	(11)	-0,04%	7.802	36,64%	21.602	134,71%	7.498
	Total	113.778	110.087	111.355	111.717	431	363	1.630	1,48%	(2.061)	-1,81%	134.703	82,94%	(22.986)
	CASA	92.481	80.977	82.355	82.618	245	263	1.641	2,03%	(9.863)	-10,67%	113.102	73,05%	(30.484)
	(%) CASA	81,28%	73,56%	73,96%	73,95%									
	FDR	151,33%	174,55%	177,00%	176,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.415	5.358	4.819	5.055		236	(304)	-5,66%	1.640	48,01%	-	0,00%	5.055
2	Giro ISE	1.685	1.616	2.577	2.321		(256)	705	43,66%	635	37,71%		0,00%	2.321
3	Tabungan ISE	1.730	3.743	2.242	2.734		492	(1.009)	-26,95%	1.004	58,05%		0,00%	2.734
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	15.500	12.073	11.582	55	90	35	-525	-490	-3.918	580	17.370	66,68%	(5.788)
	KUR	13.526	9.186	8.700	-	30	30	-521	-487	-4.826	517	15.342	56,71%	(6.642)
	Non KUR	1.974	2.886	2.883	55	60	5	-4	-4	908	64	2.029	142,08%	854
3	PWG	14.491	21.774	22.637	4.987	5.404	416	1.115	863	8.146	4.540	27.944	81,01%	(5.307)
	Cilem	6.823	10.707	10.993	1.108	958	-149	472	287	4.171	672	16.096	68,30%	(5.102)
	Gadai	7.668	11.067	11.644	3.880	4.445	566	643	577	3.976	3.869	11.849	98,27%	(205)
4	CFG	142.193	158.314	162.875	5.434	6.271	837	2.416	4.561	20.682	1.710	151.972	107,17%	10.902
	CF 1	6.747	8.905	8.755	-	-	0	-136	-150	2.007	150	8.513	102,84%	242
	Total Griya	3.465	5.267	5.226	-	-	0	0	-41	1.761	41	4.650	112,38%	576
	• Total Non Program	3.465	5.267	5.226	-	-	0	-41	-41	1.761	41	4.650	112,38%	576
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.638	3.529	-	-	0	-136	-109	247	109	3.863	91,37%	(334)
	CF 2	135.445	149.408	154.120	5.434	6.271	837	2.552	4.711	18.674	1.560	143.460	107,43%	10.660
	Mitraguna & Others	125.884	140.596	145.399	5.434	6.271	837	2.644	4.803	19.515	1.468	133.242	109,12%	12.157
	Pensiun	9.561	8.812	8.720	-	-	0	-92	-92	-841	92	10.217	85,35%	(1.497)
	Total Pembiayaan	172.184	192.160	197.094	10.476	11.765	1.288	3.007	4.934	24.910	6.831	197.287	99,90%	(193)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	1.372	1.318	1.610	2.459	8,85%	13,34%	21,23%	849	1.087	1.141			
	KUR	1.295	954	1.152	1.735	9,57%	12,54%	19,95%	584	440	781			
	Non KUR	77	364	458	723	3,89%	15,88%	25,10%	265	647	360			
3	PWG	-	-	-	413	0,00%	0,00%	1,83%	413	413	413			
	Cilem	-	-	-	251	0,00%	0,00%	2,29%	251	251	251			
	Gadai	-	-	-	162	0,00%	0,00%	1,39%	162	162	162			
4	CFG	6	146	577	1.083	0,00%	0,36%	0,67%	507	1.077	938			
	CF 1	-	-	-	171	0,00%	0,00%	1,96%	171	171	171			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	171	0,00%	0,00%	4,86%	171	171	171			
	CF 2	6	146	577	912	0,00%	0,39%	0,59%	336	906	767			
	Mitraguna & Others	-	146	577	912	0,00%	0,41%	0,63%	336	912	767			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	3.956	0,80%	1,14%	2,01%	1.769	2.578	2.492	0,00%	100,00%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	583	749	865	886	3,76%	7,17%	7,65%	21	304	137			
	KUR	557	728	844	865	4,11%	9,18%	9,94%	21	308	137			
	Non KUR	26	21	21	21	1,32%	0,74%	0,74%	-	(5)	(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	388	1.274	947	945	0,27%	0,60%	0,58%	(2)	557	(328)			
	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	388	1.274	947	945	0,29%	0,63%	0,61%	(2)	557	(328)			
	Mitraguna & Others	388	1.274	947	945	0,31%	0,67%	0,65%	(2)	557	(328)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	2.023	1.812	1.832	0,56%	0,94%	0,93%	19	860	(191)	0,11%	87,86%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	175.005	176.155	201.258	26.253	
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,49	3,52	0,03	0,47
CIF Payroll	1.376	1.106	1.114	8	(262)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	877	891	976	166	85	99	11,24%	103	11,85%	1.468	66,50%	(492)
2	Tabungan	63.525	59.825	60.822	60.297	3.484	(525)	472	0,79%	(3.228)	-5,08%	69.755	86,44%	(9.458)
3	Deposito	5.722	7.461	7.426	7.426	(34)	0	(34)	-0,46%	1.704	29,78%	5.899	125,89%	1.527
	Total	70.120	68.163	69.139	68.699	3.616	(440)	536	0,79%	(1.421)	-2,03%	77.121	89,08%	(8.422)
	CASA	64.398	60.703	61.713	61.273	3.650	(440)	570	0,94%	(3.125)	-4,85%	71.222	86,03%	(9.949)
	(%) CASA	91,84%	89,05%	89,26%	89,19%									
	FDR	73,73%	90,51%	89,93%	90,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.487	3.386	3.940	3.837		(103)	451	13,31%	350	10,04%	-	0,00%	3.837
2	Giro ISE	561	445	440	442		2	(3)	-0,65%	(119)	-21,17%		0,00%	442
3	Tabungan ISE	2.926	2.941	3.500	3.395		(105)	454	15,43%	469	16,02%		0,00%	3.395
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	127	128	128		0	1	0,79%	5	4,07%		0,00%	128

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	2.583	4.876	4.978	273	418	145	46	102	2.395	316	4.963	100,30%	15
	Cilem	2.583	4.876	4.978	273	418	145	46	102	2.395	316	4.963	100,30%	15
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	57.199	1.515	1.470	-45	1.032	378	8.083	1.092	57.211	99,98%	(12)
	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	49.116	56.821	57.199	1.515	1.470	-45	1.032	378	8.083	1.092	57.211	99,98%	(12)
	Mitraguna & Others	45.066	52.568	52.961	1.490	1.260	-230	935	392	7.895	868	50.440	105,00%	2.520
	Pensiun	4.050	4.253	4.239	25	210	185	97	-14	189	224	6.771	62,60%	(2.532)
	Total Pembiayaan	51.699	61.697	62.177	1.788	1.888	100	1.079	480	10.478	1.408	62.174	100,01%	3

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	206	0,00%	0,00%	4,14%	206	206	206			
	Cilem	-	-	-	206	0,00%	0,00%	4,14%	206	206	206			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	681	0,00%	0,00%	1,19%	681	681	681			
	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	-	-	-	681	0,00%	0,00%	1,19%	681	681	681			
	Mitraguna & Others	-	-	-	681	0,00%	0,00%	1,29%	681	681	681			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	887	0,00%	0,00%	1,43%	887	887	887	2,96%	-107,34%	1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	220	210	209	208	0,45%	0,37%	0,36%	(1)	(12)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	210	209	208	0,45%	0,37%	0,36%	(1)	(12)	(3)			
	Mitraguna & Others	220	210	209	208	0,49%	0,40%	0,39%	(1)	(12)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	210	209	208	0,43%	0,34%	0,33%	(1)	(12)	(3)	3,82%	#####	3,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66.462	72.064	68.959	2.497	
2	Contribution Margin	2.297	3.362	2.902	605	-26,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,62	3,56	(0,05)	0,41
CIF Payroll	571	650	826	176	255

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.533	1.982	1.887	127	(94)	(646)	-25,49%	(197)	-9,45%	5.545	34,03%	(3.658)
2	Tabungan	153.901	142.288	146.540	146.310	(2.334)	(229)	4.022	2,83%	(7.590)	-4,93%	167.276	87,47%	(20.965)
3	Deposito	36.197	30.886	29.274	29.274	(1.174)	0	(1.612)	-5,22%	(6.922)	-19,12%	36.899	79,34%	(7.624)
	Total	192.181	175.707	177.795	177.472	(3.380)	(324)	1.765	1,00%	(14.710)	-7,65%	209.719	84,62%	(32.247)
	CASA	155.985	144.821	148.521	148.198	(2.206)	(324)	3.377	2,33%	(7.787)	-4,99%	172.821	85,75%	(24.623)
	(%) CASA	81,17%	82,42%	83,54%	83,50%									
	FDR	138,97%	169,47%	168,34%	168,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	529	470	2.317	2.323		7	1.854	394,75%	1.794	339,18%	-	0,00%	2.323
2	Giro ISE	45	50	675	679		5	629	1251,69%	634	1405,00%		0,00%	679
3	Tabungan ISE	484	419	1.642	1.644		2	1.225	292,06%	1.160	239,77%		0,00%	1.644
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	36	107	107		0	71	197,22%	72	205,71%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	48	47	-	-	0	-1	-1	-9	1	56	83,16%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	48	47	-	-	0	-1	-1	-9	1	56	83,16%	(9)
	• Local Champion	56	48	47	-	-	0	-1	-1	-9	1	56	83,16%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.356	6.575	350	370	20	178	218	1.494	152	8.115	81,02%	(1.541)
	KUR	4.827	6.161	6.327	350	315	-35	192	166	1.500	149	7.591	83,34%	(1.264)
	Non KUR	254	195	248	-	55	55	-14	52	-6	3	524	47,29%	(276)
3	PWG	24.335	47.140	48.214	4.053	4.699	646	2.141	1.074	23.879	3.624	38.986	123,67%	9.228
	Cilem	24.335	47.140	48.214	4.053	4.699	646	2.141	1.074	23.879	3.624	38.986	123,67%	9.228
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	244.219	244.471	3.909	2.800	-1.109	877	252	6.867	2.548	245.515	99,57%	(1.045)
	CF 1	8.506	8.682	8.931	324	420	96	-74	249	425	171	9.959	89,68%	(1.028)
	Total Griya	6.805	6.635	6.956	324	420	96	0	321	152	99	7.194	96,69%	(238)
	• Total Non Program	6.655	6.492	6.813	324	420	96	78	321	158	99	6.686	101,89%	127
	• Program	149	144	143	-	-	0	0	-1	-6	1	508	28,17%	(365)
	Oto	1.701	2.046	1.975	-	-	0	-74	-72	273	72	2.764	71,43%	(790)
	CF 2	229.097	235.537	235.540	3.585	2.380	-1.205	950	3	6.443	2.377	235.557	99,99%	(17)
	Mitraguna & Others	203.836	209.392	209.671	2.505	2.280	-225	466	279	5.836	2.001	206.862	101,36%	2.809
	Pensiun	25.262	26.145	25.869	1.080	100	-980	484	-276	607	376	28.694	90,15%	(2.826)
	Total Pembiayaan	267.076	297.763	299.306	8.312	7.869	-443	3.195	1.544	32.231	6.325	292.673	102,27%	6.633

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	48	-	948	0,00%	0,00%	14,42%	948	948	900			
	KUR	-	-	-	900	0,00%	0,00%	14,23%	900	900	900			
	Non KUR	-	48	-	48	0,00%	0,00%	19,22%	48	48	(1)			
3	PWG	-	297	-	1.857	0,00%	0,00%	3,85%	1.857	1.857	1.559			
	Cilem	-	297	-	1.857	0,00%	0,00%	3,85%	1.857	1.857	1.559			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	2.755	3.424	6.645	1,09%	1,40%	2,72%	3.222	4.061	3.890			
	CF 1	819	603	533	1.242	9,63%	6,14%	13,91%	709	423	639			
	Total Griya	819	603	533	1.242	12,04%	8,04%	17,86%	709	423	639			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.152	2.890	5.403	0,77%	1,23%	2,29%	2.513	3.637	3.251			
	Mitraguna & Others	1.765	1.872	2.749	4.447	0,87%	1,31%	2,12%	1.698	2.682	2.575			
	Pensiun	-	280	141	956	0,00%	0,54%	3,70%	815	956	676			
	Total Pembiayaan	2.584	3.101	3.424	9.450	0,97%	1,15%	3,16%	6.027	6.866	6.350	0,59%	81,29%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	3.370	3.644	3.535	3.361	1,42%	1,45%	1,37%	(174)	(9)	(283)			
	CF 1	340	377	540	365	4,00%	6,22%	4,09%	(174)	25	(12)			
	Total Griya	340	377	540	365	5,00%	8,13%	5,25%	(174)	25	(12)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.267	2.995	2.995	1,32%	1,27%	1,27%	(0)	(34)	(271)			
	Mitraguna & Others	2.939	3.267	2.995	2.995	1,44%	1,43%	1,43%	(0)	56	(271)			
	Pensiun	90	-	-	-	0,03%	0,00%	0,00%	-	(90)	-			
	Total Pembiayaan	3.370	3.644	3.535	3.361	1,26%	1,19%	1,12%	(174)	(9)	(283)	0,51%	54,64%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165.712	185.257	203.844	38.132	
2	Contribution Margin	4.785	6.968	5.063	278	-5,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,23	3,27	3,24	(0,02)	0,01
CIF Payroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-27 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	DPK ISE	1.501	1.544	-	-	0	(1.544)	-100,00%	(1.501)	-100,00%	-	0,00%	0	
2	Giro ISE	851	854	-	-	0	(854)	-100,00%	(851)	-100,00%		0,00%	0	
3	Tabungan ISE	650	690	-	-	0	(690)	-100,00%	(650)	-100,00%		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	65	71	-	-	0	(71)	-100,00%	(65)	-100,00%		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	-	-	-	1.734	-	-1.734	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.734	-	-1.734	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	3.470	-	-3.470	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	-	-	-	3.470	-	-3.470	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	3.470	-	-3.470	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	5.204	-	-5.204	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	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	-	-	-	1,36%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	-	-	-	2,91%	#DIV/0!	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,54	3,43	(0,11)	0,27
CIF Payroll	802	682	821	139	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.704	873	972	784	99	(732)	-42,94%	377	63,30%	8.467	11,48%	(7.495)
2	Tabungan	46.385	45.400	45.356	46.211	660	855	811	1,79%	(174)	-0,38%	57.671	80,13%	(11.460)
3	Deposito	18.302	22.298	47.370	47.264	(907)	(106)	24.966	111,96%	28.962	158,25%	18.838	250,90%	28.426
	Total	65.283	69.401	93.599	94.447	537	848	25.046	36,09%	29.165	44,67%	84.976	111,15%	9.471
	CASA	46.981	47.103	46.229	47.183	1.444	954	80	0,17%	203	0,43%	66.138	71,34%	(18.955)
	(%) CASA	71,97%	67,87%	49,39%	49,96%									
	FDR	134,21%	137,49%	102,89%	101,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.398	953	975	974	(2)	21	2,16%	(424)	-30,33%	-	0,00%	974	
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,79%	-	0,00%	1	
3	Tabungan ISE	1.358	952	974	973	(2)	21	2,16%	(385)	-28,38%	-	0,00%	973	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	87	94	94	94	0	0	0,00%	7	8,05%	-	0,00%	94	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	15.438	15.773	15.784	445	770	325	-82	11	346	759	17.643	89,46%	(1.859)
	KUR	14.693	15.230	15.261	445	770	325	-62	31	568	739	16.784	90,93%	(1.523)
	Non KUR	745	543	523	-	-	0	-20	-20	-222	20	860	60,83%	(337)
3	PWG	3.211	6.099	6.092	831	512	-319	427	-7	2.881	519	7.318	83,25%	(1.226)
	Cilem	3.211	6.099	6.092	831	512	-319	427	-7	2.881	519	7.318	83,25%	(1.226)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	74.427	1.047	1.426	379	216	876	5.459	550	76.308	97,53%	(1.881)
	CF 1	2.071	9.541	10.278	21	801	780	-0	737	8.207	64	4.985	206,19%	5.293
	Total Griya	1.516	8.512	9.271	-	801	801	0	759	7.754	42	3.711	249,81%	5.559
	• Total Non Program	1.516	4.274	4.880	-	636	636	-29	607	3.364	30	3.711	131,50%	1.169
	• Program	-	4.238	4.390	-	164	164	705	152	4.390	12	0	0,00%	4.390
	Oto	555	1.029	1.007	21	-	-21	-0	-22	452	22	1.274	79,10%	(266)
	CF 2	66.897	64.010	64.149	1.026	625	-401	216	139	-2.748	486	71.324	89,94%	(7.175)
	Mitraguna & Others	64.762	61.071	61.241	890	625	-265	110	170	-3.521	455	68.225	89,76%	(6.984)
	Pensiun	2.135	2.939	2.908	136	-	-136	106	-31	773	31	3.098	93,86%	(190)
	Total Pembiayaan	87.617	95.422	96.303	2.323	2.708	385	561	880	8.686	1.828	101.269	95,10%	(4.966)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	151	375	323	1.287	0,98%	2,05%	8,15%	963	1.135	911			
	KUR	98	286	236	1.216	0,67%	1,55%	7,97%	979	1.118	930			
	Non KUR	53	90	87	71	7,15%	15,97%	13,52%	(16)	17	(19)			
3	PWG	-	132	-	393	0,00%	0,00%	6,46%	393	393	262			
	Cilem	-	132	-	393	0,00%	0,00%	6,46%	393	393	262			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	5.371	1,23%	4,18%	7,22%	2.294	4.526	2.556			
	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	846	2.815	3.078	5.371	1,26%	4,81%	8,37%	2.294	4.526	2.556			
	Mitraguna & Others	846	2.815	3.078	5.371	1,31%	5,04%	8,77%	2.294	4.526	2.556			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.322	3.401	7.051	1,14%	3,56%	7,32%	3.651	6.055	3.729	1,52%	79,25%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	337	329	107	0,73%	2,08%	0,68%	(221)	(5)	(230)			
	KUR	75	300	292	70	0,51%	1,92%	0,46%	(221)	(5)	(230)			
	Non KUR	37	37	37	37	4,98%	6,79%	7,04%	-	(0)	(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	2.420	3.633	3.817	5.026	3,51%	5,19%	6,75%	1.210	2.607	1.393			
	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	2.420	3.633	3.817	5.026	3,62%	5,96%	7,84%	1.210	2.607	1.393			
	Mitraguna & Others	2.420	3.633	3.817	5.026	3,74%	6,25%	8,21%	1.210	2.607	1.393			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	3.970	4.145	5.133	2,89%	4,34%	5,33%	988	2.602	1.163	3,86%	27,52%	-1,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87.310	90.194	98.622	11.312	
2	Contribution Margin	1.440	2.111	1.558	118	-8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	2,79	2,79	0,01	(0,54)
CIF Payroll	279	423	453	30	174

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.336	4.165	4.228	720	63	891	26,72%	(1.649)	-28,06%	13.272	31,85%	(9.045)
2	Tabungan	83.977	87.989	88.641	88.468	(1.320)	(173)	479	0,54%	4.491	5,35%	95.909	92,24%	(7.441)
3	Deposito	19.184	13.176	13.653	13.654	(396)	0	478	3,63%	(5.530)	-28,83%	19.742	69,16%	(6.089)
	Total	109.038	104.501	106.459	106.349	(996)	(110)	1.849	1,77%	(2.689)	-2,47%	128.924	82,49%	(22.574)
	CASA	89.854	91.325	92.806	92.696	(600)	(110)	1.371	1,50%	2.842	3,16%	109.181	84,90%	(16.486)
	(%) CASA	82,41%	87,39%	87,18%	87,16%									
	FDR	40,48%	58,79%	57,77%	57,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	8.581	8.282	9.008	7.969		(1.039)	(313)	-3,78%	(612)	-7,13%	-	0,00%	7.969
2	Giro ISE	1.236	912	782	775		(7)	(137)	-15,02%	(461)	-37,27%		0,00%	775
3	Tabungan ISE	7.345	7.370	8.226	7.194		(1.032)	(176)	-2,39%	(151)	-2,06%		0,00%	7.194
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	145	134	-	-	0	-11	-11	134	11	0	0,00%	134
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	145	134	-	-	0	-11	-11	134	11	0	0,00%	134
	• Local Champion	-	145	134	-	-	0	-11	-11	134	11	0	0,00%	134
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	12.927	13.425	1.200	740	-460	961	497	3.920	243	13.454	99,78%	(30)
	KUR	9.147	11.975	12.299	950	550	-400	720	324	3.152	226	12.886	95,45%	(587)
	Non KUR	358	953	1.126	250	190	-60	241	174	769	16	569	197,95%	557
3	PWG	9.262	11.837	11.559	498	565	67	-1.029	-278	2.296	843	15.146	76,31%	(3.587)
	Cilem	9.262	11.837	11.559	498	565	67	-1.029	-278	2.296	843	15.146	76,31%	(3.587)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.380	414	1.050	635	-0	-144	11.003	1.194	44.532	81,69%	(8.152)
	CF 1	14.455	17.279	17.423	134	689	554	-117	143	2.968	546	16.635	104,73%	787
	Total Griya	3.903	7.993	8.422	-	502	502	0	429	4.519	73	4.696	179,35%	3.726
	• Total Non Program	3.903	6.912	6.839	-	-	0	-72	-73	2.936	73	4.696	145,63%	2.143
	• Program	-	1.082	1.583	-	502	502	1.082	502	1.583	(0)	0	0,00%	1.583
	Oto	10.552	9.286	9.000	134	187	53	-117	-286	-1.552	473	11.939	75,38%	(2.939)
	CF 2	10.922	19.245	18.958	280	361	81	117	-287	8.036	648	27.897	67,96%	(8.939)
	Mitraguna & Others	10.683	18.712	18.427	280	361	81	120	-284	7.745	645	27.258	67,60%	(8.831)
	Pensiun	239	533	530	-	-	0	-3	-3	291	3	639	83,03%	(108)
	Total Pembiayaan	44.143	61.434	61.498	2.112	2.354	242	-79	64	17.354	2.290	73.132	84,09%	(11.635)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	464	0,00%	0,00%	3,45%	464	464	464			
	KUR	-	-	-	464	0,00%	0,00%	3,77%	464	464	464			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	78	-	416	0,00%	0,00%	3,60%	416	416	338			
	Cilem	-	78	-	416	0,00%	0,00%	3,60%	416	416	338			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	556	1,42%	1,11%	1,53%	151	196	(162)			
	CF 1	360	718	405	539	2,49%	2,35%	3,09%	134	179	(179)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	718	405	539	3,41%	4,37%	5,99%	134	179	(179)			
	CF 2	-	-	-	17	0,00%	0,00%	0,09%	17	17	17			
	Mitraguna & Others	-	-	-	17	0,00%	0,00%	0,09%	17	17	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	797	405	1.436	0,82%	0,66%	2,34%	1.031	1.076	639	3,03%	-29,94%	0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	170	170	-	0,00%	0,46%	0,00%	(170)	-	(170)			
	CF 1	-	170	170	-	0,00%	0,98%	0,00%	(170)	-	(170)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	170	-	0,00%	1,83%	0,00%	(170)	-	(170)			
	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	-	170	170	-	0,00%	0,28%	0,00%	(170)	-	(170)	1,74%	#DIV/0!	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	1.252	831	831	(348)	0	(422)	-33,68%	827	23939,66%	5	#####	825
2	Tabungan	34.487	30.560	31.125	31.204	(409)	78	644	2,11%	(3.284)	-9,52%	39.133	79,74%	(7.930)
3	Deposito	3.517	2.505	2.505	2.505	100	0	0	0,00%	(1.012)	-28,78%	3.567	70,21%	(1.063)
	Total	38.008	34.317	34.461	34.539	(658)	78	222	0,65%	(3.469)	-9,13%	42.706	80,88%	(8.167)
	CASA	34.491	31.812	31.956	32.034	(758)	78	222	0,70%	(2.457)	-7,12%	39.139	81,85%	(7.105)
	(%) CASA	90,75%	92,70%	92,73%	92,75%									
	FDR	1,90%	2,84%	2,84%	2,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	159	76	87	87	0	11	14,47%	(72)	-45,38%	-	0,00%	87	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	159	76	87	87	0	11	14,47%	(72)	-45,38%	-	0,00%	87	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%	-	0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	644	949	889	54	4	-50	-68	-60	246	64	1.666	53,39%	(777)
	Cilem	644	949	889	54	4	-50	-68	-60	246	64	1.666	53,39%	(777)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	26	88	-	70	70	-1	62	9	8	78	112,00%	9
	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	78	26	88	-	70	70	-1	62	9	8	78	112,00%	9
	Mitraguna & Others	78	26	88	-	70	70	-1	62	9	8	78	112,00%	9
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	975	977	54	74	20	-70	2	255	72	1.744	56,02%	(767)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	-	-	-	185,96%	#DIV/0!	186,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	-	-	-	61,63%	#DIV/0!	61,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,36	2,69	2,55	(0,14)	0,19
CIF Payroll	351	322	410	88	59