

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	224.941	223.357	(11.391)	(1.584)	(20.983)	-8,59%	(14.940)	-6,27%	362.201	61,67%	(138.844)
2	Tabungan	1.732.891	1.802.856	1.820.232	1.834.413	29.707	14.182	31.558	1,75%	101.523	5,86%	1.946.222	94,26%	(111.809)
3	Deposito	877.742	978.850	1.008.524	1.008.532	(19.602)	8	29.682	3,03%	130.790	14,90%	890.297	113,28%	118.235
Total		2.848.930	3.026.046	3.053.696	3.066.302	(1.285)	12.606	40.256	1,33%	217.372	7,63%	3.198.720	95,86%	(132.418)
CASA		1.971.188	2.047.196	2.045.173	2.057.770	18.317	12.598	10.574	0,52%	86.582	4,39%	2.308.423	89,14%	(250.653)
(% CASA)		69,19%	67,65%	66,97%	67,11%									
FDR		84,13%	88,41%	88,15%	87,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	85.182	84.903		(278)	(1.351)	-1,57%	5.493	6,92%	112.606	75,40%	(27.703)
2	Giro ISE	37.094	37.631	38.507	37.814		(693)	184	0,49%	721	1,94%	57.195	66,12%	(19.380)
3	Tabungan ISE	39.484	46.229	44.277	44.691		414	(1.538)	-3,33%	5.208	13,19%	44.107	103,33%	584
4	Deposito ISE	2.833	2.395	2.398	2.398		0	3	0,12%	(435)	-15,36%	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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	118.999	2.126	5.719	3.593	3.565	-12.304	-3.963	18.023	150.454	79,09%	(31.455)
	Linkage	22.750	26.128	26.135	476	934	458	-604	7	3.385	927	34.722	75,27%	(8.587)
	Non-Linkage	100.212	105.175	92.864	1.650	4.785	3.135	4.169	-12.311	-7.349	17.096	115.732	80,24%	(22.868)
	• Local Champion	83.501	78.669	66.687	1.650	4.420	2.770	660	-11.982	-16.814	16.402	90.858	73,40%	(24.172)
	• 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	323.005	12.203	14.680	2.477	17	2.369	12.189	12.311	351.574	91,87%	(28.569)
	KUR	291.370	301.323	303.135	11.548	13.295	1.747	75	1.811	11.765	11.484	330.088	91,83%	(26.954)
	Non KUR	19.446	19.312	19.871	655	1.385	730	-59	558	424	827	21.486	92,48%	(1.615)
3	PWG	193.140	299.908	310.711	62.859	65.911	3.052	10.921	10.804	117.571	55.107	325.406	95,48%	(14.695)
	Cilem	122.752	205.802	210.291	25.711	20.373	-5.338	8.216	4.489	87.540	15.884	229.541	91,61%	(19.250)
	Gadai	70.389	94.106	100.420	37.148	45.537	8.390	2.705	6.315	30.031	39.223	95.865	104,75%	4.555
4	CFG	1.770.026	1.923.386	1.939.129	54.420	53.941	-479	13.176	15.742	169.102	38.199	1.967.825	98,54%	(28.696)
	CF 1	463.002	510.260	517.139	14.690	17.743	3.053	1.484	6.879	54.137	10.865	496.629	104,13%	20.510
	Total Griya	392.209	427.095	434.288	10.581	15.289	4.709	0	7.193	42.079	8.097	409.121	106,15%	25.167
	• Total Non Program	388.279	417.704	424.106	8.908	14.456	5.548	1.426	6.401	35.827	8.055	395.750	107,17%	28.356
	• Program	3.930	9.391	10.182	1.672	833	-839	1.765	791	6.252	42	13.371	76,15%	(3.189)
	Oto	70.793	83.165	82.851	4.109	2.454	-1.656	1.484	-314	12.058	2.768	87.508	94,68%	(4.657)
	CF 2	1.307.024	1.413.126	1.421.990	39.730	36.198	-3.532	11.692	8.864	114.965	27.334	1.471.195	96,66%	(49.206)
	Mitraguna & Others	1.211.757	1.314.846	1.323.060	37.314	34.099	-3.215	10.936	8.214	111.304	25.884	1.361.529	97,17%	(38.468)
	Pensium	95.268	98.280	98.929	2.416	2.099	-317	755	649	3.662	1.450	109.666	90,21%	(10.737)
Total Pembiayaan		2.396.945	2.675.232	2.691.844	131.607	140.251	8.643	27.678	16.611	294.899	123.639	2.795.258	96,30%	(103.414)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	6	0,41%	0,00%	0,01%	-	(502)	(152)			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	-	0,46%	0,00%	0,00%	-	(465)	(152)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	13.924	1,43%	2,06%	4,31%	7.306	9.483	7.306			
	KUR	3.770	5.303	5.303	11.397	1,29%	1,76%	3,76%	6.093	7.627	6.093			
	Non KUR	671	1.315	1.315	2.527	3,45%	6,81%	12,72%	1.213	1.857	1.213			
3	PWG	155	86	86	4.105	0,08%	0,03%	1,32%	4.018	3.950	4.018			
	Cilem	155	-	-	3.648	0,13%	0,00%	1,73%	3.648	3.492	3.648			
	Gadai	-	86	86	457	0,00%	0,09%	0,46%	371	457	371			
4	CFG	19.018	22.141	30.183	42.473	1,07%	1,57%	2,19%	12.290	23.455	20.332			
	CF 1	8.456	8.236	11.874	18.283	1,83%	2,33%	3,54%	6.409	9.827	10.047			
	Total Griya	6.832	6.851	10.848	16.110	1,74%	2,54%	3,71%	5.263	9.278	9.259			
	Oto	1.624	1.385	1.027	2.173	2,29%	1,23%	2,62%	1.146	549	788			
	CF 2	10.562	13.905	18.309	24.190	0,81%	1,30%	1,70%	5.881	13.628	10.285			
	Mitraguna & Others	10.315	13.389	17.929	23.574	0,85%	1,36%	1,78%	5.645	13.260	10.186			
	Pensium	247	516	379	615	0,26%	0,39%	0,62%	236	368	99			
Total Pembiayaan		24.121	29.003	36.893	60.507	1,01%	1,38%	2,25%	23.614	36.386	31.504	1,03%	54,03%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	1,62%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	4.699	1,04%	1,53%	1,45%	(217)	1.473	(153)			
	KUR	1.952	4.202	4.295	4.091	0,67%	1,43%	1,35%	(205)	2.138	(112)			
	Non KUR	1.274	650	620	609	6,55%	3,21%	3,06%	(12)	(666)	(42)			
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	28.638	1,90%	1,43%	1,48%	1.057	(5.053)	(9.250)			
	CF 1	5.942	10.689	6.610	5.673	1,28%	1,30%	1,10%	(937)	(269)	(5.016)			
	Total Griya	5.028	9.344	6.005	5.237	1,28%	1,41%	1,21%	(767)	209	(4.107)			
	Oto	914	1.345	606	436	1,29%	0,73%	0,53%	(170)	(478)	(909)			
	CF 2	27.748	27.199	20.970	22.964	2,12%	1,48%	1,61%	1.994	(4.784)	(4.235)			
	Mitraguna & Others	27.082	26.792	20.709	22.323	2,23%	1,57%	1,69%	1.615	(4.759)	(4.468)			
	Pensium	666	407	262	641	0,03%	0,01%	0,65%	379	(25)	233			
Total Pembiayaan		38.001	44.522	34.235	35.075	1,59%	1,28%	1,30%	840	(2.926)	(9.447)	1,45%	-10,91%	0,1%

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 (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	29.658	27.490	26.846	(5.317)	(644)	(2.812)	-9,48%	(2.690)	-9,11%	40.822	65,76%	(13.976)
2	Tabungan	75.287	89.835	89.092	89.202	3.318	110	(632)	-0,70%	13.915	18,48%	91.882	97,08%	(2.680)
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	259.286	258.752	(21.774)	(534)	6.429	2,55%	(12.552)	-4,63%	300.431	86,13%	(41.679)
	CASA	104.823	119.493	116.582	116.049	(1.999)	(534)	(3.444)	-2,88%	11.226	10,71%	132.704	87,45%	(16.656)
	(%) CASA	38,64%	47,36%	44,96%	44,85%									
	FDR	71,62%	79,04%	78,99%	79,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	21.241	20.876	20.898		21	(343)	-1,62%	4.633	28,49%	-	0,00%	20.898
2	Giro ISE	12.924	11.655	12.039	12.096		57	441	3,78%	(828)	-6,41%	-	0,00%	12.096
3	Tabungan ISE	1.712	7.934	7.184	7.148		(36)	(787)	-9,92%	5.436	317,58%	-	0,00%	7.148
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	60.176	2.020	3.025	1.005	-260	698	-5.232	2.327	69.051	87,15%	(8.875)
	KUR	63.164	57.371	57.394	2.020	2.275	255	-187	23	-5.770	2.252	66.640	86,13%	(9.246)
	Non KUR	2.245	2.107	2.782	-	750	750	-73	675	538	75	2.411	115,39%	371
3	PWG	10.519	14.295	14.419	976	1.440	463	-71	125	3.901	1.315	16.238	88,80%	(1.819)
	Cilem	10.519	14.295	14.419	976	1.440	463	-71	125	3.901	1.315	16.238	88,80%	(1.819)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	115.544	1.761	4.137	2.376	218	2.086	7.066	2.051	130.550	88,51%	(15.006)
	CF 1	58.498	60.171	62.269	1.051	2.947	1.896	194	2.099	3.772	848	60.091	103,63%	2.179
	Total Griya	56.812	57.447	59.457	785	2.781	1.995	0	2.010	2.646	771	56.788	104,70%	2.669
	• Total Non Program	55.952	56.627	58.640	785	2.781	1.995	-146	2.014	2.689	767	53.862	108,87%	4.779
	• Program	860	820	817	-	-	0	-3	-3	-43	3	2.927	27,92%	(2.110)
	Oto	1.686	2.723	2.812	266	166	-99	194	89	1.126	78	3.302	85,15%	(490)
	CF 2	49.980	53.287	53.274	710	1.190	480	24	-12	3.294	1.202	70.459	75,61%	(17.185)
	Mitraguna & Others	49.699	53.008	53.002	710	1.190	480	107	-6	3.302	1.196	69.630	76,12%	(16.628)
	Pensiun	281	279	272	-	-	0	-83	-6	-8	6	829	32,85%	(557)
	Total Pembiayaan	194.296	199.432	204.797	4.758	11.702	6.944	-225	5.365	10.501	6.337	232.747	87,99%	(27.950)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	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	2.029	1,64%	2,50%	3,37%	541	957	(15)			
	KUR	1.022	1.488	1.291	1.549	1,62%	2,25%	2,70%	258	527	61			
	Non KUR	49	556	196	479	2,19%	9,29%	17,23%	284	430	(76)			
3	PWG	95	292	-	115	0,91%	0,91%	0,80%	115	19	(177)			
	Cilem	95	292	-	115	0,91%	0,91%	0,80%	115	19	(177)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	4.175	1,72%	2,25%	3,61%	1.624	2.311	2.019			
	CF 1	1.284	1.630	1.536	2.785	2,19%	2,55%	4,47%	1.249	1.501	1.155			
	Total Griya	1.284	1.630	1.536	2.785	2,26%	2,67%	4,68%	1.249	1.501	1.155			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	526	1.015	1.390	1,16%	1,91%	2,61%	375	810	864			
	Mitraguna & Others	581	526	1.015	1.390	1,17%	1,92%	2,62%	375	810	864			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	6.325	1,56%	2,03%	3,09%	2.280	3.294	1.827	0,61%	80,27%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	1,47%	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%	1,73%	(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	1.065	2,17%	0,34%	0,92%	682	(1.288)	2			
	CF 1	1.777	1.063	383	1.065	3,04%	0,64%	1,71%	682	(712)	2			
	Total Griya	1.777	1.063	383	1.065	3,13%	0,67%	1,79%	682	(712)	2			
	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	2.145	1,53%	0,66%	1,05%	825	(827)	150	0,34%	67,37%	-0,7%

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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	26.918	21.472	22.160	633	688	(4.758)	-17,68%	(2.601)	-10,51%	35.851	61,81%	(13.691)
2	Tabungan	139.675	133.158	135.641	136.926	1.374	1.285	3.768	2,83%	(2.749)	-1,97%	156.231	87,64%	(19.305)
3	Deposito	81.953	80.237	78.771	78.971	(844)	200	(1.265)	-1,58%	(2.982)	-3,64%	82.984	95,17%	(4.012)
	Total	246.389	240.312	235.884	238.057	1.163	2.173	(2.255)	-0,94%	(8.332)	-3,38%	275.065	86,55%	(37.008)
	CASA	164.436	160.075	157.113	159.086	2.007	1.973	(989)	-0,62%	(5.350)	-3,25%	192.082	82,82%	(32.996)
	(%) CASA	66,74%	66,61%	66,61%	66,83%									
	FDR	63,49%	70,94%	72,36%	71,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	11.025	11.096	10.943		(153)	(81)	-0,74%	34	0,31%	-	0,00%	10.943
2	Giro ISE	6.429	6.899	7.175	7.108		(67)	210	3,04%	679	10,56%	-	0,00%	7.108
3	Tabungan ISE	3.915	4.126	3.921	3.835		(86)	(291)	-7,05%	(80)	-2,04%	-	0,00%	3.835
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	2.000	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	9.732	1.236	1.179	-57	305	487	3.894	692	11.796	82,50%	(2.064)
	Cilem	5.838	9.245	9.732	1.236	1.179	-57	305	487	3.894	692	11.796	82,50%	(2.064)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	142.968	4.781	4.246	-536	2.732	1.104	11.426	3.141	149.582	95,58%	(6.614)
	CF 1	81.145	75.487	75.874	935	2.219	1.283	-99	387	-5.271	1.832	80.881	93,81%	(5.007)
	Total Griya	74.220	69.503	69.727	847	1.806	959	0	223	-4.494	1.583	72.944	95,59%	(3.217)
	• Total Non Program	73.552	68.870	69.097	847	1.806	959	-1.185	227	-4.455	1.579	70.669	97,78%	(1.572)
	• Program	669	633	630	-	-	0	-4	-3	-38	3	2.275	27,70%	(1.645)
	Oto	6.925	5.983	6.147	88	413	324	-99	164	-778	249	7.937	77,45%	(1.790)
	CF 2	50.397	66.377	67.094	3.846	2.027	-1.819	2.831	717	16.697	1.310	68.701	97,66%	(1.607)
	Mitraguna & Others	49.913	65.509	66.235	3.846	2.027	-1.819	2.840	726	16.322	1.301	67.554	98,05%	(1.319)
	Pensiun	484	868	859	-	-	0	-9	-9	375	9	1.147	74,89%	(288)
	Total Pembiayaan	156.429	170.471	170.695	6.017	5.775	-243	1.867	223	14.266	5.551	185.646	91,95%	(14.952)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	335	-	194	0,19%	0,00%	0,00%	194	183	(141)			
	Cilem	11	335	-	194	0,19%	0,00%	0,00%	194	183	(141)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	3.820	0,88%	1,06%	2,67%	2.311	2.658	2.214			
	CF 1	1.162	1.606	1.459	3.763	1,43%	1,93%	4,96%	2.304	2.601	2.156			
	Total Griya	1.162	1.606	1.459	3.763	1,57%	2,10%	5,40%	2.304	2.601	2.156			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	51	57	0,00%	0,08%	0,09%	7	57	57			
	Mitraguna & Others	-	-	51	57	0,00%	0,08%	0,09%	7	57	57			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	4.014	0,75%	0,89%	2,35%	2.505	2.841	2.073	0,24%	89,90%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	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%	0,94%	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%	1,06%	(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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	53.233	47.973	51.959	24.444	3.986	(1.273)	-2,39%	33.184	176,75%	30.522	170,24%	21.437
2	Tabungan	206.902	250.796	253.827	255.729	(2.374)	1.902	4.934	1,97%	48.827	23,60%	224.168	114,08%	31.561
3	Deposito	118.442	99.808	104.386	104.388	12.661	2	4.581	4,59%	(14.054)	-11,87%	119.857	87,09%	(15.469)
	Total	344.119	403.836	406.186	412.076	34.730	5.890	8.241	2,04%	67.957	19,75%	374.547	110,02%	37.530
	CASA	225.677	304.028	301.800	307.688	22.069	5.888	3.660	1,20%	82.011	36,34%	254.690	120,81%	52.999
	(%) CASA	65,58%	75,29%	74,30%	74,67%									
	FDR	96,55%	96,24%	92,82%	91,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.388	3.279	3.389	110	1	0,03%	(541)	-13,77%	-	0,00%	3.389	
2	Giro ISE	1.420	1.484	1.399	1.493	94	8	0,56%	73	5,13%		0,00%	1.493	
3	Tabungan ISE	2.001	1.290	1.266	1.282	16	(8)	-0,59%	(719)	-35,91%		0,00%	1.282	
4	Deposito ISE	510	614	614	614	0	0	0,08%	105	20,53%		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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	82.488	2.126	2.269	143	5.663	-14.112	-497	16.381	98.256	83,95%	(15.767)
	Linkage	21.612	25.275	25.300	476	934	458	-586	25	3.687	909	28.262	89,52%	(2.963)
	Non-Linkage	61.373	71.326	57.189	1.650	1.335	-315	6.249	-14.137	-4.184	15.472	69.993	81,71%	(12.805)
	• Local Champion	55.173	50.677	36.627	1.650	970	-680	1.831	-14.050	-18.545	15.020	59.260	61,81%	(22.632)
	• 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	43.185	1.105	1.795	690	-485	186	4	1.609	46.124	93,63%	(2.938)
	KUR	40.519	40.676	41.036	1.105	1.795	690	-397	360	517	1.435	43.285	94,80%	(2.249)
	Non KUR	2.662	2.323	2.149	-	-	0	-88	-173	-513	173	2.839	75,71%	(689)
3	PWG	26.463	41.100	42.961	12.379	10.134	-2.245	3.822	1.862	16.498	8.272	35.996	119,35%	6.966
	Cilem	12.356	22.408	24.168	5.133	3.025	-2.108	3.536	1.759	11.812	1.265	16.966	142,45%	7.202
	Gadai	14.108	18.691	18.793	7.246	7.110	-137	287	102	4.686	7.007	19.030	98,76%	(236)
4	CFG	179.631	207.954	208.382	6.624	7.223	599	1.235	429	28.751	6.795	196.796	105,89%	11.586
	CF 1	55.651	66.800	68.202	3.540	3.263	-277	131	1.402	12.550	1.861	59.151	115,30%	9.051
	Total Griya	50.392	58.396	59.595	3.160	2.760	-400	0	1.199	9.203	1.561	52.245	114,07%	7.350
	• Total Non Program	50.392	58.396	59.595	3.160	2.760	-400	1.972	1.199	9.203	1.561	52.245	114,07%	7.350
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.404	8.607	380	503	123	131	203	3.347	300	6.906	124,62%	1.701
	CF 2	123.980	141.154	140.181	3.084	3.960	876	1.104	-973	16.201	4.933	137.645	101,84%	2.535
	Mitraguna & Others	122.658	139.810	138.843	3.084	3.960	876	1.111	-967	16.186	4.927	135.502	102,47%	3.342
	Pensiun	1.322	1.344	1.337	-	-	0	-7	-6	15	6	2.144	62,38%	(806)
	Total Pembiayaan	332.261	388.653	377.017	22.234	21.421	-812	10.236	-11.636	44.756	33.057	377.171	99,96%	(154)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	2.073	0,95%	2,25%	4,80%	1.105	1.664	1.058			
	KUR	305	807	765	1.899	0,75%	1,88%	4,63%	1.134	1.594	1.093			
	Non KUR	104	209	203	174	3,92%	8,75%	8,11%	(29)	70	(35)			
3	PWG	-	110	-	476	0,00%	0,00%	1,11%	476	476	366			
	Cilem	-	110	-	476	0,00%	0,00%	1,97%	476	476	366			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	673	818	1.272	4.533	0,37%	0,61%	2,18%	3.261	3.860	3.715			
	CF 1	295	263	265	2.121	0,53%	0,40%	3,11%	1.856	1.826	1.858			
	Total Griya	295	228	-	1.856	0,58%	0,00%	3,11%	1.856	1.561	1.627			
	Oto	-	34	265	265	0,00%	3,15%	3,08%	-	265	231			
	CF 2	379	556	1.007	2.413	0,31%	0,71%	1,72%	1.406	2.034	1.857			
	Mitraguna & Others	379	556	1.007	2.413	0,31%	0,72%	1,74%	1.406	2.034	1.857			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.096	2.241	7.083	0,48%	0,58%	1,88%	4.842	5.493	4.987	0,70%	62,69%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	0,48%	(6)	209	(11)			
	KUR	-	221	215	209	0,00%	0,53%	0,51%	(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%	0,98%	(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%	1,38%	(83)	1.120	(2.191)			
	Mitraguna & Others	815	4.126	2.018	1.935	0,66%	1,44%	1,39%	(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%	-77,42%	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 (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.847	3.348	2.678	165	(670)	(169)	-5,95%	(17.141)	-86,49%	29.919	8,95%	(27.241)
2	Tabungan	188.323	159.348	167.625	166.604	(623)	(1.021)	7.256	4,55%	(21.719)	-11,53%	204.895	81,31%	(38.291)
3	Deposito	54.534	90.709	91.533	91.559	9.966	25	849	0,94%	37.024	67,89%	55.546	164,83%	36.012
	Total	262.676	252.904	262.506	260.840	9.508	(1.665)	7.936	3,14%	(1.836)	-0,70%	290.360	89,83%	(29.520)
	CASA	208.142	162.195	170.973	169.282	(457)	(1.691)	7.087	4,37%	(38.860)	-18,67%	234.814	72,09%	(65.532)
	(%) CASA	79,24%	64,13%	65,13%	64,90%									
	FDR	66,71%	77,92%	76,04%	76,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.849	3.628	3.625	(3)	(223)	-5,80%	(2.561)	-41,40%	-	0,00%	3.625
2	Giro ISE	879	700	420	423	3	(277)	-39,57%	(456)	-51,88%		0,00%	423
3	Tabungan ISE	5.307	3.149	3.208	3.202	(6)	54	1,70%	(2.105)	-39,67%		0,00%	3.202
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	8.981	695	1.265	570	568	1.115	8.274	150	4.660	192,71%	4.320
	KUR	498	6.697	7.752	545	1.195	650	425	1.055	7.255	140	4.169	185,96%	3.583
	Non KUR	209	1.168	1.229	150	70	-80	143	60	1.019	10	492	249,87%	737
3	PWG	23.244	31.127	33.396	10.128	11.591	1.464	566	2.268	10.152	9.323	35.474	94,14%	(2.078)
	Cilem	7.809	11.447	11.427	1.297	1.093	-204	275	-19	3.618	1.112	16.242	70,36%	(4.815)
	Gadai	15.435	19.681	21.968	8.831	10.498	1.667	291	2.287	6.533	8.211	19.232	114,23%	2.736
4	CFG	144.290	157.645	156.796	3.448	1.817	-1.631	722	-850	12.505	2.667	162.791	96,32%	(5.996)
	CF 1	8.588	11.348	11.255	-	-	328	-25	-93	2.667	421	11.541	97,52%	(286)
	Total Griya	7.701	10.278	10.211	-	328	328	0	-68	2.510	396	9.699	105,28%	512
	• Total Non Program	7.409	9.657	9.593	-	328	328	-73	-65	2.184	393	8.705	110,19%	887
	• Program	292	621	618	-	-	0	-3	-3	326	3	993	62,20%	(375)
	Oto	888	1.070	1.045	-	-	0	-25	-25	157	25	1.842	56,70%	(798)
	CF 2	135.702	146.297	145.540	3.448	1.489	-1.959	747	-757	9.839	2.246	151.250	96,23%	(5.710)
	Mitraguna & Others	125.011	133.401	132.037	2.813	755	-2.058	360	-1.364	7.026	2.119	138.855	95,09%	(6.818)
	Pensiun	10.691	12.897	13.504	635	734	99	387	607	2.813	127	12.395	108,94%	1.108
	Total Pembiayaan	175.227	197.073	199.606	14.270	14.673	403	1.855	2.532	24.378	12.141	209.912	95,09%	(10.306)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	933	0,00%	0,00%	10,38%	933	933	933			
	KUR	-	-	-	570	0,00%	0,00%	7,35%	570	570	570			
	Non KUR	-	-	-	363	0,00%	0,00%	29,55%	363	363	363			
3	PWG	-	6	86	205	0,00%	0,00%	0,61%	119	205	199			
	Cilem	-	6	-	188	0,00%	0,00%	1,65%	188	188	182			
	Gadai	-	-	86	16	0,00%	0,44%	0,08%	(70)	16	16			
4	CFG	2.296	2.213	3.915	5.325	1,59%	2,48%	3,40%	1.410	3.028	3.112			
	CF 1	66	58	54	75	0,77%	0,48%	0,66%	20	8	17			
	Total Griya	66	58	54	75	0,86%	0,53%	0,73%	20	8	17			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	2.155	3.861	5.250	1,64%	2,64%	3,61%	1.389	3.020	3.095			
	Mitraguna & Others	2.230	2.155	3.861	5.250	1,78%	2,89%	3,98%	1.389	3.020	3.095			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.296	2.219	4.001	6.462	1,31%	2,03%	3,24%	2.461	4.166	4.243	1,68%	48,20%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	3.444	2,86%	2,49%	2,20%	(489)	(676)	(1.322)			
	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	3.444	3,00%	2,69%	2,37%	(489)	(629)	(1.322)			
	Mitraguna & Others	4.073	4.766	3.933	3.444	3,26%	2,95%	2,61%	(489)	(629)	(1.322)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	4.766	3.933	3.444	2,35%	2,00%	1,73%	(489)	(676)	(1.322)	5,88%	-240,59%	4,2%

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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	581	464	430	(130)	(34)	(151)	-26,02%	(1.657)	-79,39%	2.831	15,19%	(2.402)
2	Tabungan	37.117	37.936	37.608	38.569	1.771	960	632	1,67%	1.452	3,91%	41.689	92,52%	(3.120)
3	Deposito	10.740	12.543	12.547		3	0	4	0,03%	1.808	16,83%	10.799	116,19%	1.749
	Total	49.943	51.061	50.620	51.546	1.644	926	485	0,95%	1.602	3,21%	55.319	93,18%	(3.773)
	CASA	39.204	38.517	38.073	38.999	1.641	926	481	1,25%	(205)	-0,52%	44.520	87,60%	(5.522)
	(%) CASA	78,50%	75,43%	75,21%	75,66%									
	FDR	145,08%	123,76%	124,28%	122,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	621	512	442		(70)	(180)	-28,91%	(139)	-23,96%	-	0,00%	442
2	Giro ISE	1	1	1	1		0	0	0,00%	0	15,23%		0,00%	1
3	Tabungan ISE	580	620	511	441		(70)	(180)	-28,96%	(139)	-24,02%		0,00%	441
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.786	2.760	518	206	-312	279	-27	1.525	233	2.437	113,25%	323
	Cilem	1.235	2.786	2.760	518	206	-312	279	-27	1.525	233	2.437	113,25%	323
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	60.153	1.486	650	-836	-236	-254	-11.068	904	65.025	92,51%	(4.872)
	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	59.742	1.486	650	-836	-234	-249	-11.016	899	64.567	92,53%	(4.826)
	Mitraguna & Others	66.540	55.348	55.135	1.370	650	-720	-292	-213	-11.406	863	58.095	94,90%	(2.960)
	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	62.913	2.004	856	-1.148	43	-281	-9.544	1.137	67.462	93,26%	(4.549)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Cilem	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	3.788	2.416	2.433	4,24%	4,00%	4,04%	18	(590)	(1.354)			
	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	2.433	4,27%	4,03%	4,07%	18	(590)	(1.354)			
	Mitraguna & Others	2.931	3.788	2.416	2.433	4,41%	4,36%	4,41%	18	(498)	(1.354)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	2.433	4,17%	3,82%	3,87%	18	(590)	(1.372)	0,00%	100,00%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	5.073	3.961	4.194	17,29%	6,56%	6,97%	233	(8.119)	(879)			
	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	4.194	17,40%	6,60%	7,02%	233	(8.119)	(879)			
	Mitraguna & Others	11.834	4.895	3.785	4.019	17,79%	6,84%	7,29%	233	(7.816)	(877)			
	Pensiun	479	178	175	175	0,66%	0,28%	3,81%	-	(303)	(2)			
	Total Pembiayaan	12.313	5.073	3.961	4.194	16,99%	6,27%	6,67%	233	(8.119)	(879)	0,00%	100,00%	-6,7%

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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	29.931	26.645	26.387	(8.858)	(258)	(3.544)	-11,84%	(32.775)	-55,40%	67.212	39,26%	(40.825)
2	Tabungan	111.248	116.480	116.285	117.724	979	1.439	1.244	1,07%	6.476	5,82%	122.554	96,06%	(4.829)
3	Deposito	16.666	19.273	19.385	19.386	84	1	112	0,58%	2.719	16,32%	17.662	109,76%	1.724
	Total	187.077	165.684	162.316	163.497	(7.794)	1.181	(2.187)	-1,32%	(23.580)	-12,60%	207.427	78,82%	(43.930)
	CASA	170.411	146.411	142.931	144.111	(7.878)	1.181	(2.299)	-1,57%	(26.299)	-15,43%	189.765	75,94%	(45.654)
	(%) CASA	91,09%	88,37%	88,06%	88,14%									
	FDR	105,51%	129,76%	133,39%	132,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.571	3.215	3.235		20	664	25,83%	(585)	-15,31%	-	0,00%	3.235
2	Giro ISE	954	1.109	1.605	1.631		26	522	47,08%	677	70,91%		0,00%	1.631
3	Tabungan ISE	2.866	1.462	1.610	1.605		(6)	142	9,71%	(1.261)	-44,01%		0,00%	1.605
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.509	3.243	-	-	0	-803	733	-58	(733)	3.301	98,25%	(58)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.509	3.243	-	-	0	-803	733	-58	(733)	3.301	98,25%	(58)
	• Local Champion	3.301	2.509	3.243	-	-	0	-803	733	-58	(733)	3.301	98,25%	(58)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.952	49.631	1.975	1.870	-105	192	-321	3.534	2.191	50.846	97,61%	(1.215)
	KUR	42.963	47.375	47.167	1.975	1.870	-105	402	-207	4.205	2.077	47.582	99,13%	(414)
	Non KUR	3.135	2.578	2.464	-	-	0	-210	-114	-671	114	3.264	75,48%	(800)
3	PWG	20.876	29.833	31.577	9.021	9.963	942	783	1.744	10.702	8.219	34.041	92,76%	(2.464)
	Cilem	7.514	12.221	12.679	1.951	1.393	-559	700	458	5.164	935	15.758	80,46%	(3.079)
	Gadai	13.361	17.612	18.899	7.070	8.571	1.500	83	1.286	5.537	7.284	18.284	103,36%	615
4	CFG	127.111	132.702	132.059	2.785	5.468	2.682	1.128	-643	4.948	6.111	138.671	95,23%	(6.612)
	CF 1	49.510	49.324	49.821	1.245	2.743	1.497	766	497	312	2.246	50.982	97,72%	(1.161)
	Total Griya	39.898	38.758	39.272	150	2.358	2.208	0	514	-626	1.844	40.670	96,56%	(1.398)
	• Total Non Program	39.898	38.758	39.272	150	2.358	2.208	-310	514	-626	1.844	40.670	96,56%	(1.398)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.549	1.095	385	-711	766	-17	938	401	10.312	102,30%	237
	CF 2	77.602	83.378	82.238	1.540	2.725	1.185	362	-1.140	4.636	3.865	87.689	93,78%	(5.451)
	Mitraguna & Others	75.812	81.522	80.103	1.540	2.425	885	383	-1.419	4.291	3.844	85.492	93,70%	(5.388)
	Pensiun	1.790	1.856	2.135	-	300	300	-21	279	345	21	2.197	97,16%	(62)
	Total Pembiayaan	197.385	214.997	216.511	13.782	17.301	3.519	1.301	1.513	19.126	15.788	226.859	95,44%	(10.348)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	496	444	1.336	0,27%	0,89%	2,69%	892	1.212	840			
	KUR	68	354	332	1.138	0,16%	0,70%	2,41%	806	1.071	784			
	Non KUR	56	141	112	197	1,79%	4,34%	8,02%	86	141	56			
3	PWG	-	158	-	208	0,00%	0,00%	0,66%	208	208	50			
	Cilem	-	158	-	208	0,00%	0,00%	1,64%	208	208	50			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.018	301	3.874	1.175	1,59%	2,92%	0,89%	(2.699)	(843)	874			
	CF 1	1.770	144	1.943	601	3,58%	3,94%	1,21%	(1.342)	(1.170)	456			
	Total Griya	1.463	92	1.943	299	3,67%	5,01%	0,76%	(1.644)	(1.164)	207			
	Oto	307	52	-	301	3,19%	0,00%	2,86%	301	(6)	249			
	CF 2	248	157	1.932	574	0,32%	2,32%	0,70%	(1.357)	327	417			
	Mitraguna & Others	248	157	1.932	574	0,33%	2,37%	0,72%	(1.357)	327	417			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	2.719	1,09%	2,01%	1,26%	(1.599)	577	1.764	0,35%	71,79%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	59,77%	46,25%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	59,77%	46,25%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	612	561	260	1,07%	1,12%	0,52%	(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%	3,67%	(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	1.028	0,26%	1,79%	0,78%	(1.345)	692	(1.356)			
	CF 1	297	1.504	1.529	183	0,60%	3,10%	0,37%	(1.345)	(114)	(1.321)			
	Total Griya	297	1.504	1.529	183	0,74%	3,94%	0,47%	(1.345)	(114)	(1.321)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	880	845	845	0,05%	1,01%	1,03%	-	806	(36)			
	Mitraguna & Others	39	880	845	845	0,05%	1,04%	1,05%	-	806	(36)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.496	4.435	2.788	0,42%	2,06%	1,29%	(1.647)	1.959	(1.708)	0,25%	80,45%	-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 (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	4.356	4.444	1.449	(6.165)	(2.995)	(2.907)	-66,74%	(478)	-24,81%	9.349	15,50%	(7.900)
2	Tabungan	70.495	80.102	78.021	80.798	60	2.777	696	0,87%	10.302	14,61%	83.156	97,16%	(2.359)
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	175.860	175.642	(6.140)	(218)	(2.222)	-1,25%	38.955	28,50%	157.499	111,52%	18.143
	CASA	72.423	84.458	82.465	82.247	(6.105)	(218)	(2.211)	-2,62%	9.824	13,56%	92.505	88,91%	(10.258)
	(%) CASA	52,98%	47,48%	46,89%	46,83%									
	FDR	94,77%	83,31%	85,05%	85,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	4.213	3.255	4.105	851	(108)	-2,56%	2.783	210,53%	-	0,00%	4.105	
2	Giro ISE	771	617	656	622	(34)	5	0,83%	(149)	-19,28%		0,00%	622	
3	Tabungan ISE	551	3.596	2.598	3.483	885	(113)	-3,15%	2.932	532,02%		0,00%	3.483	
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.637	34.399	1.600	780	-820	351	-239	2.640	1.019	35.966	95,64%	(1.567)
	KUR	29.577	32.136	31.959	1.400	780	-620	208	-177	2.382	957	33.596	95,13%	(1.637)
	Non KUR	2.181	2.502	2.440	200	-	-200	143	-62	259	62	2.370	102,95%	70
3	PWG	6.201	8.970	8.947	886	700	-186	127	-23	2.746	723	12.535	71,38%	(3.587)
	Cilem	6.201	8.970	8.947	886	700	-186	127	-23	2.746	723	12.535	71,38%	(3.587)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	106.224	3.719	2.895	-824	1.299	1.653	14.643	1.242	101.093	105,08%	5.131
	CF 1	23.474	29.603	29.555	621	350	-271	136	-48	6.081	398	26.174	112,92%	3.381
	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	9.555	495	-	-495	136	-224	3.343	224	7.981	119,71%	1.573
	CF 2	68.107	74.968	76.669	3.098	2.545	-553	1.163	1.701	8.562	844	74.920	102,34%	1.750
	Mitraguna & Others	64.272	71.142	72.871	3.098	2.545	-553	1.190	1.728	8.599	817	70.925	102,74%	1.946
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,09%	(196)
	Total Pembiayaan	129.541	148.179	149.570	6.205	4.375	-1.830	1.776	1.392	20.029	2.983	149.594	99,98%	(24)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	6	3	1.126	0,01%	0,01%	3,27%	1.123	1.122	1.121			
	KUR	-	6	3	850	0,00%	0,01%	2,66%	846	850	844			
	Non KUR	4	-	-	277	0,19%	0,00%	11,35%	277	273	277			
3	PWG	48	155	-	256	0,78%	0,00%	2,86%	256	208	101			
	Cilem	48	155	-	256	0,78%	0,00%	2,86%	256	208	101			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	2.121	0,60%	1,37%	2,00%	691	1.574	402			
	CF 1	172	1.253	1.127	1.777	0,73%	3,81%	6,01%	651	1.606	525			
	Total Griya	-	1.128	1.127	1.421	0,00%	5,68%	7,10%	294	1.421	293			
	Oto	172	125	-	357	2,76%	0,00%	3,73%	357	185	232			
	CF 2	375	466	304	344	0,55%	0,41%	0,45%	40	(32)	(122)			
	Mitraguna & Others	375	466	304	344	0,58%	0,43%	0,47%	40	(32)	(122)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	3.504	0,46%	0,97%	2,34%	2.070	2.904	1.624	0,79%	66,07%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	316	315	315	0,23%	0,91%	0,92%	-	241	(0)			
	KUR	70	316	315	315	0,24%	0,98%	0,99%	-	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%	2,13%	-	-	-			
	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%	13,22%	-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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.318	3.181	3.116	(437)	(65)	(3.202)	-50,68%	(1.190)	-27,64%	11.989	25,99%	(8.873)
2	Tabungan	84.533	86.328	84.677	85.346	2.903	669	(982)	-1,14%	813	0,96%	96.135	88,78%	(10.789)
3	Deposito	19.903	28.614	28.308	28.334	(41)	26	(280)	-0,98%	8.431	42,36%	20.471	138,41%	7.863
	Total	108.741	121.259	116.165	116.795	2.425	630	(4.464)	-3,68%	8.054	7,41%	128.595	90,82%	(11.800)
	CASA	88.838	92.645	87.857	88.461	2.466	604	(4.184)	-4,52%	(377)	-0,42%	108.123	81,81%	(19.662)
	(%) CASA	81,70%	76,40%	75,63%	75,74%									
	FDR	78,57%	82,93%	87,19%	86,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.916	4.558	3.835	3.363	(472)	(1.195)	-26,21%	(552)	-14,11%	-	0,00%	3.363
2	Giro ISE	3.001	3.483	2.803	2.318	(485)	(1.165)	-33,44%	(682)	-22,74%		0,00%	2.318
3	Tabungan ISE	915	1.075	1.033	1.045	13	(30)	-2,82%	130	14,22%		0,00%	1.045
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	3.868	-	300	300	-116	191	799	109	6.683	57,87%	(2.816)
	KUR	2.657	3.421	3.617	-	300	300	-110	196	960	104	6.060	59,68%	(2.443)
	Non KUR	412	256	251	-	-	0	-5	-5	-161	5	623	40,24%	(372)
3	PWG	13.521	18.647	18.734	4.658	5.056	398	465	87	5.213	4.970	25.439	73,64%	(6.705)
	Cilem	6.370	9.633	9.245	1.156	534	-622	180	-387	2.875	921	15.191	60,86%	(5.946)
	Gadai	7.151	9.015	9.488	3.502	4.522	1.020	285	474	2.338	4.049	10.247	92,59%	(759)
4	CFG	68.150	78.238	78.684	3.022	2.379	-644	1.605	446	10.535	1.932	85.232	92,32%	(6.548)
	CF 1	32.030	34.375	33.922	360	150	-210	181	-453	1.892	603	33.473	101,34%	449
	Total Griya	25.555	26.636	26.427	-	150	150	0	-210	871	360	25.620	103,15%	806
	• Total Non Program	25.555	26.636	26.427	-	150	150	-440	-210	871	360	25.620	103,15%	806
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	6.475	7.739	7.495	360	-	-360	181	-244	1.020	244	7.853	95,45%	(358)
	CF 2	36.119	43.863	44.763	2.662	2.229	-434	1.424	899	8.643	1.329	51.759	86,48%	(6.996)
	Mitraguna & Others	32.486	40.541	41.387	2.662	2.069	-594	1.458	846	8.901	1.223	48.065	86,11%	(6.678)
	Pensiun	3.633	3.322	3.376	-	160	160	-34	54	-257	106	3.694	91,38%	(318)
	Total Pembiayaan	85.434	100.562	101.286	7.680	7.735	55	1.954	724	15.852	7.011	118.049	85,80%	(16.763)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	33	171	0,00%	0,90%	4,43%	139	171	171			
	KUR	-	-	33	171	0,00%	0,96%	4,74%	139	171	171			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	95	-	407	0,00%	0,00%	2,17%	407	407	312			
	Cilem	-	95	-	357	0,00%	0,00%	3,86%	357	357	262			
	Gadai	-	-	-	50	0,00%	0,00%	0,53%	50	50	50			
4	CFG	1.050	320	644	1.325	1,54%	0,82%	1,68%	680	274	1.005			
	CF 1	1.050	227	520	907	3,28%	1,51%	2,68%	387	(143)	681			
	Total Griya	697	227	520	907	2,73%	1,95%	3,43%	387	211	681			
	Oto	353	-	-	-	5,46%	0,00%	0,00%	-	(353)	-			
	CF 2	-	93	124	417	0,00%	0,28%	0,93%	293	417	324			
	Mitraguna & Others	-	93	124	417	0,00%	0,31%	1,01%	293	417	324			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	1.903	1,23%	0,67%	1,88%	1.226	853	1.488	1,40%	25,39%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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%	2,23%	-	(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%	1,18%	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%	1,84%	(7)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	1,99%	(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%	-312,78%	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 (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.449	8.038	8.383	(16.331)	345	(1.066)	-11,29%	702	9,14%	14.948	56,08%	(6.565)
2	Tabungan	96.197	117.846	114.557	115.116	15.747	559	(2.730)	-2,32%	18.918	19,67%	109.632	105,00%	5.484
3	Deposito	50.701	45.337	45.950	45.951	792	1	614	1,35%	(4.751)	-9,37%	51.441	89,33%	(5.491)
	Total	154.579	172.632	168.545	169.449	208	904	(3.183)	-1,84%	14.870	9,62%	176.021	96,27%	(6.572)
	CASA	103.878	127.295	122.595	123.498	(584)	904	(3.797)	-2,98%	19.620	18,89%	124.580	99,13%	(1.081)
	(%) CASA	67,20%	73,74%	72,74%	72,88%									
	FDR	122,53%	116,46%	120,57%	119,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.386	4.147	4.153		6	(233)	-5,32%	215	5,46%	-	0,00%	4.153
2	Giro ISE	1.498	2.690	2.702	2.705		3	15	0,56%	1.207	80,54%		0,00%	2.705
3	Tabungan ISE	2.310	1.566	1.315	1.318		3	(248)	-15,86%	(992)	-42,95%		0,00%	1.318
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.815	35.878	1.408	1.800	392	258	63	1.459	1.737	38.024	94,36%	(2.146)
	KUR	32.500	34.010	34.243	1.408	1.800	392	336	233	1.744	1.567	35.917	95,34%	(1.674)
	Non KUR	1.920	1.805	1.635	-	-	0	-78	-170	-285	170	2.107	77,59%	(472)
3	PWG	17.830	27.612	30.062	7.057	11.833	4.776	1.310	2.450	12.231	9.383	29.751	101,04%	311
	Cilem	5.164	9.572	10.577	1.060	1.783	723	195	1.005	5.413	778	12.528	84,43%	(1.951)
	Gadai	12.666	18.040	19.485	5.997	10.050	4.053	1.115	1.445	6.819	8.605	17.223	113,13%	2.262
4	CFG	137.158	137.626	137.270	1.944	1.436	-508	-2.117	-356	112	1.792	145.889	94,09%	(8.620)
	CF 1	38.164	40.347	40.297	665	446	-219	-49	-50	2.133	496	39.148	102,94%	1.149
	Total Griya	33.008	34.101	34.233	530	446	-84	0	131	1.225	315	32.722	104,62%	1.511
	• Total Non Program	33.008	34.101	34.233	530	446	-84	-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	6.064	135	-	-135	-49	-181	908	181	6.426	94,37%	(362)
	CF 2	98.994	97.279	96.973	1.279	990	-289	-2.068	-306	-2.021	1.296	106.742	90,85%	(9.769)
	Mitraguna & Others	71.310	71.137	70.983	965	760	-205	-1.970	-155	-328	915	80.263	88,44%	(9.280)
	Pensiun	27.683	26.142	25.990	314	230	-84	-98	-152	-1.693	382	26.479	98,15%	(489)
	Total Pembiayaan	189.407	201.052	203.209	10.409	15.070	4.661	-548	2.157	13.802	12.912	213.665	95,11%	(10.455)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	874	721	983	0,69%	2,01%	2,74%	263	746	109			
	KUR	105	712	543	872	0,32%	1,60%	2,55%	329	767	160			
	Non KUR	133	163	177	111	6,92%	9,83%	6,82%	(66)	(21)	(51)			
3	PWG	-	23	-	509	0,00%	0,00%	1,69%	509	509	486			
	Cilem	-	23	-	192	0,00%	0,00%	1,82%	192	192	169			
	Gadai	-	-	-	317	0,00%	0,00%	1,63%	317	317	317			
4	CFG	1.146	1.276	1.668	3.177	0,84%	1,21%	2,31%	1.509	2.031	1.901			
	CF 1	198	225	738	910	0,52%	1,83%	2,26%	172	712	686			
	Total Griya	73	4	609	605	0,22%	1,79%	1,77%	(4)	532	602			
	Oto	125	221	129	305	2,42%	2,07%	5,03%	176	180	84			
	CF 2	948	1.052	929	2.267	0,96%	0,96%	2,34%	1.337	1.319	1.215			
	Mitraguna & Others	799	816	691	2.215	1,12%	0,97%	3,12%	1.525	1.417	1.400			
	Pensiun	149	236	238	51	0,54%	0,91%	0,20%	(187)	(98)	(185)			
	Total Pembiayaan	1.384	2.174	2.388	4.670	0,73%	1,19%	2,30%	2.282	3.286	2.496	1,85%	19,65%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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	318	1,39%	1,06%	0,89%	(61)	(159)	0			
	KUR	477	210	248	186	1,47%	0,73%	0,54%	(61)	(291)	(23)			
	Non KUR	-	108	132	132	0,00%	7,30%	8,06%	-	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	2.658	3,20%	1,69%	1,94%	338	(1.736)	(2.172)			
	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%	3,72%	3,83%	-	(72)	-			
	CF 2	3.064	2.239	428	767	3,10%	0,44%	0,79%	338	(2.298)	(1.472)			
	Mitraguna & Others	2.968	2.009	342	442	4,16%	0,48%	0,62%	100	(2.525)	(1.567)			
	Pensiun	97	230	86	325	0,05%	0,04%	1,25%	238	228	95			
	Total Pembiayaan	4.871	5.148	2.699	2.976	2,57%	1,34%	1,46%	277	(1.895)	(2.172)	1,34%	8,84%	-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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	13.161	13.645	13.815	(293)	170	654	4,97%	1.019	7,97%	23.544	58,68%	(9.729)
2	Tabungan	133.664	148.730	150.057	151.386	4.363	1.330	2.657	1,79%	17.723	13,26%	150.993	100,26%	393
3	Deposito	120.976	139.871	138.271	138.272	250	1	(1.599)	-1,14%	17.296	14,30%	122.375	112,99%	15.897
	Total	267.435	301.762	301.972	303.473	4.321	1.501	1.711	0,57%	36.038	13,48%	296.912	102,21%	6.561
	CASA	146.460	161.891	163.701	165.201	4.071	1.500	3.310	2,04%	18.742	12,80%	174.537	94,65%	(9.336)
	(%) CASA	54,76%	53,65%	54,21%	54,44%									
	FDR	60,13%	60,18%	60,79%	60,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	3.921	4.045	4.111		66	190	4,84%	529	14,76%	-	0,00%	4.111
2	Giro ISE	1.025	1.483	1.136	1.177		41	(305)	-20,60%	152	14,87%		0,00%	1.177
3	Tabungan ISE	2.557	2.438	2.909	2.933		25	495	20,30%	376	14,72%		0,00%	2.933
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	39.082	38.853	1.350	1.060	-290	-1.024	-229	-1.799	1.289	43.620	89,07%	(4.766)
	KUR	37.299	37.085	36.784	1.350	900	-450	-932	-301	-515	1.201	40.221	91,46%	(3.437)
	Non KUR	3.353	1.997	2.069	-	160	160	-93	72	-1.284	88	3.399	60,88%	(1.330)
3	PWG	6.039	12.787	13.281	1.325	1.202	-123	295	494	7.243	709	13.318	99,73%	(36)
	Cilem	6.039	12.787	13.281	1.325	1.202	-123	295	494	7.243	709	13.318	99,73%	(36)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	131.423	2.895	4.431	1.536	1.025	1.694	17.315	2.737	122.231	107,52%	9.193
	CF 1	24.580	27.346	27.690	763	825	62	-230	343	3.109	481	27.603	100,31%	87
	Total Griya	19.863	21.032	21.345	634	622	-12	0	313	1.482	309	21.311	100,16%	34
	• Total Non Program	19.863	21.032	21.345	634	622	-12	332	313	1.482	309	21.311	100,16%	34
	• 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	103.734	2.132	3.606	1.474	1.255	1.350	14.206	2.256	94.628	109,62%	9.106
	Mitraguna & Others	89.444	101.973	103.121	2.132	3.401	1.269	1.258	1.148	13.678	2.253	93.970	109,74%	9.151
	Pensiun	84	411	612	-	205	205	-3	202	528	3	658	93,14%	(45)
	Total Pembiayaan	160.799	181.599	183.558	5.570	6.693	1.123	295	1.959	22.759	4.735	179.168	102,45%	4.390

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.222	1.028	1.952	2,64%	2,63%	5,02%	923	880	729			
	KUR	877	1.138	947	1.768	2,35%	2,55%	4,81%	821	891	630			
	Non KUR	194	85	81	184	5,80%	4,06%	8,87%	103	(11)	99			
3	PWG	-	92	-	142	0,00%	0,00%	1,07%	142	142	50			
	Cilem	-	92	-	142	0,00%	0,00%	1,07%	142	142	50			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	1.027	0,69%	0,26%	0,78%	685	235	987			
	CF 1	630	40	216	904	2,56%	0,79%	3,27%	688	274	864			
	Total Griya	568	-	175	498	2,86%	0,83%	2,34%	323	(70)	498			
	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	3.121	1,16%	0,75%	1,70%	1.750	1.257	1.766	0,41%	75,65%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.478	1.423	1.633	2,29%	3,64%	4,20%	209	702	155			
	KUR	399	1.277	1.226	1.439	1,07%	3,31%	3,91%	213	1.041	162			
	Non KUR	532	201	197	194	15,87%	9,86%	9,35%	(3)	(339)	(7)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	840	700	697	0,35%	0,54%	0,53%	(3)	296	(143)			
	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	76	0,10%	0,08%	0,07%	(2)	(10)	(4)			
	Mitraguna & Others	85	79	77	76	0,10%	0,08%	0,07%	(2)	(10)	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.317	2.123	2.329	0,83%	1,17%	1,27%	206	998	12	0,44%	65,42%	-0,8%

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 (1-30	Growth (1-30 Oct25)					Target Oct25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25	Sep25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	49.404	50.065	49.915	(1.317)	(150)	511	1,03%	10.732	27,39%	48.893	102,09%	1.022
2	Tabungan	123.525	144.042	145.277	145.505	2.628	228	1.462	1,02%	21.980	17,79%	139.606	104,23%	5.895
3	Deposito	68.863	130.786	124.356	124.306	(20.438)	(50)	(6.480)	-4,95%	55.443	80,51%	69.895	177,85%	54.411
	Total	231.570	324.232	319.698	319.726	(19.127)	28	(4.507)	-1,39%	88.155	38,07%	258.394	123,74%	61.331
	CASA	162.707	193.446	195.342	195.420	1.311	78	1.974	1,02%	32.712	20,10%	188.499	103,67%	6.921
	(%) CASA	70,26%	59,66%	61,10%	61,12%									
	FDR	34,66%	31,02%	31,94%	31,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.412	7.133	6.782		(351)	370	5,77%	890	15,11%	-	0,00%	6.782
2	Giro ISE	3.773	3.632	4.226	3.867		(359)	235	6,48%	94	2,50%		0,00%	3.867
3	Tabungan ISE	2.118	2.780	2.906	2.914		8	134	4,83%	796	37,57%		0,00%	2.914
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.832	10.587	1.209	651	-558	406	-245	3.737	896	12.359	85,66%	(1.773)
	Cilem	6.849	10.832	10.587	1.209	651	-558	406	-245	3.737	896	12.359	85,66%	(1.773)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	91.528	3.809	2.906	-903	1.025	1.791	18.108	1.115	94.346	97,01%	(2.818)
	CF 1	59.117	70.636	72.249	3.359	2.336	-1.023	809	1.613	13.132	723	67.036	107,78%	5.212
	Total Griya	51.507	62.435	63.663	2.352	1.739	-614	0	1.228	12.155	511	58.383	109,04%	5.280
	• Total Non Program	49.547	60.583	61.822	2.352	1.739	-614	1.902	1.239	12.275	499	51.714	119,55%	10.108
	• Program	1.960	1.852	1.841	-	-	0	-12	-12	-119	12	6.669	27,60%	(4.828)
	Oto	7.609	8.201	8.586	1.007	597	-410	809	385	977	212	8.653	99,22%	(67)
	CF 2	14.303	19.101	19.279	450	570	120	216	178	4.976	392	27.310	70,59%	(8.031)
	Mitraguna & Others	14.303	19.089	19.267	450	570	120	216	178	4.965	392	27.073	71,17%	(7.805)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	237	4,98%	(225)
	Total Pembiayaan	80.269	100.568	102.114	5.018	3.556	-1.461	1.432	1.546	21.846	2.011	106.705	95,70%	(4.591)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	185	-	50	0,00%	0,00%	0,48%	50	50	(134)			
	Cilem	-	185	-	50	0,00%	0,00%	0,48%	50	50	(134)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	2.888	0,88%	3,43%	3,15%	(190)	2.238	1.419			
	CF 1	650	1.469	3.077	2.711	1,10%	4,36%	3,75%	(367)	2.061	1.242			
	Total Griya	404	1.275	2.891	2.711	0,79%	4,63%	4,26%	(180)	2.306	1.435			
	Oto	245	193	187	-	3,22%	2,28%	0,00%	(187)	(245)	(193)			
	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	2.938	0,81%	3,06%	2,88%	(139)	2.288	1.285	1,76%	38,97%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	535	534	1,09%	0,60%	0,58%	(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%	-79,86%	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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.782	9.653	7.461	766	(2.192)	(1.321)	-15,04%	(1.372)	-15,54%	17.563	42,48%	(10.102)
2	Tabungan	83.648	72.195	74.521	75.353	(521)	832	3.158	4,37%	(8.295)	-9,92%	95.539	78,87%	(20.186)
3	Deposito	21.297	29.110	29.100	29.101	186	1	(9)	-0,03%	7.804	36,64%	21.602	134,72%	7.499
	Total	113.778	110.087	113.274	111.915	431	(1.359)	1.828	1,66%	(1.863)	-1,64%	134.703	83,08%	(22.788)
	CASA	92.481	80.977	84.175	82.814	245	(1.360)	1.837	2,27%	(9.667)	-10,45%	113.102	73,22%	(30.288)
	(%) CASA	81,28%	73,56%	74,31%	74,00%									
	FDR	151,33%	174,55%	174,48%	176,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.358	5.206	4.754		(452)	(604)	-11,27%	1.339	39,21%	-	0,00%	4.754
2	Giro ISE	1.685	1.616	2.433	2.431		(2)	815	50,46%	745	44,23%		0,00%	2.431
3	Tabungan ISE	1.730	3.743	2.773	2.323		(449)	(1.419)	-37,92%	594	34,31%		0,00%	2.323
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	12.073	11.636	55	190	135	-525	-437	-3.864	627	17.370	66,99%	(5.734)
	KUR	13.526	9.186	8.673	-	30	30	-521	-513	-4.853	543	15.342	56,53%	(6.668)
	Non KUR	1.974	2.886	2.963	55	160	105	-4	77	989	83	2.029	146,04%	934
3	PWG	14.491	21.774	22.791	5.708	5.756	48	1.115	1.017	8.300	4.739	27.944	81,56%	(5.154)
	Cilem	6.823	10.707	11.004	1.207	970	-238	472	297	4.181	672	16.096	68,37%	(5.092)
	Gadai	7.668	11.067	11.787	4.501	4.786	285	643	720	4.118	4.066	11.849	99,48%	(62)
4	CFG	142.193	158.314	163.217	5.664	7.066	1.402	2.416	4.904	21.025	2.162	151.972	107,40%	11.245
	CF 1	6.747	8.905	8.752	-	-	0	-136	-153	2.005	153	8.513	102,82%	240
	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	3.527	-	-	0	-136	-112	244	112	3.863	91,30%	(336)
	CF 2	135.445	149.408	154.465	5.664	7.066	1.402	2.552	5.056	19.020	2.010	143.460	107,67%	11.005
	Mitraguna & Others	125.884	140.596	145.645	5.664	6.966	1.302	2.644	5.048	19.761	1.918	133.242	109,31%	12.402
	Pensiun	9.561	8.812	8.820	-	100	100	-92	8	-741	92	10.217	86,33%	(1.397)
	Total Pembiayaan	172.184	192.160	197.644	11.427	13.012	1.585	3.007	5.484	25.460	7.528	197.287	100,18%	357

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.318	1.610	1.946	8,85%	13,34%	16,72%	336	574	628			
	KUR	1.295	954	1.152	1.323	9,57%	12,54%	15,25%	171	28	369			
	Non KUR	77	364	458	623	3,89%	15,88%	21,02%	164	546	259			
3	PWG	-	-	-	214	0,00%	0,00%	0,94%	214	214	214			
	Cilem	-	-	-	141	0,00%	0,00%	1,28%	141	141	141			
	Gadai	-	-	-	73	0,00%	0,00%	0,62%	73	73	73			
4	CFG	6	146	577	210	0,00%	0,36%	0,13%	(366)	204	65			
	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	6	146	577	210	0,00%	0,39%	0,14%	(366)	204	65			
	Mitraguna & Others	-	146	577	210	0,00%	0,41%	0,14%	(366)	210	65			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	2.370	0,80%	1,14%	1,20%	184	992	907	0,00%	100,00%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	749	865	886	3,76%	7,17%	7,62%	21	304	137			
	KUR	557	728	844	865	4,11%	9,18%	9,97%	21	308	137			
	Non KUR	26	21	21	21	1,32%	0,74%	0,72%	-	(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%	87,82%	-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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	877	893	867	166	(26)	(10)	-1,13%	(5)	-0,60%	1.468	59,10%	(600)
2	Tabungan	63.525	59.825	60.451	61.050	3.484	600	1.225	2,05%	(2.475)	-3,90%	69.755	87,52%	(8.704)
3	Deposito	5.722	7.461	7.426	7.427	(34)	0	(34)	-0,45%	1.704	29,78%	5.899	125,90%	1.528
	Total	70.120	68.163	68.770	69.345	3.616	574	1.181	1,73%	(776)	-1,11%	77.121	89,92%	(7.777)
	CASA	64.398	60.703	61.344	61.918	3.650	574	1.215	2,00%	(2.480)	-3,85%	71.222	86,94%	(9.304)
	(%) CASA	91,84%	89,05%	89,20%	89,29%									
	FDR	73,73%	90,51%	92,17%	91,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.386	3.521	3.468		(53)	82	2,41%	(19)	-0,55%	-	0,00%	3.468
2	Giro ISE	561	445	442	439		(3)	(6)	-1,27%	(121)	-21,66%		0,00%	439
3	Tabungan ISE	2.926	2.941	3.079	3.028		(50)	87	2,96%	102	3,49%		0,00%	3.028
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.876	4.913	273	418	145	46	37	2.329	381	4.963	98,98%	(51)
	Cilem	2.583	4.876	4.913	273	418	145	46	37	2.329	381	4.963	98,98%	(51)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	58.476	1.870	2.755	885	1.032	1.655	9.360	1.100	57.211	102,21%	1.265
	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	58.476	1.870	2.755	885	1.032	1.655	9.360	1.100	57.211	102,21%	1.265
	Mitraguna & Others	45.066	52.568	54.237	1.735	2.545	810	935	1.669	9.171	876	50.440	107,53%	3.797
	Pensiun	4.050	4.253	4.239	135	210	75	97	-14	189	224	6.771	62,60%	(2.532)
	Total Pembiayaan	51.699	61.697	63.388	2.143	3.173	1.030	1.079	1.691	11.689	1.482	62.174	101,95%	1.214

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	99	0,00%	0,00%	2,02%	99	99	99			
	Cilem	-	-	-	99	0,00%	0,00%	2,02%	99	99	99			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	467	0,00%	0,00%	0,80%	467	467	467			
	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	-	-	-	467	0,00%	0,00%	0,80%	467	467	467			
	Mitraguna & Others	-	-	-	467	0,00%	0,00%	0,86%	467	467	467			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	566	0,00%	0,00%	0,89%	566	566	566	2,96%	-231,31%	2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	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%	0,38%	(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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.533	1.902	1.959	127	57	(574)	-22,66%	(125)	-6,01%	5.545	35,33%	(3.586)
2	Tabungan	153.901	142.288	146.415	146.149	(2.334)	(267)	3.861	2,71%	(7.752)	-5,04%	167.276	87,37%	(21.127)
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	177.591	177.382	(3.380)	(209)	1.675	0,95%	(14.799)	-7,70%	209.719	84,58%	(32.337)
	CASA	155.985	144.821	148.317	148.108	(2.206)	(209)	3.287	2,27%	(7.877)	-5,05%	172.821	85,70%	(24.713)
	(%) CASA	81,17%	82,42%	83,52%	83,50%									
	FDR	138,97%	169,47%	169,00%	169,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	470	2.319	2.333	14	1.864	396,84%	1.804	341,03%	-	0,00%	2.333	
2	Giro ISE	45	50	688	700	12	650	1293,69%	655	1451,76%		0,00%	700	
3	Tabungan ISE	484	419	1.631	1.633	2	1.213	289,36%	1.149	237,43%		0,00%	1.633	
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	6.565	350	370	20	178	208	1.484	162	8.115	80,90%	(1.550)
	KUR	4.827	6.161	6.317	350	315	-35	192	156	1.490	159	7.591	83,21%	(1.274)
	Non KUR	254	195	248	-	55	55	-14	52	-6	3	524	47,29%	(276)
3	PWG	24.335	47.140	48.127	6.073	4.701	-1.372	2.141	987	23.792	3.713	38.986	123,45%	9.141
	Cilem	24.335	47.140	48.127	6.073	4.701	-1.372	2.141	987	23.792	3.713	38.986	123,45%	9.141
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	244.219	245.395	7.479	3.760	-3.719	877	1.176	7.791	2.584	245.515	99,95%	(121)
	CF 1	8.506	8.682	8.921	324	420	96	-74	240	415	180	9.959	89,58%	(1.037)
	Total Griya	6.805	6.635	6.948	324	420	96	0	313	144	107	7.194	96,58%	(246)
	• Total Non Program	6.655	6.492	6.805	324	420	96	78	313	150	107	6.686	101,78%	119
	• Program	149	144	143	-	-	0	0	-1	-6	1	508	28,17%	(365)
	Oto	1.701	2.046	1.973	-	-	0	-74	-73	272	73	2.764	71,37%	(791)
	CF 2	229.097	235.537	236.473	7.155	3.340	-3.815	950	937	7.376	2.403	235.557	100,39%	917
	Mitraguna & Others	203.836	209.392	210.545	6.075	3.180	-2.895	466	1.152	6.709	2.028	206.862	101,78%	3.682
	Pensiun	25.262	26.145	25.929	1.080	160	-920	484	-216	667	376	28.694	90,36%	(2.766)
	Total Pembiayaan	267.076	297.763	300.133	13.902	8.831	-5.071	3.195	2.371	33.058	6.460	292.673	102,55%	7.461

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	48	-	444	0,00%	0,00%	6,77%	444	444	396			
	KUR	-	-	-	397	0,00%	0,00%	6,28%	397	397	397			
	Non KUR	-	48	-	48	0,00%	0,00%	19,22%	48	48	(1)			
3	PWG	-	297	-	946	0,00%	0,00%	1,97%	946	946	649			
	Cilem	-	297	-	946	0,00%	0,00%	1,97%	946	946	649			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	2.755	3.424	5.362	1,09%	1,40%	2,19%	1.938	2.778	2.607			
	CF 1	819	603	533	1.190	9,63%	6,14%	13,34%	657	371	587			
	Total Griya	819	603	533	1.190	12,04%	8,04%	17,13%	657	371	587			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.152	2.890	4.172	0,77%	1,23%	1,76%	1.282	2.407	2.020			
	Mitraguna & Others	1.765	1.872	2.749	3.608	0,87%	1,31%	1,71%	859	1.843	1.736			
	Pensiun	-	280	141	564	0,00%	0,54%	2,17%	423	564	284			
	Total Pembiayaan	2.584	3.101	3.424	6.752	0,97%	1,15%	2,25%	3.329	4.168	3.652	0,59%	73,74%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.644	3.535	3.501	1,42%	1,45%	1,43%	(34)	131	(143)			
	CF 1	340	377	540	364	4,00%	6,22%	4,09%	(175)	24	(13)			
	Total Griya	340	377	540	364	5,00%	8,13%	5,25%	(175)	24	(13)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.267	2.995	3.136	1,32%	1,27%	1,33%	141	107	(130)			
	Mitraguna & Others	2.939	3.267	2.995	2.995	1,44%	1,43%	1,42%	(0)	56	(271)			
	Pensiun	90	-	-	141	0,03%	0,00%	0,54%	141	51	141			
	Total Pembiayaan	3.370	3.644	3.535	3.501	1,26%	1,19%	1,17%	(34)	131	(143)	0,51%	56,34%	-0,7%

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 (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan		-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.704	654	655	784	0	(1.049)	-61,57%	59	9,97%	8.467	7,73%	(7.813)
2	Tabungan	46.385	45.400	46.409	46.926	660	517	1.527	3,36%	541	1,17%	57.671	81,37%	(10.745)
3	Deposito	18.302	22.298	47.211	47.011	(907)	(200)	24.713	110,83%	28.709	156,86%	18.838	249,56%	28.173
	Total	65.283	69.401	94.274	94.592	537	318	25.190	36,30%	29.309	44,90%	84.976	111,32%	9.616
	CASA	46.981	47.103	47.064	47.581	1.444	518	478	1,01%	600	1,28%	66.138	71,94%	(18.557)
	(%) CASA	71,97%	67,87%	49,92%	50,30%									
	FDR	134,21%	137,49%	102,58%	102,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.398	953	972	978	6	25	2,62%	(420)	-30,02%	-	0,00%	978
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,79%		0,00%	1
3	Tabungan ISE	1.358	952	971	977	6	25	2,62%	(381)	-28,05%		0,00%	977
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	15.773	16.310	445	1.335	890	-82	537	872	798	17.643	92,44%	(1.333)
	KUR	14.693	15.230	15.787	445	1.335	890	-62	557	1.094	778	16.784	94,06%	(996)
	Non KUR	745	543	523	-	-	0	-20	-20	-222	20	860	60,83%	(337)
3	PWG	3.211	6.099	6.078	860	512	-348	427	-21	2.867	533	7.318	83,05%	(1.240)
	Cilem	3.211	6.099	6.078	860	512	-348	427	-21	2.867	533	7.318	83,05%	(1.240)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	74.318	1.716	1.426	-290	216	767	5.349	659	76.308	97,39%	(1.991)
	CF 1	2.071	9.541	10.274	690	801	111	-0	733	8.203	68	4.985	206,12%	5.289
	Total Griya	1.516	8.512	9.267	669	801	132	0	755	7.751	46	3.711	249,71%	5.556
	• 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	4.387	669	164	-505	705	148	4.387	16	0	0,00%	4.387
	Oto	555	1.029	1.007	21	-	-21	-0	-22	452	22	1.274	79,10%	(266)
	CF 2	66.897	64.010	64.044	1.026	625	-401	216	34	-2.854	591	71.324	89,79%	(7.280)
	Mitraguna & Others	64.762	61.071	61.136	890	625	-265	110	64	-3.627	561	68.225	89,61%	(7.090)
	Pensiun	2.135	2.939	2.908	136	-	-136	106	-31	773	31	3.098	93,86%	(190)
	Total Pembiayaan	87.617	95.422	96.705	3.021	3.273	252	561	1.283	9.089	1.990	101.269	95,49%	(4.564)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	375	323	840	0,98%	2,05%	5,15%	517	689	465			
	KUR	98	286	236	769	0,67%	1,55%	4,87%	533	672	484			
	Non KUR	53	90	87	71	7,15%	15,97%	13,52%	(16)	17	(19)			
3	PWG	-	132	-	23	0,00%	0,00%	0,38%	23	23	(109)			
	Cilem	-	132	-	23	0,00%	0,00%	0,38%	23	23	(109)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	3.878	1,23%	4,18%	5,22%	801	3.033	1.063			
	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	3.878	1,26%	4,81%	6,06%	801	3.033	1.063			
	Mitraguna & Others	846	2.815	3.078	3.878	1,31%	5,04%	6,34%	801	3.033	1.063			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.322	3.401	4.741	1,14%	3,56%	4,90%	1.341	3.745	1.419	1,52%	69,01%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	337	329	107	0,73%	2,08%	0,66%	(221)	(5)	(230)			
	KUR	75	300	292	70	0,51%	1,92%	0,45%	(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	5.687	3,51%	5,19%	7,65%	1.871	3.268	2.054			
	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	5.687	3,62%	5,96%	8,88%	1.871	3.268	2.054			
	Mitraguna & Others	2.420	3.633	3.817	5.687	3,74%	6,25%	9,30%	1.871	3.268	2.054			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	3.970	4.145	5.794	2,89%	4,34%	5,99%	1.649	3.263	1.824	3,86%	35,52%	-2,1%

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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.336	4.248	4.456	720	207	1.119	33,55%	(1.421)	-24,18%	13.272	33,57%	(8.817)
2	Tabungan	83.977	87.989	88.834	90.993	(1.320)	2.159	3.004	3,41%	7.016	8,35%	95.909	94,87%	(4.916)
3	Deposito	19.184	13.176	13.402	13.402	(396)	0	227	1,72%	(5.782)	-30,14%	19.742	67,89%	(6.340)
	Total	109.038	104.501	106.485	108.851	(996)	2.366	4.350	4,16%	(187)	-0,17%	128.924	84,43%	(20.073)
	CASA	89.854	91.325	93.082	95.448	(600)	2.366	4.124	4,52%	5.594	6,23%	109.181	87,42%	(13.733)
	(%) CASA	82,41%	87,39%	87,41%	87,69%									
	FDR	40,48%	58,79%	57,96%	56,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.282	8.058	8.245		187	(38)	-0,46%	(336)	-3,92%	-	0,00%	8.245
2	Giro ISE	1.236	912	781	801		20	(112)	-12,24%	(435)	-35,22%		0,00%	801
3	Tabungan ISE	7.345	7.370	7.277	7.444		167	74	1,00%	99	1,35%		0,00%	7.444
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	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	13.523	1.200	890	-310	961	596	4.019	294	13.454	100,51%	69
	KUR	9.147	11.975	12.405	950	700	-250	720	430	3.258	270	12.886	96,27%	(481)
	Non KUR	358	953	1.119	250	190	-60	241	166	761	24	569	196,66%	550
3	PWG	9.262	11.837	11.459	498	565	67	-1.029	-378	2.197	942	15.146	75,66%	(3.687)
	Cilem	9.262	11.837	11.459	498	565	67	-1.029	-378	2.197	942	15.146	75,66%	(3.687)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.603	1.418	1.277	-141	-0	79	11.227	1.198	44.532	82,20%	(7.929)
	CF 1	14.455	17.279	17.646	1.138	916	-222	-117	366	3.191	549	16.635	106,08%	1.011
	Total Griya	3.903	7.993	8.646	1.004	729	-275	0	653	4.743	77	4.696	184,11%	3.950
	• Total Non Program	3.903	6.912	6.899	-	60	60	-72	-13	2.996	73	4.696	146,91%	2.203
	• Program	-	1.082	1.747	1.004	669	-335	1.082	665	1.747	4	0	0,00%	1.747
	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	61.720	3.116	2.732	-384	-79	287	17.577	2.445	73.132	84,40%	(11.412)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	90	0,00%	0,00%	0,67%	90	90	90			
	KUR	-	-	-	90	0,00%	0,00%	0,73%	90	90	90			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	78	-	259	0,00%	0,00%	2,26%	259	259	181			
	Cilem	-	78	-	259	0,00%	0,00%	2,26%	259	259	181			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	556	1,42%	1,11%	1,52%	151	196	(162)			
	CF 1	360	718	405	539	2,49%	2,35%	3,06%	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	906	0,82%	0,66%	1,47%	500	546	109	3,03%	-106,84%	1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	1.252	826	822	(348)	(4)	(430)	-34,36%	819	23693,43%	5	#####	817
2	Tabungan	34.487	30.560	30.935	31.037	(409)	102	478	1,56%	(3.450)	-10,00%	39.133	79,31%	(8.096)
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	34.266	34.364	(658)	99	47	0,14%	(3.644)	-9,59%	42.706	80,47%	(8.342)
	CASA	34.491	31.812	31.761	31.860	(758)	99	47	0,15%	(2.631)	-7,63%	39.139	81,40%	(7.279)
	(%) CASA	90,75%	92,70%	92,69%	92,71%									
	FDR	1,90%	2,84%	2,85%	2,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	159	76	87	80	(7)	4	4,97%	(79)	-49,91%	-	0,00%	80
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	159	76	87	80	(7)	4	4,97%	(79)	-49,91%		0,00%	80
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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	949	889	54	4	-50	-68	-60	245	64	1.666	53,37%	(777)
	Cilem	644	949	889	54	4	-50	-68	-60	245	64	1.666	53,37%	(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	56,01%	(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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	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