

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.503.260	1.511.279	74.764	8.019	79.856	5,58%	400.217	36,02%	1.322.054	114,31%	189.225
2	Tabungan	4.778.169	5.005.887	5.021.918	5.117.615	85.418	95.696	111.728	2,23%	339.446	7,10%	5.099.763	100,35%	17.852
3	Deposito	1.667.902	1.728.824	1.698.150	1.697.645	405	(504)	(31.178)	-1,80%	29.743	1,78%	1.686.464	100,66%	11.182
	Total	7.557.133	8.166.133	8.223.328	8.326.539	160.587	103.211	160.406	1,96%	769.406	10,18%	8.108.281	102,69%	218.258
	CASA	5.889.231	6.437.309	6.525.178	6.628.894	160.182	103.715	191.584	2,98%	739.663	12,56%	6.421.817	103,22%	207.077
	(%) CASA	77,93%	78,83%	79,35%	79,61%									
	FDR	79,28%	79,49%	79,61%	78,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	353.827	344.571		(9.256)	(13.902)	-3,88%	40.194	13,21%	385.505	89,38%	(40.933)
2	Giro ISE	93.275	92.040	86.426	83.083		(3.343)	(8.957)	-9,73%	(10.192)	-10,93%	142.601	58,26%	(59.518)
3	Tabungan ISE	174.173	212.269	213.271	207.373		(5.898)	(4.896)	-2,31%	33.200	19,06%	185.227	111,96%	22.146
4	Deposito ISE	36.929	54.165	54.130	54.116		(14)	(49)	-0,09%	17.187	46,54%	57.677	93,83%	(3.561)
5	CIF ISE	3.133	3.575	3.630	3.630		0	55	1,54%	497	15,86%		0,00%	3.630

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	816.665	794.625	4.500	8.740	4.240	-4.795	-22.040	-29.983	30.780	878.745	90,43%	(84.120)
	Linkage	583.855	553.306	548.341	-	-	-	-5.029	-4.965	-35.514	4.965	607.246	90,30%	(58.905)
	Non-Linkage	240.753	263.359	246.284	4.500	8.740	4.240	234	-17.075	5.531	25.815	271.499	90,71%	(25.215)
	• Local Champion	177.655	195.105	176.981	350	2.390	2.040	1.257	-18.124	-673	20.514	186.853	94,72%	(9.872)
	• Value Chain	63.098	68.253	69.302	4.150	6.350	2.200	-1.023	1.049	6.205	5.301	84.646	81,87%	(15.343)
2	MBG	1.025.144	1.045.933	1.050.210	40.612	42.232	1.620	2.841	4.277	25.066	37.955	1.115.685	94,13%	(65.475)
	KUR	965.396	986.476	990.622	38.461	40.237	1.776	2.859	4.147	25.226	36.090	1.051.405	94,22%	(60.782)
	Non KUR	59.748	59.457	59.587	2.151	1.995	-156	-18	130	-160	1.865	64.280	92,70%	(4.693)
3	PWG	255.819	477.283	508.340	120.462	122.634	2.172	46.636	31.058	252.521	91.576	525.365	96,76%	(17.025)
	Cilem	149.863	330.427	346.578	57.770	39.118	-18.653	38.110	16.151	196.714	22.966	365.836	94,74%	(19.258)
	Gadai	105.956	146.856	161.762	62.692	83.516	20.824	8.526	14.906	55.807	68.610	159.528	101,40%	2.234
4	CFG	3.885.901	4.151.068	4.193.178	127.281	127.471	190	38.714	42.110	307.276	85.361	4.283.662	97,89%	(90.484)
	CF 1	838.535	895.893	901.570	17.120	22.328	5.207	1.926	5.676	63.035	16.651	905.413	99,58%	(3.843)
	Total Griya	595.912	602.650	605.944	6.526	10.517	3.992	0	3.294	10.032	7.223	629.412	96,27%	(23.468)
	• Total Non Program	435.065	452.121	456.344	6.367	10.039	3.672	-4.251	4.223	21.279	5.816	449.863	101,44%	6.481
	• Program	160.848	150.530	149.601	159	478	320	-1.380	-929	-11.247	1.407	179.549	83,32%	(29.949)
	Oto	242.622	293.243	295.625	10.595	11.810	1.215	1.926	2.382	53.003	9.428	276.000	107,11%	19.625
	CF 2	3.047.367	3.255.175	3.291.608	110.160	105.143	-5.017	36.788	36.434	244.241	68.710	3.378.249	97,44%	(86.641)
	Mitraguna & Others	2.497.673	2.696.677	2.730.485	97.988	95.229	-2.760	33.940	33.809	232.813	61.420	2.799.668	97,53%	(69.182)
	Pensiun	549.694	558.498	561.123	12.172	9.915	-2.257	2.848	2.625	11.429	7.290	578.581	96,98%	(17.458)
	Total Pembiayaan	5.991.472	6.490.949	6.546.353	292.855	301.077	8.222	83.397	55.404	554.880	245.672	6.803.457	96,22%	(257.104)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi							% Relatif			Net (UG) & DG			Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YTD	MtM	%	Penc.	Gap				
1	SME	1.291	435	250	188	0,16%	0,03%	0,02%	(62)	(1.103)	(247)							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	1.291	435	250	188	0,54%	0,10%	0,08%	(62)	(1.103)	(247)							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	11.476	21.446	21.446	19.520	1.12%	2,05%	1,86%	(1.927)	8.044	(1.927)							
	KUR	9.838	17.677	17.677	16.517	1,02%	1,79%	1,67%	(1.611)	6.679	(1.611)							
	Non KUR	1.638	3.769	3.769	3.003	2,74%	6,34%	5,04%	(766)	1.365	(766)							
3	PWG	124	155	155	-	0,05%	0,03%	0,00%	(155)	(155)	(155)							
	Cilem	118	-	-	-	0,08%	0,00%	0,00%	(155)	(7)	(155)							
	Gadai	7	155	155	-	0,01%	0,11%	0,00%	(155)	(7)	(155)							
4	CFG	59.411	64.056	71.220	72.096	1,53%	1,72%	1,72%	(876)	12.685	8.040							
	CF 1	35.165	40.591	42.144	39.232	4,19%	4,70%	4,35%	(2.912)	4.067	(1.359)							
	Total Griya	29.490	29.495	31.633	30.424	4,95%	5,25%	5,02%	(1.209)	934	929							
	Oto	5.675	11.095	10.511	8.808	2,34%	3,58%	2,98%	(1.703)	3.133	(2.288)							
	CF 2	24.246	23.465	29.076	32.864	0,80%	0,89%	1,00%	(3.788)	8.617	9.398							
	Mitraguna & Others	22.605	22.227	26.760	29.933	0,91%	0,99%	1,10%	(3.173)	7.328	7.706							
	Pensiun	1.642	1.239	2.316	2.931	0,30%	1,60%	1,59%	(449)	18.456	40							
	Total Pembiayaan	71.311	96.521	95.261	96.779	1,19%	1,47%	1,48%	1.518	25.468	259	1,16%	21,40%	-0,3%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Target Oct'25
Sep-24	Dec-24	Sep-25	Posisi	Posisi	Growth (Mtd)	% Growth (YoY)				

<tbl_r cells="11" ix="4" maxcspan="1

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	15.566	14.802	14.367	1.008	(436)	(1.199)	-7,70%	5.390	60,04%	18.157	79,13%	(3.790)
2	Tabungan	318.561	336.067	344.376	346.534	17.430	2.158	10.467	3,11%	27.973	8,78%	335.461	103,30%	11.073
3	Deposito	104.995	105.558	107.552	107.552	(2.024)	(0)	1.995	1,89%	2.557	2,44%	105.512	101,93%	2.041
	Total	432.533	457.190	466.731	468.453	16.413	1.722	11.262	2,46%	35.920	8,30%	459.130	102,03%	9.323
	CASA	327.538	351.633	359.178	360.901	18.437	1.722	9.268	2,64%	33.363	10,19%	353.618	102,06%	7.282
	(%) CASA	75,73%	76,91%	76,96%	77,04%									
	FDR	79,97%	80,67%	80,49%	80,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-31 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.094	13.543	13.580	37	(514)	-3,65%	3.274	31,77%	-	0,00%	13.580
2	Giro ISE	2.678	1.984	2.230	2.101	(128)	117	5,91%	(577)	-21,54%	-	0,00%	2.101
3	Tabungan ISE	7.628	9.110	8.313	8.479	166	(631)	-6,93%	851	11,16%	-	0,00%	8.479
4	Deposito ISE	-	3.000	3.000	3.000	0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	171	171	171	0	0	0,00%	5	3,01%	-	0,00%	171

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.056	19.933	1.150	990	-160	-394	877	-3.243	113	28.677	69,51%	(8.745)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	19.933	1.150	990	-160	-394	877	-3.243	113	26.228	76,00%	(6.295)
	• Local Champion	13.476	10.978	11.872	-	990	990	-593	894	-1.604	96	14.439	82,22%	(2.567)
	• Value Chain	9.700	8.078	8.061	1.150	-	(1.150)	199	-18	-1.639	18	11.789	68,37%	(3.728)
2	MBG	32.111	34.194	33.287	1.490	300	-1.190	382	-907	1.176	1.207	36.071	92,28%	(2.783)
	KUR	29.277	31.557	30.780	1.490	300	-1.190	524	-777	1.503	1.077	33.152	92,85%	(2.372)
	Non KUR	2.834	2.637	2.508	-	-	0	-141	-130	-326	130	2.919	85,90%	(412)
3	PWG	33.786	45.293	47.138	9.923	11.257	1.334	1.334	1.845	13.352	9.412	39.347	119,80%	7.791
	Cilem	19.457	29.599	28.926	4.251	1.790	-2.461	1.872	-672	9.470	2.462	21.759	132,94%	7.168
	Gadai	14.329	15.694	18.212	5.672	9.467	3.795	-593	2.518	3.883	6.950	17.588	103,54%	623
4	CFG	256.811	270.254	275.303	9.638	12.936	3.298	1.736	5.049	18.491	7.886	268.964	102,36%	6.339
	CF 1	12.729	15.585	15.086	789	247	-542	82	-499	2.357	746	14.185	106,35%	901
	Total Griya	2.031	4.143	4.113	379	-	-379	0	-30	2.082	30	2.408	170,80%	1.705
	• Total Non Program	2.031	4.143	4.113	379	-	-379	351	-30	2.082	30	2.408	170,80%	1.705
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	11.442	10.973	410	247	-163	82	-469	275	716	11.776	93,17%	(804)
	CF 2	244.083	254.669	260.217	8.849	12.689	3.840	1.654	5.548	16.134	7.141	254.779	102,13%	5.438
	Mitraguna & Others	223.458	231.889	237.231	8.123	12.111	3.988	1.485	5.341	13.772	6.770	233.221	101,72%	4.010
	Pensiun	20.624	22.779	22.986	726	578	-148	170	207	2.362	371	21.558	106,62%	1.428
	Total Pembiayaan	345.884	368.797	375.661	22.201	25.483	3.282	3.059	6.864	29.777	18.618	373.059	100,70%	2.602

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				Posisi	Penc.	Gap	
1	SME	-	-	20	20	0	0,00%	0,11%	0,10%	0	20	20	20				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	20	20	0	0,00%	0,11%	0,10%	0	20	20	20				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	230	1.926	940	887	0	0,71%	2,75%	2,66%	(53)	657	(1.040)					
	KUR	230	1.553	858	808	0	0,78%	2,72%	2,62%	(50)	578	(745)					
	Non KUR	-	-	373	82	79	0,00%	3,10%	3,15%	(3)	79	(294)					
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.832	1.586	1.119	1.731	0	0,71%	0,41%	0,63%	612	(101)	144					
	CF 1	169	630	580	232	0	1,33%	3,72%	1,54%	(348)	62	(399)					
	Total Griya	33	-	19	18	0	1,62%	0,46%	0,43%	(2)	(15)	18					
	Oto	136	630	561	214	0	1,28%	4,90%	1,95%	(347)	78	(416)					
	CF 2	1.662	956	539	1.499	0	0,68%	0,21%	0,58%	960	(163)	543					
	Mitraguna & Others	1.662	956	539	1.274	0	0,74%	0,23%	0,54%	735	(389)	318					
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	225	225	225					
	Total Pembiayaan	941	3.136	3.625	3.683	0,27%	0,98%	0,98%	58	2.742	547	0,42%	57,14%	-0,6%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	432.156	432.533	457.190	25.034		3.58	3.82	3.81
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%	1.493	1.658	1.761
							(0,00)	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.405	2.614	2.599	83	(15)	194	8,07%	1.112	74,86%	6.342	40,97%	(3.744)
2	Tabungan	231.208	244.208	238.246	242.522	7.464	4.276	(1.686)	-0,69%	11.314	4,89%	245.466	98,80%	(2.944)
3	Deposito	90.995	80.405	78.068	78.066	(1.951)	(2)	(2.338)	-2,91%	(12.928)	-14,21%	91.598	85,23%	(13.531)
	Total	323.689	327.017	318.928	323.187	5.597	4.259	(3.830)	-1,17%	(502)	-0,16%	343.406	94,11%	(20,219)
	CASA	232.695	246.613	240.860	245.121	7.547	4.260	(1.492)	-0,61%	12.426	5,34%	251.808	97,34%	(6.687)
	(%) CASA	71,89%	75,41%	75,52%	75,84%									
	FDR	38,52%	40,38%	41,78%	41,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.789	8.783	8.801	18	(69)	12	0,13%	1.039	13,39%	-	0,00%	8.801
2	Giro ISE	590	587	696	627	40	88	6,73%	37	6,18%	-	0,00%	627	
3	Tabungan ISE	7.171	8.202	8.086	8.174	0	(28)	-0,34%	1.003	13,98%	-	0,00%	8.174	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	0,00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	30.140	29.456	-	450	450	-1.327	-684	-6.909	1.134	41.558	70,88%	(12.102)
	KUR	33.975	27.638	26.721	-	150	150	-1.165	-917	-7.254	1.067	38.976	68,56%	(12.255)
	Non KUR	2.390	2.502	2.735	-	300	300	-162	233	345	67	2.582	105,93%	153
3	PWG	10.065	18.819	19.137	5.072	3.753	-1.320	2.189	319	9.072	3.434	22.938	83,43%	(3.801)
	Cilem	6.212	12.768	12.813	2.231	702	-1.529	1.697	45	6.601	657	14.687	87,24%	(1.874)
	Gadai	3.854	6.051	6.324	2.841	3.050	209	492	273	2.471	2.777	8.251	76,65%	(1.927)
4	CFG	78.172	83.086	84.669	2.971	3.330	360	1.356	1.583	6.497	1.747	91.537	92,50%	(6.868)
	CF 1	15.674	20.115	21.094	1.431	1.518	88	532	979	5.420	539	17.275	122,10%	3.819
	Total Griya	3.604	3.680	3.943	402	300	-102	0	263	339	37	4.018	98,13%	(75)
4	• Total Non Program	3.604	3.680	3.943	402	300	-102	135	263	339	37	4.018	98,13%	(75)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	16.435	17.151	1.029	1.218	190	532	717	5.081	502	13.257	129,37%	3.894
	CF 2	62.498	62.971	63.575	1.540	1.812	272	824	604	1.077	1.208	74.261	85,61%	(10.687)
	Mitraguna & Others	54.964	55.505	56.015	1.350	1.540	190	747	511	1.051	1.029	65.701	85,26%	(9.685)
	Pensiun	7.534	7.466	7.559	190	272	82	77	93	26	179	8.561	88,30%	(1.001)
	Total Pembiayaan	124.679	132.044	133.262	8.043	7.533	-510	2.219	1.218	8.583	6.315	156.109	85,36%	(22.847)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	1.062	2.146	2.277	2.283	2.92%	7,56%	7,75%	6	1.221	137				
	KUR	1.062	2.016	2.074	2.082	3,13%	7,50%	7,79%	8	1.020	66				
	Non KUR	-	129	203	201	0,00%	8,12%	7,34%	(2)	201	71				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	113	1.221	586	554	0,14%	0,71%	0,65%	(32)	441	(668)				
	CF 1	113	355	304	272	0,72%	1,51%	1,29%	(32)	159	(83)				
	Total Griya	-	38	50	52	0,00%	1,37%	1,31%	1	52	14				
	Oto	113	317	254	220	0,93%	1,54%	1,28%	(33)	108	(97)				
	CF 2	-	866	282	282	0,00%	0,45%	0,44%	(0)	282	(584)				
	Mitraguna & Others	-	866	293	293	0,51%	0,50%	0,50%	(0)	282	(584)				
	Pensiun	-	101	101	101	0,00%	0,08%	0,133%	-	101	-				
	Total Pembiayaan	1.434	1.112	1.297	1.420	1,15%	0,98%	1,07%	124	(14)	308	2,90%	-171,72%	1,8%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)		3.22	3.63	3.64
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%	988	1.320	1.395

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.010	24.901	24.406	3.860	(495)	(604)	-2,42%	515	2,16%	31.787	76,78%	(7.381)
2	Tabungan	197.564	209.818	216.525	211.820	1.029	(4.705)	2.002	0,95%	14.256	7,22%	209.165	101,27%	2.655
3	Deposito	16.291	19.666	19.000	19.000	4.562	(0)	(667)	-3,39%	2.708	16,62%	16.876	112,58%	2.124
	Total	237.746	254.494	260.426	255.226	9.451	(5.200)	731	0,29%	17.479	7,35%	257.828	98,99%	(2.603)
	CASA	221.455	234.828	241.426	236.226	4.889	(5.200)	1.398	0,60%	14.771	6,67%	240.952	98,04%	(4.726)
	(%) CASA	93,15%	92,27%	92,70%	92,56%									
	FDR	68,74%	65,61%	64,59%	65,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-31 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	41.818	46.292	39.757	(6.535)	(2.060)	-4,93%	8.944	29,03%	-	0,00%	39.757
2	Giro ISE	20.367	23.390	23.344	22.839	(505)	(552)	-2,36%	2.472	12,14%	-	0,00%	22.839
3	Tabungan ISE	10.446	18.427	22.948	16.918	(6.029)	(1.509)	-8,19%	6.472	61,96%	-	0,00%	16.918
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	195	217	218	218	0	1	0,46%	23	11,79%	-	0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	863	850	-	-	0	-13	-13	-125	13	975	87,17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	863	850	-	-	0	-13	-13	-125	13	975	87,17%	(125)
	• Local Champion	975	863	850	-	-	0	-13	-13	-125	13	975	87,17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.549	45.076	1.000	1.000	0	-485	-473	-5.106	1.473	51.896	86,86%	(6.821)
	KUR	46.016	41.585	41.192	1.000	1.000	0	-400	-393	-4.824	1.393	47.506	86,71%	(6.314)
	Non KUR	4.166	3.964	3.884	-	-	0	-85	-80	-282	80	4.390	88,47%	(506)
3	PWG	5.806	12.872	13.609	2.952	3.026	73	1.076	737	7.803	2.288	20.099	67,71%	(6.490)
	Cilem	4.026	9.832	10.304	2.116	1.353	-763	1.088	473	6.278	881	13.603	75,75%	(3.298)
	Gadai	1.780	3.040	3.305	836	1.672	836	-11	265	1.525	1.408	6.496	50,87%	(3.192)
4	CFG	106.465	107.693	108.663	3.737	3.886	149	2.141	970	2.198	2.916	116.162	93,54%	(7.500)
	CF 1	51.093	49.084	50.248	491	1.952	1.461	-225	1.164	-844	787	52.282	96,11%	(2.034)
	Total Griya	39.118	37.211	38.064	380	1.320	940	0	854	-1.054	466	39.449	96,49%	(1.385)
1	• Total Non Program	38.883	36.982	37.836	380	1.320	940	19	854	-1.047	466	39.188	96,55%	(1.351)
	• Program	235	228	228	-	-	0	-1	-1	-7	1	262	86,98%	(34)
	Oto	11.975	11.874	12.184	111	632	521	-225	310	209	321	12.833	94,94%	(649)
	CF 2	55.372	58.609	58.414	3.246	1.934	-1.312	2.367	-194	3.042	2.128	63.880	91,44%	(5.466)
	Mitraguna & Others	53.214	55.444	55.280	3.196	1.934	-1.262	2.345	-165	2.066	2.099	60.979	90,65%	(5.699)
	Pensiun	2.158	3.164	3.134	50	-	-50	22	-30	976	30	2.901	108,04%	233
	Total Pembiayaan	163.429	166.976	168.198	7.689	7.911	222	2.720	1.221	4.769	6.690	189.133	88,93%	(20.936)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	1.207	2.660	2.603	2.234	2.41%	5,72%	4,96%	(369)	1.027	(426)							
	KUR	992	1.590	1.735	1.476	2,15%	4,17%	3,58%	(259)	485	(114)							
	Non KUR	216	1.070	868	758	5,18%	21,89%	19,52%	(110)	543	(312)							
3	PWG	-	299	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	(299)				
	Cilem	-	290	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	(290)				
	Gadai	-	9	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	(9)				
4	CFG	1.664	3.519	4.680	4.473	2,78%	4,35%	4,12%	(206)	2.810	954							
	CF 1	1.143	3.292	3.118	2.927	2,24%	6,35%	5,82%	(191)	1.784	(366)							
	Total Griya	959	3.212	3.039	2.602	2,45%	8,17%	6,83%	(437)	1.643	(610)							
	Oto	185	81	79	325	1,54%	0,67%	2,67%	(266)	141	245							
	CF 2	521	227	1.562	1.547	0,94%	2,67%	2,65%	(15)	1.026	1.320							
	Mitraguna & Others	521	227	1.562	1.547	0,98%	2,82%	2,80%	(15)	1.026	1.320							
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-							
	Total Pembiayaan	3.589	2.520	2.847	3.052	2,20%	1,70%	1,81%	205	(537)	532	3,00%	-65,49%	1,2%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Growth (Mtd)	Growth (YoY)			
1	Asset (Retail) T	233.412	237.820	254.568	21.156		3.37	3.47	3.48	0,01	0,10			
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%	2.062	2.147	2.166	19	104			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	24.647	17.934	25.443	(9.397)	7.510	796	3,23%	3.316	14,99%	32.913	77,30%	(7.470)
2	Tabungan	184.167	192.540	199.697	200.287	2.758	590	7.746	4,02%	16.120	8,75%	202.737	98,79%	(2.450)
3	Deposito	54.206	50.932	49.492	49.892	(225)	400	(1.040)	-2,04%	(4.314)	-7,96%	54.636	91,32%	(4.744)
	Total	260.500	268.120	267.123	275.622	(6.864)	8.499	7.503	2,80%	15.122	5,80%	290.286	94,95%	(14.664)
	CASA	206.294	217.187	217.631	225.730	(6.639)	8.099	8.542	3,93%	19.436	9,42%	235.650	95,79%	(9.920)
	(%) CASA	79,19%	81,00%	81,47%	81,90%									
	FDR	138,97%	149,32%	152,05%	147,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.854	6.384	6.395		11	(2.459)	-27,77%	(2.106)	-24,77%	-	0,00%	6.395
2	Giro ISE	2.572	800	837	861		24	61	7,65%	(1.711)	-66,52%	-	0,00%	861
3	Tabungan ISE	5.928	8.054	5.547	5.534		(13)	(2.520)	-31,29%	(395)	-6,66%	-	0,00%	5.534
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	132	154	157	157		0	3	1,95%	25	18,94%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.838	16.085	-	-	0	-2.691	-753	-5.602	753	27.517	58,45%	(11.432)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.085	-	-	0	-2.691	-753	-5.602	753	24.933	64,51%	(8.848)
	• Local Champion	15.491	12.134	11.950	-	-	0	-183	-184	-3.541	184	16.507	72,39%	(4.558)
	• Value Chain	6.197	4.704	4.136	-	-	-	-2.508	-569	-2.061	569	8.426	49,08%	(4.290)
2	MBG	56.291	52.351	51.195	1.120	925	-195	-1.137	-1.155	-5.096	2.080	57.500	89,04%	(6.305)
	KUR	53.330	49.760	48.684	1.120	925	-195	-1.043	-1.075	-4.645	2.000	54.361	89,56%	(5.676)
	Non KUR	2.961	2.591	2.511	-	-	0	-94	-80	-450	80	3.139	79,99%	(628)
3	PWG	18.519	29.031	31.863	8.879	9.054	175	2.293	2.832	13.344	6.222	31.368	101,58%	495
	Cilem	7.342	14.973	15.594	2.572	1.889	-683	1.391	621	8.252	1.268	17.671	88,24%	(2.077)
	Gadai	11.177	14.057	16.269	6.307	7.166	858	903	2.211	5.092	4.954	13.696	118,78%	2.572
4	CFG	265.530	302.127	307.027	10.398	10.267	-131	5.947	4.900	41.497	5.367	291.066	105,48%	15.960
	CF 1	155.192	153.557	153.232	629	1.782	1.153	252	-324	-1.959	2.106	172.308	88,93%	(19.076)
	Total Griya	146.765	139.591	138.976	-	1.130	1.130	0	-615	-7.789	1.745	163.033	85,24%	(24.056)
1	• Total Non Program	29.135	30.778	31.228	-	1.130	1.130	-604	450	2.093	680	31.725	94,43%	(497)
	• Program	117.630	108.813	107.748	-	-	0	-1.210	-1.065	-9.882	1.065	131.307	82,06%	(23.559)
	Oto	8.426	13.966	14.256	629	652	23	252	291	5.830	361	9.276	153,69%	4.981
	CF 2	110.338	148.570	153.794	9.769	8.485	-1.284	5.695	5.224	43.456	3.261	118.758	129,50%	35.036
	Mitraguna & Others	99.558	136.909	141.966	9.394	8.205	-1.189	5.420	5.057	42.408	3.148	107.243	132,38%	34.723
	Pensiun	10.780	11.661	11.829	375	280	-95	276	168	1.048	112	11.515	102,72%	313
	Total Pembiayaan	362.027	400.346	406.170	20.397	20.246	-150	4.412	5.824	44.143	14.423	407.451	99,69%	(1.281)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	781	3.041	1.894	2.060	1.399	3,62%	4,02%	166	1.279	(981)						
	KUR	645	2.534	1.569	1.815	1.219	3,15%	3,73%	246	1.171	(718)						
	Non KUR	137	508	325	245	4,62%	12,55%	9,74%	(80)	108	(263)						
3	PWG	-	16	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(16)				
	Cilem	-	16	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(16)				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	18.567	17.527	17.925	18.075	6,99%	5,93%	5,89%	150	(492)	548						
	CF 1	18.567	15.878	16.344	16.819	11,96%	10,64%	10,98%	475	(1.749)	941						
	Total Griya	18.403	15.720	16.099	16.440	12,54%	11,53%	11,83%	341	(1.964)	720						
	Oto	164	159	246	379	1,95%	1,76%	2,66%	134	215	221						
	CF 2	-	1.649	1.581	1.256	0,00%	1,06%	0,82%	(325)	1.256	(392)						
	Mitraguna & Others	-	1.649	1.399	1.072	0,02%	1,02%	0,76%	(326)	1.072	(576)						
	Pensiun	-	-	182	184	0,00%	1,56%	1,56%	2	184	184						
	Total Pembiayaan	5.957	13.202	13.223	13.315	1,65%	3,30%	3,28%	92	7.358	114	0,67%	79,53%	-2,6%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,06%	1,11%	0	0	-	-	-			
	Linkage	-	-	-	-	0										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	47.608	39.557	45.476	17.478	5.919	(2.132)	-4,48%	28.866	173,79%	24.924	182,46%	20.553
2	Tabungan	236.060	258.839	255.189	259.836	2.296	4.648	997	0,39%	23.776	10,07%	253.523	102,49%	6.313
3	Deposito	132.723	131.676	131.783	131.768	248	(15)	92	0,07%	(954)	-0,72%	133.468	98,73%	(1.700)
	Total	385.393	438.123	426.529	437.081	20.022	10.552	(1.042)	-0,24%	51.688	13,41%	411.915	106,11%	25.166
	CASA	252.670	306.447	294.746	305.313	19.774	10.567	(1.134)	-0,37%	52.643	20,83%	278.447	109,65%	26.866
	(%) CASA	65,56%	69,95%	69,10%	69,85%									
	FDR	115,76%	106,22%	109,38%	106,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	41.542	52.232	55.768	56.007	239	3.775	7,23%	14.465	34,82%	-	0,00%	56.007	
2	Giro ISE	8.627	6.135	7.215	7.158	(57)	1.022	16,67%	(1.469)	-17,03%	-	0,00%	7.158	
3	Tabungan ISE	5.900	9.846	12.337	12.647	310	2.801	28,45%	6.747	114,35%	-	0,00%	12.647	
4	Deposito ISE	27.015	36.251	36.216	36.202	(14)	(49)	-0,14%	9.187	34,01%	-	0,00%	36.202	
5	CIF ISE	181	205	208	208	0	3	1,46%	27	14,92%	-	0,00%	208	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	174.879	173.047	3.000	500	-2.500	709	-1.833	-11.348	2.333	189.174	91,47%	(16.127)
	Linkage	161.832	153.707	152.493	-	-	-	-	-1.254	-1.215	1.215	163.984	92,99%	(11.491)
	Non-Linkage	22.563	21.172	20.554	3.000	500	-2.500	1.963	-618	-2.009	1.118	25.190	81,60%	(4.636)
	• Local Champion	13.053	13.965	14.147	-	500	500	-239	182	1.095	318	13.899	101,79%	248
	• Value Chain	9.510	7.207	6.407	3.000	-	(3.000)	2.202	-800	-3.103	800	11.291	56,74%	(4.884)
2	MBG	15.807	19.726	19.999	1.090	840	-250	437	273	4.192	567	20.361	98,22%	(362)
	KUR	15.684	19.203	19.482	1.090	840	-250	555	279	3.798	561	20.112	96,87%	(630)
	Non KUR	123	523	517	-	-	0	-117	-6	394	6	249	207,31%	268
3	PWG	19.902	28.891	31.366	9.510	10.046	536	2.556	2.474	11.463	7.571	32.607	96,19%	(1.242)
	Cilem	10.166	16.240	17.192	2.449	2.353	-96	1.728	952	7.026	1.401	19.005	90,46%	(1.813)
	Gadai	9.737	12.651	14.174	7.060	7.693	633	829	1.523	4.437	6.170	13.602	104,20%	571
4	CFG	226.020	241.868	242.142	5.083	6.716	1.633	629	273	16.122	6.442	246.766	98,13%	(4.624)
	CF 1	15.856	20.426	21.584	1.108	1.448	340	234	1.158	5.728	290	18.342	117,68%	3.242
	Total Griya	12.125	16.897	17.731	749	1.000	251	0	834	5.606	166	12.769	138,86%	4.962
	• Total Non Program	12.125	16.897	17.731	749	1.000	251	234	834	5.606	166	12.769	138,86%	4.962
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.530	3.853	359	448	89	234	323	122	124	5.573	69,14%	(1.720)
	CF 2	210.163	221.442	220.557	3.975	5.268	1.293	394	-884	10.394	6.152	228.424	96,56%	(7.866)
	Mitraguna & Others	179.175	185.496	184.198	3.401	4.587	1.186	134	-1.298	5.023	5.885	195.841	94,05%	(11.643)
	Pensiun	30.988	35.946	36.360	574	681	107	260	413	5.371	268	32.583	111,59%	3.777
	Total Pembiayaan	446.124	465.365	466.553	18.682	18.102	-581	4.331	1.188	20.429	16.914	488.909	95,43%	(22.356)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	417	273	262	254	2.64%	1.33%	1.27%	(8)	(162)	(18)						
	KUR	294	273	262	254	1,87%	1,36%	1,31%	(8)	(40)	(18)						
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-						
3	PWG	-	287	-	-	0	0,00%	0	0,00%	0	-	-	(287)				
	Cilem	-	272	-	-	0	0,00%	0	0,00%	0	-	-	(272)				
	Gadai	-	14	-	-	0	0,00%	0	0,00%	0	-	-	(14)				
4	CFG	3.141	1.657	3.045	2.689	1,39%	1,26%	1,11%	(355)	(452)	1.032						
	CF 1	52	120	42	41	0,33%	0,21%	0,19%	(1)	(10)	(78)						
	Total Griya	52	44	42	41	0,43%	0,25%	0,23%	(1)	(10)	(2)						
	Oto	-	76	-	-	0	0,00%	0	0,00%	0	-	-	(76)				
	CF 2	3.089	1.538	3.002	2.648	1,47%	1,36%	1,20%	(354)	(442)	1.110						
	Mitraguna & Others	2.920	1.538	3.002	2.648	1,63%	1,62%	1,44%	(354)	(272)	1.110						
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	-	-	(170)				
	Total Pembiayaan	3.558	2.217	3.307	2.943	0,80%	0,71%	0,63%	(363)	(614)	726	0,35%	45,09%	-0,3%	1,07%	2,94%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap
1	SME	1.035	-	-	-	0	0,56%	0	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	628.539	695.541	691.775	131.372	(3.767)	63.236	10,06%	62.804	9,99%	684.170	101,11%	7.605
2	Tabungan	522.123	530.517	525.798	534.304	3.310	8.506	3.787	0,71%	12.180	2,33%	547.916	97,52%	(13.612)
3	Deposito	264.012	291.731	243.471	243.573	3.379	102	(48.159)	-16,51%	(20.440)	-7,74%	264.420	92,12%	(20.848)
	Total	1.415.106	1.450.787	1.464.810	1.469.651	138.061	4.841	18.864	1,30%	54.544	3,85%	1.496.506	98,21%	(26.855)
	CASA	1.151.094	1.159.056	1.221.339	1.226.078	134.682	4.739	67.022	5,78%	74.984	6,51%	1.232.085	99,51%	(6.007)
	(%) CASA	81,34%	79,89%	83,38%	83,43%									
	FDR	55,59%	58,22%	56,55%	56,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	55.491	45.389	43.070		(2.318)	(12.420)	-22,38%	3.462	8,74%	-	0,00%	43.070
2	Giro ISE	24.819	32.659	24.958	22.409		(2.549)	(10.250)	-31,38%	(2.410)	-9,71%		0,00%	22.409
3	Tabungan ISE	14.728	20.771	18.370	18.600		230	(2.170)	-10,45%	3.872	26,29%		0,00%	18.600
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	168	170	170		0	2	1,19%	15	9,68%		0,00%	170

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	517.410	495.806	-	4.350	4.350	-1.350	-21.604	2.669	25.954	514.844	96,30%	(19.038)
	Linkage	388.874	369.345	365.922	-	-	-	-3.441	-3.423	-22.952	3.423	397.993	91,94%	(32.071)
	Non-Linkage	104.263	148.065	129.884	-	4.350	4.350	2.091	-18.181	25.621	22.531	116.851	111,15%	13.033
	• Local Champion	71.739	102.380	83.729	-	-	0	2.972	-18.650	11.991	18.650	75.325	111,16%	8.404
	• Value Chain	32.524	45.686	46.155	-	4.350	4.350	-881	470	13.631	3.880	41.526	111,15%	4.629
2	MBG	11.179	15.825	16.236	1.425	945	-480	1.001	411	5.057	534	14.805	109,67%	1.432
	KUR	10.795	15.542	15.959	1.425	945	-480	1.008	418	5.164	527	14.325	111,41%	1.635
	Non KUR	384	283	277	-	-	0	-6	-6	-107	6	480	57,70%	(203)
3	PWG	42.303	62.566	64.433	17.223	19.036	1.814	4.277	1.867	22.130	17.169	59.345	108,57%	5.088
	Cilem	16.301	28.738	29.399	4.482	2.568	-1.914	2.893	661	13.098	1.906	32.018	91,82%	(2.619)
	Gadai	26.001	33.828	35.034	12.741	16.469	3.728	1.384	1.206	9.033	15.262	27.327	128,20%	7.707
4	CFG	239.992	248.847	251.812	8.238	8.309	71	968	2.965	11.820	5.344	263.599	95,53%	(11.787)
	CF 1	49.326	55.374	55.945	2.391	1.517	-874	150	571	6.619	946	52.155	107,27%	3.790
	Total Griya	38.490	43.084	43.371	1.624	758	-866	1.160	287	4.881	471	39.222	110,58%	4.149
1	• Total Non Program	38.490	43.084	43.371	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	-	-	-	-	-	12.933	97,23%	(359)
	Oto	10.837	12.290	12.574	767	759	-8	150	284	1.737	475	211.444	92,63%	(15.577)
	CF 2	190.665	193.473	195.867	5.848	6.792	945	818	2.394	5.202	4.398	175.120	93,48%	(11.412)
	Mitraguna & Others	156.155	161.098	163.708	5.308	6.726	1.419	678	2.610	7.553	4.116	36.324	88,53%	(4.165)
	Pensiun	34.510	32.375	32.159	540	66	-474	140	-216	-2.351	282	852.594	97,15%	(24.306)
	Total Pembiayaan	786.611	844.648	828.287	26.886	32.640	5.754	4.896	-16.361	41.677	49.001			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	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	4.879	3.260	3.635	4.149		2,03%	1,46%	1,65%	514	(730)	889			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.260	3.635	4.149		2,56%	1,88%	2,12%	514	(730)	889			
	Mitraguna & Others	4.851	3.260	3.635	4.149		3,11%	2,26%	2,53%	514	(703)	889			
	Pensiun	28	-	-	-		0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	4.149		0,62%	0,43%	0,50%	514	(730)	889			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	Asset (Retail) T	1.491.506	1.415.515	1.456.150	(35.356)								0,00%	0,44%	
2	Contribution Margin	61.248	81.475	53.696	(7.552)								12,3%		
	Neraca	1.491.506	1.415.515	1.456.150	(35.356)		0,62%	0,43%	0,50%	514	(730)	889			
	Posisi	Sep-24	Dec-24	Sep-25	Growth (Yoy)		% Growth								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	26.918	34.748	37.911	(804)	3.163	10.992	40,83%	9.767	34,71%	35.576	106,56%	2.335
2	Tabungan	312.220	335.311	333.771	335.124	7.454	1.353	(188)	-0,06%	22.904	7,34%	329.969	101,56%	5.155
3	Deposito	88.440	73.380	70.337	70.337	(1.713)	(0)	(3.043)	-4,15%	(18.103)	-20,47%	89.072	78,97%	(18.735)
	Total	428.803	435.609	438.856	443.371	4.937	4.516	7.762	1,78%	14.568	3,40%	454.617	97,53%	(11.246)
	CASA	340.363	362.230	368.519	373.034	6.650	4.516	10.805	2,98%	32.671	9,60%	365.545	102,05%	7.489
	(%) CASA	79,38%	83,15%	83,97%	84,14%									
	FDR	84,89%	89,87%	90,16%	89,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	41.556	42.869	43.138		269	1.582	3,81%	2.857	7,09%	-	0,00%	43.138
2	Giro ISE	7.566	4.637	5.115	5.315		200	678	14,62%	(2.251)	-29,75%	-	0,00%	5.315
3	Tabungan ISE	32.715	36.919	37.754	37.823		69	904	2,45%	5.108	15,61%	-	0,00%	37.823
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	182	200	205	205		0	5	2,50%	23	12,64%	-	0,00%	205

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.563	53.767	350	2.000	1.650	-445	1.203	-4.202	797	68.899	78,04%	(15.132)
	Linkage	31.740	29.210	28.923	-	-	-	-293	-287	-2.817	287	36.423	79,41%	(7.500)
	Non-Linkage	26.229	23.354	24.844	350	2.000	1.650	-152	1.490	-1.385	510	32.475	76,50%	(7.632)
	• Local Champion	25.361	22.616	22.121	350	-	-	-350	-137	-495	495	27.203	81,32%	(5.082)
	• Value Chain	867	738	2.723	-	2.000	2.000	-15	1.985	1.855	15	5.272	51,64%	(2.549)
2	MBG	34.002	30.957	30.679	300	810	510	-1.276	-278	-3.323	1.088	35.355	86,78%	(4.676)
	KUR	32.921	29.685	29.430	300	810	510	-1.243	-254	-3.491	1.064	34.159	86,16%	(4.729)
	Non KUR	1.081	1.272	1.249	-	-	0	-33	-24	168	24	1.195	104,45%	53
3	PWG	9.475	19.029	19.384	4.413	3.484	-929	1.969	354	9.908	3.130	25.560	75,84%	(6.176)
	Cilem	5.148	12.330	12.299	1.842	788	-1.053	1.279	-31	7.151	819	16.445	74,79%	(4.146)
	Gadai	4.327	6.699	7.084	2.572	2.696	124	691	385	2.757	2.311	9.115	77,72%	(2.031)
4	CFG	262.577	288.932	291.842	9.139	7.247	-1.892	4.468	2.909	29.265	4.338	282.867	103,17%	8.975
	CF 1	159.367	168.492	169.715	2.893	3.284	391	251	1.224	10.348	2.061	161.798	104,89%	7.917
	Total Griya	139.426	144.422	145.942	2.013	2.936	923	0	1.520	6.516	1.416	140.055	104,20%	5.887
4	• Total Non Program	139.426	144.422	145.942	2.013	2.936	923	315	1.520	6.516	1.416	140.055	104,20%	5.887
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.773	880	348	-532	251	-296	3.832	644	21.743	109,34%	2.030
	CF 2	103.210	120.441	122.126	6.246	3.963	-2.283	4.217	1.685	18.916	2.278	121.069	100,87%	1.058
	Mitraguna & Others	99.172	115.488	116.810	6.246	3.613	-2.633	4.258	1.323	17.638	2.290	115.472	101,16%	1.339
	Pensiun	4.038	4.953	5.316	-	350	350	-41	363	1.278	(13)	5.597	94,98%	(281)
	Total Pembiayaan	364.023	391.482	395.671	14.203	13.541	-661	4.716	4.189	31.648	9.353	412.680	95,88%	(17.009)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	29	30	30	30	0,00%	0,06%	0,06%	0,06%	0	30	1					
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	29	30	30	30	0,00%	0,13%	0,12%	0,12%	0	30	1					
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	872	1.878	1.889	1.641	1.537	6,10%	5,35%	(248)	769	(237)							
	KUR	703	1.591	1.737	1.487	2.148	2,14%	5,85%	5,05%	(250)	784	(104)						
	Non KUR	169	287	152	154	15,61%	11,94%	12,34%	2	(15)	(133)							
3	PWG	-	222	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(222)					
	Cilem	-	222	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	(222)					
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
4	CFG	4.689	3.876	3.435	3.445	1.79%	1,19%	1,18%	10	(1.244)	(431)							
	CF 1	4.583	3.324	3.018	2.690	2.88%	1,79%	1,58%	(328)	(1.893)	(634)							
	Total Griya	3.651	2.050	1.927	1.566	2.62%	2,62%	2,07%	(361)	(2.086)	(484)							
	Oto	932	1.274	1.091	1.124	4,67%	4,53%	4,73%	33	192	(150)							
	CF 2	106	552	417	755	0,10%	0,35%	0,62%	339	649	203							
	Mitraguna & Others	106	552	417	755	0,11%	0,36%	0,65%	339	649	203							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	3.318	8.918	8.522	8.754	0,91%	2,18%	2,21%	231	5.435	(164)	0,00%	100,00%	-2,2%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	434.888	431.152	437.306	2.418		3.31	3.45	3.50
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%	1.298	1.823	1.730

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	36	47	47	6	(0)	11	30,45%	(170)	-78,25%	4.016	1,18%	(3.969)
2	Tabungan	144.169	157.059	163.169	162.597	(3.152)	(572)	5.538	3,53%	18.428	12,78%	153.747	105,76%	8.850
3	Deposito	10.918	22.690	20.142	20.142	1.622	(0)	(2.548)	-11,23%	9.224	84,49%	11.390	176,85%	8.752
	Total	155.304	179.785	183.359	182.786	(1.524)	(572)	3.001	1,67%	27.482	17,70%	169.153	108,06%	13.634
	CASA	144.386	157.095	163.216	162.644	(3.146)	(572)	5.549	3,53%	18.258	12,65%	157.763	103,09%	4.881
	(%) CASA	92,97%	87,38%	89,01%	88,98%									
	FDR	134,72%	125,44%	123,86%	124,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.150	1.197	1.235	38	85	7,42%	(25)	-2,00%	-	0,00%	1.235	
2	Giro ISE	0	0	0	0	(0)	(0)	-20,83%	(0)	-72,46%	-	0,00%	0	
3	Tabungan ISE	1.260	1.150	1.197	1.235	38	85	7,43%	(25)	-1,98%	-	0,00%	1.235	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	71	81	83	83	0	2	2,47%	12	16,90%	-	0,00%	83	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.887	1.872	-	-	0	-35	-15	-386	15	2.258	82,90%	(386)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.872	-	-	0	-35	-15	-386	15	2.258	82,90%	(386)
	• Local Champion	2.258	1.887	1.872	-	-	0	-35	-15	-386	15	2.258	82,90%	(386)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	60.007	2.425	2.850	425	681	955	5.093	1.895	59.967	100,07%	40
	KUR	53.824	57.681	58.670	2.425	2.850	425	710	988	4.846	1.862	58.554	100,20%	116
	Non KUR	1.089	1.370	1.337	-	-	0	-29	-33	248	33	1.413	94,59%	(76)
3	PWG	2.063	7.419	7.765	970	701	-269	457	346	5.702	355	8.829	87,95%	(1.064)
	Cilem	2.063	7.419	7.765	970	701	-269	457	346	5.702	355	8.829	87,95%	(1.064)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	157.466	2.587	2.768	180	986	298	7.468	2.469	159.620	98,65%	(2.154)
	CF 1	15.162	17.559	17.472	472	338	-135	112	87	2.310	425	16.355	106,83%	1.117
	Total Griya	4.320	3.872	3.831	-	-	0	0	-42	-489	42	4.663	82,15%	(832)
	• Total Non Program	3.984	3.556	3.516	-	-	0	-40	-39	-468	39	4.288	82,00%	(72)
	• Program	336	317	315	-	-	0	-2	-2	-21	2	375	83,92%	(60)
	Oto	10.841	13.686	13.641	472	338	-135	112	-45	2.800	383	11.692	116,67%	1.949
	CF 2	134.836	139.609	139.994	2.115	2.430	315	874	385	5.158	2.045	143.265	97,72%	(3.271)
	Mitraguna & Others	130.780	135.631	136.039	2.115	2.430	315	897	408	5.259	2.022	138.474	98,24%	(2.435)
	Pensiun	4.056	3.978	3.955	-	-	0	-23	-23	-101	23	4.792	82,54%	(837)
	Total Pembiayaan	209.233	225.525	227.110	5.982	6.319	337	2.090	1.585	17.877	4.734	230.674	98,45%	(3.564)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	88	57	53	53	0,00%	0,10%	0,09%	(3)	53	(35)			
	KUR	-	22	-	-	0	0,00%	0,00%	0,00%	-	-	(22)			
	Non KUR	-	67	57	53	53	0,00%	4,14%	3,99%	(3)	53	(13)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.123	1.464	2.605	0.729	0.93%	1.65%	1.141	1.528	1.481				
	CF 1	278	526	521	426	1.839	2.97%	2.44%	(95)	148	(100)				
	Total Griya	278	253	253	253	6.43%	6,54%	6,61%	(0)	(25)	(0)				
	Oto	-	273	268	173	0,00%	1,96%	1,27%	(95)	173	(100)				
	CF 2	799	597	942	2.179	0,59%	0,68%	1,56%	1.236	1.380	1.582				
	Mitraguna & Others	799	597	942	2.179	0,61%	0,69%	1,60%	1.236	1.380	1.582				
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-				
	Total Pembiayaan	954	1.321	2.149	1.822	0,46%	0,95%	0,80%	(327)	869	501	0,15%	81,10%	-0,7%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	205.252	214.060	229.253	24.001		3,34	3,42	3,37
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%	607	827	604

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.292	2.233	2.232	(8)	(1)	(61)	-2,64%	1.994	838,70%	3.947	56,54%	(1.715)
2	Tabungan	85.480	92.325	93.420	94.164	5.233	743	1.838	1,99%	8.684	10,16%	93.731	100,46%	433
3	Deposito	55.765	42.238	41.891	41.891	(996)	0	(347)	-0,82%	(13.874)	-24,88%	56.364	74,32%	(14.473)
	Total	141.483	136.856	137.545	138.286	4.229	742	1.430	1,05%	(3.196)	-2,26%	154.042	89,77%	(15.756)
	CASA	85.718	94.618	95.654	96.395	5.225	742	1.778	1,88%	10.678	12,46%	97.678	98,69%	(1.283)
	(%) CASA	60,59%	69,14%	69,54%	69,71%									
	FDR	57,51%	64,33%	64,42%	64,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.442	2.358	2.361		3	(81)	-3,32%	2.024	600,41%	-	0,00%	2.361
2	Giro ISE	44	2.056	2.017	2.017		0	(39)	-1,91%	1.973	4436,04%		0,00%	2.017
3	Tabungan ISE	293	385	341	343		2	(42)	-10,87%	51	17,39%		0,00%	343
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	95	96	96		0	1	1,05%	6	6,67%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	28.590	25.909	26.219	1.170	1.400	230	53	310	-2.371	1.090	29.069	90,20%	(2.850)
	KUR	28.019	25.337	25.667	1.170	1.400	230	67	330	-2.351	1.070	28.375	90,46%	(2.708)
	Non KUR	572	572	552	-	-	0	-14	-20	-20	20	694	79,59%	(142)
3	PWG	2.056	6.069	6.337	974	634	-340	630	268	4.281	366	6.812	93,02%	(475)
	Cilem	2.056	6.069	6.337	974	634	-340	630	268	4.281	366	6.812	93,02%	(475)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	56.049	1.542	1.211	-331	898	-12	5.324	1.223	58.468	95,86%	(2.419)
	CF 1	3.683	6.400	6.435	-	185	185	-156	35	2.752	150	4.611	139,55%	1.824
	Total Griya	695	363	358	-	0	0	-5	-5	3.089	145	935	38,24%	(578)
	• Program	695	363	358	-	0	0	-5	-5	3.089	145	935	38,24%	(578)
	Oto	2.988	6.037	6.077	-	185	185	-156	39	3.089	145	3.675	165,34%	2.401
	CF 2	47.042	49.662	49.615	1.542	1.026	-516	1.053	-47	2.573	1.073	53.857	92,12%	(4.242)
	Mitraguna & Others	38.019	39.703	39.728	1.140	1.026	-114	712	25	1.709	1.001	44.239	89,80%	(4.512)
	Pensiun	9.023	9.959	9.887	-	-	-402	341	-72	864	72	9.618	102,80%	269
	Total Pembiayaan	81.372	88.039	88.606	3.686	3.245	-441	1.580	566	7.234	2.678	94.350	93,91%	(5.744)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
2	MBG	574	594	689	300	2.019	2.666	1.15%	(388)	(274)	(293)							
	KUR	574	538	632	300	2.05%	2.50%	1.17%	(332)	(274)	(238)							
	Non KUR	-	56	57	-	0,00%	9,90%	0,00%	(57)	-	(56)							
3	PWG	-	72	-	-	0,00%	0,00%	0,00%	-	-	(72)							
	Cilem	-	72	-	-	0,00%	0,00%	0,00%	-	-	(72)							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	234	1.401	2.457	933	0,46%	4,38%	1.66%	(1.524)	699	(468)							
	CF 1	134	113	106	320	3,65%	1.65%	4,97%	214	186	207							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	134	113	106	320	4,50%	1,75%	5,27%	214	186	207							
	CF 2	-	1.288	2.351	613	0,21%	4,73%	1.24%	(1.738)	513	(675)							
	Mitraguna & Others	-	1.202	1.360	201	0,00%	3,42%	0,51%	(1.158)	201	(1.001)							
	Pensiun	-	85	992	412	1,10%	9,96%	4,16%	(580)	312	327							
	Total Pembiayaan	315	680	629	742	0,39%	0,71%	0,84%	112	426	62	0,04%	95,09%	-0,8%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	37.658	44.267	45.153	17.716	886	7.495	19,90%	24.980	123,83%	24.947	181,00%	20.206
2	Tabungan	135.101	144.598	143.694	145.614	1.028	1.920	1.016	0,70%	10.513	7,78%	144.648	100,67%	966
3	Deposito	28.599	25.975	26.104	26.205	(270)	101	229	0,88%	(2.395)	-8,37%	29.038	90,24%	(2.834)
	Total	183.873	208.231	214.064	216.972	18.473	2.907	8.741	4,20%	33.098	18,00%	198.633	109,23%	18.339
	CASA	155.274	182.256	187.961	190.767	18.743	2.806	8.511	4,67%	35.493	22,86%	169.595	112,48%	21.172
	(%) CASA	84,45%	87,53%	87,81%	87,92%									
	FDR	85,47%	92,27%	91,78%	90,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.960	12.843	12.845		2	(115)	-0,89%	4.176	48,18%	-	0,00%	12.845
2	Giro ISE	6.094	219	229	227		(2)	8	3,73%	(5.867)	-96,28%	-	0,00%	227
3	Tabungan ISE	2.575	10.941	10.813	10.818		5	(123)	-1,13%	8.243	320,12%	-	0,00%	10.818
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!	-	0,00%	1.800
5	CIF ISE	121	137	138	138		0	1	0,73%	17	14,05%	-	0,00%	138

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.119	35.950	1.955	1.040	-915	559	-169	6.061	1.209	33.708	106,65%	2.242
	KUR	29.147	35.304	35.000	1.755	880	-875	379	-304	5.852	1.184	32.755	106,85%	2.244
	Non KUR	742	816	950	200	160	-40	180	135	209	25	953	99,70%	(3)
3	PWG	5.787	16.629	17.774	4.251	4.034	-217	1.882	1.145	11.986	2.889	18.765	94,72%	(991)
	Cilem	4.662	13.656	13.788	2.634	1.465	-1.169	1.700	132	9.127	1.332	14.106	97,75%	(317)
	Gadai	1.126	2.972	3.985	1.617	2.569	952	182	1.013	2.860	1.557	4.659	85,54%	(674)
4	CFG	121.436	139.388	142.740	3.948	5.025	1.077	2.652	3.352	21.304	1.673	130.535	109,35%	12.204
	CF 1	20.925	20.382	20.764	243	640	397	52	382	-162	258	22.015	94,31%	(1.252)
	Total Griya	15.996	15.349	15.276	-	-	0	0	-73	-719	73	16.278	93,85%	(1.002)
4	• Total Non Program	15.996	15.349	15.276	-	-	0	0	-76	-73	-73	16.278	93,85%	(1.002)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.033	5.487	243	640	397	52	454	558	186	5.737	95,64%	(250)
	CF 2	100.511	119.006	121.976	3.705	4.385	680	2.600	2.970	21.466	1.415	108.520	112,40%	13.456
	Mitraguna & Others	63.905	77.355	80.135	3.475	3.815	340	2.759	2.780	16.230	1.035	71.215	112,53%	8.920
	Pensiun	36.606	41.651	41.841	230	570	340	-159	190	5.236	380	37.305	112,16%	4.536
	Total Pembiayaan	157.150	192.136	196.464	10.154	10.099	-55	5.092	4.327	39.313	5.772	183.047	107,33%	13.417

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	321	182	179	0,60%	0,50%	0,50%	(3)	0	(142)				
	KUR	179	267	128	124	0,61%	0,36%	0,35%	(4)	(55)	(143)				
	Non KUR	-	53	54	55	0,00%	6,64%	5,79%	1	55	2				
3	PWG	74	217	-	-	1,27%	0,00%	0,00%	-	(74)	(217)				
	Cilem	74	217	-	-	1,58%	0,00%	0,00%	-	(74)	(217)				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.115	1.247	1.652	2.206	0,92%	1,19%	1,55%	553	1.091	959				
	CF 1	120	78	248	73	0,57%	1,22%	0,35%	(175)	(47)	(5)				
	Total Griya	-	-	170	-	0,00%	1,11%	0,00%	(170)	-	-				
	Oto	120	78	78	73	2,43%	1,56%	1,33%	(5)	(47)	(5)				
	CF 2	995	1.169	1.404	2.132	0,99%	1,18%	1,75%	728	1.138	964				
	Mitraguna & Others	254	1.169	1.081	1.562	0,40%	1,40%	1,95%	482	1.308	394				
	Pensiun	740	-	324	275	2,02%	0,78%	1,36%	247	(170)	570				
	Total Pembiayaan	35	1.410	1.245	1.476	0,02%	0,65%	0,75%	231	1.442	66	0,06%	92,07%	-0,7%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	372	120	129	149	10	(243)	-65,21%	(331)	-71,90%	4.062	3,19%	(3.933)
2	Tabungan	104.069	105.577	102.834	105.674	3.780	2.840	97	0,09%	1.605	1,54%	112.224	94,16%	(6.549)
3	Deposito	24.703	24.980	24.658	24.658	492	(0)	(322)	-1,29%	(46)	-0,18%	25.260	97,61%	(603)
	Total	129.233	130.929	127.611	130.461	4.422	2.850	(467)	-0,36%	1.229	0,95%	141.546	92,17%	(11.085)
	CASA	104.530	105.949	102.954	105.804	3.930	2.850	(145)	-0,14%	1.274	1,22%	116.286	90,99%	(10.482)
	(%) CASA	80,88%	80,92%	80,68%	81,10%									
	FDR	125,49%	142,46%	147,36%	144,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.810	2.260	2.267		7	(542)	-19,30%	(1.766)	-43,79%	-	0,00%	2.267
2	Giro ISE	415	313	51	60		9	(253)	-80,88%	(356)	-85,60%	-	0,00%	60
3	Tabungan ISE	3.618	2.497	2.209	2.207		(1)	(289)	-11,59%	(1.411)	-38,99%	-	0,00%	2.207
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	119	142	142	142		0	0	0,00%	23	19,33%	-	0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	22.894	22.377	22.522	830	1.075	245	(240)	145	(-373)	930	24.568	91,67%	(2.046)
	KUR	22.067	21.538	21.522	830	880	50	(202)	(-16)	(-545)	896	23.628	91,09%	(2.106)
	Non KUR	827	839	999	-	195	195	(37)	161	172	34	939	106,39%	60
3	PWG	1.733	6.358	7.288	1.484	1.484	1	1.107	930	5.555	554	9.106	80,03%	(1.818)
	Cilem	1.733	6.358	7.288	1.484	1.484	1	1.107	930	5.555	554	9.106	80,03%	(1.818)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	158.244	9.961	5.023	(4.938)	5.839	452	20.693	4.571	156.383	101,19%	1.862
	CF 1	5.904	7.952	8.009	216	254	38	38	57	2.105	197	8.161	98,14%	(151)
	Total Griya	1.926	1.766	1.748	-	-	0	0	(-18)	(-178)	18	2.510	69,65%	(762)
	• Total Non Program	1.926	1.766	1.748	-	-	0	0	(-18)	(-178)	18	2.510	69,65%	(762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.261	216	254	38	38	75	2.282	179	5.650	110,80%	610
	CF 2	131.647	149.840	150.235	9.745	4.769	(4.976)	5.801	395	18.588	4.374	148.222	101,36%	2.013
	Mitraguna & Others	65.693	81.670	81.700	8.026	3.036	(4.990)	5.470	31	16.007	3.005	80.821	101,09%	879
	Pensiun	65.954	68.170	68.535	1.719	1.733	14	331	364	2.581	1.369	67.401	101,68%	1.134
	Total Pembiayaan	162.178	186.527	188.054	12.275	7.583	(4.692)	6.707	1.527	25.876	6.055	190.056	98,95%	(2.002)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	640	988	560	514	2.80%	2,50%	2.28%	(46)	(126)	(475)						
	KUR	508	882	507	460	2,30%	2,36%	2,14%	(47)	(48)	(422)						
	Non KUR	132	106	53	54	15,90%	6,31%	5,37%	1	(78)	(53)						
3	PWG	-	49	-	-	0,00%	0,00%	0,00%	-	-	(49)						
	Cilem	-	49	-	-	0,00%	0,00%	0,00%	-	-	(49)						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.035	649	709	272	0,75%	0,45%	0,17%	(437)	(762)	(377)						
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)						
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	306	219	295	314	0,19%	0,16%	0,17%	19	8	95	0,88%	-428,18%	0,7%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.590	517.161	517.787	(32.954)	626	197	0,04%	356.307	220,65%	167.438	309,24%	350.349
2	Tabungan	199.929	217.425	215.261	216.938	8.212	1.677	(488)	-0,22%	17.008	8,51%	214.070	101,34%	2.867
3	Deposito	133.285	91.635	90.927	90.671	(5.342)	(256)	(964)	-1,05%	(42.614)	-31,97%	134.772	67,28%	(44.101)
	Total	494.695	826.651	823.349	825.396	(30.084)	2.047	(1.255)	-0,15%	330.701	66,85%	516.280	159,87%	309.116
	CASA	361.410	735.016	732.421	734.725	(24.742)	2.303	(291)	-0,04%	373.315	103,29%	381.509	192,58%	353.216
	(%) CASA	73,06%	88,91%	88,96%	89,01%									
	FDR	29,29%	21,32%	21,51%	21,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-31 Oct'25)					Target Oct'25			
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.866	1.291	11.141	10.479	(661)	9.189	711,95%	8.614	461,66%	-	0,00%	10.479		
2	Giro ISE	28	21	24	25	1	4	19,73%	(3)	-10,70%	-	0,00%	25		
3	Tabungan ISE	1.837	1.269	9.517	8.854	(663)	7.585	597,47%	7.017	381,88%	-	0,00%	8.854		
4	Deposito ISE	-	-	1.600	1.600	0	1.600	#DIV/0!	1.600	#DIV/0!	-	0,00%	1.600		
5	CIF ISE	40	44	76	76	0	32	72,73%	36	90,00%	-	0,00%	76		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.251	1.210	-	-	0	-68	-41	-446	41	1.656	73,08%	(446)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.210	-	-	0	-68	-41	-446	41	1.656	73,08%	(446)
	• Local Champion	1.656	1.251	1.210	-	-	0	-68	-41	-446	41	1.656	73,08%	(446)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	61.421	59.982	2.400	1.100	-1.300	3	-1.439	2.173	2.539	62.906	95,35%	(2.924)
	KUR	55.256	58.021	56.602	2.300	1.000	-1.300	117	-1.419	1.346	2.419	60.034	94,28%	(3.433)
	Non KUR	2.553	3.401	3.380	100	100	0	-114	-20	827	120	2.872	117,70%	508
3	PWG	4.560	18.579	19.634	4.103	1.889	-2.213	3.147	1.055	15.074	834	14.732	133,28%	4.902
	Cilem	4.560	18.579	19.634	4.103	1.889	-2.213	3.147	1.055	15.074	834	14.732	133,28%	4.902
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	80.862	95.024	96.309	1.950	4.065	2.115	58	1.285	15.447	2.781	91.325	105,46%	4.984
	CF 1	35.630	43.267	44.820	718	2.330	1.612	225	1.553	9.190	777	37.488	119,56%	7.332
	Total Griya	16.876	21.531	22.526	-	1.200	1.200	0	994	5.650	206	17.866	126,08%	4.660
	• Total Non Program	11.817	16.758	17.790	-	1.200	1.200	-180	1.032	5.973	168	12.219	145,59%	5.571
	• Program	5.059	4.774	4.736	-	-	0	-38	-38	-323	38	5.647	83,86%	(911)
	Oto	18.754	21.736	22.294	718	1.130	412	225	558	3.540	572	19.622	113,62%	2.672
	CF 2	45.232	51.757	51.489	1.232	1.735	503	-167	-268	6.257	2.003	53.837	95,64%	(2.348)
	Mitraguna & Others	44.353	50.731	50.559	1.232	1.735	503	-144	-172	6.207	1.907	52.206	96,85%	(1.647)
	Pensiun	880	1.026	930	-	-	0	-23	-96	50	96	1.631	57,01%	(701)
	Total Pembiayaan	144.886	176.275	177.135	8.453	7.055	-1.398	3.139	860	32.249	6.194	170.619	103,82%	6.516

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				31-Dec-24	30-Sep-25	31-Oct-25	%	Penc.	Gap
1	SME	1.132	291	-	-	(68,36%)	0,00%	0,00%	-	-	(1.132)	(291)		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	1.132	291	-	-	(68,36%)	0,00%	0,00%	-	-	(1.132)	(291)		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	16	476	1.016	876	0,03%	1,65%	1,46%	(140)	860	400			
	KUR	16	405	857	781	0,03%	1,48%	1,38%	(75)	766	376			
	Non KUR	-	71	159	94	0,00%	4,67%	2,79%	(65)	94	24			
3	PWG	36	96	-	-	0,78%	0,00%	0,00%	-	(36)	(96)			
	Cilem	36	96	-	-	0,78%	0,00%	0,00%	-	(36)	(96)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.735	1.754	1.745	1,72%	1,85%	1,81%	(8)	357	160			
	CF 1	693	752	743	742	1,94%	1,72%	1,66%	(1)	50	(10)			
	Total Griya	592	640	631	631	3,51%	2,93%	2,80%	(1)	39	(10)			
	Oto	101	112	112	112	0,54%	0,51%	0,50%	-	11	-			
	CF 2	696	834	1.011	1.003	1,54%	1,95%	1,95%	(8)	307	169			
	Mitraguna & Others	696	834	1.011	1.003	1,57%	1,99%	1,98%	(8)	307	169			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.598	1.766	1.745	1,15%	1,00%	0,99%	(20)	79	147	0,04%	95,73%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	139.452	145.538	145.805	6.353		3.14	3.88	3.86
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%	376	624	659

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	203	247	271	52	24	68	33,58%	238	725,97%	5.242	5,17%	(4.971)
2	Tabungan	95.230	93.477	97.769	98.857	158	1.088	5.380	5,76%	3.627	3,81%	103.074	95,91%	(4.217)
3	Deposito	25.200	24.172	24.883	24.733	660	(150)	561	2,32%	(467)	-1,85%	25.823	95,78%	(1.090)
	Total	120.463	117.852	122.898	123.860	870	962	6.009	5,10%	3.398	2,82%	134.139	92,34%	(10.278)
	CASA	95.263	93.680	98.016	99.128	210	1.112	5.448	5,82%	3.865	4,06%	108.316	91,52%	(9.188)
	(%) CASA	79,08%	79,49%	79,75%	80,03%									
	FDR	167,21%	177,99%	171,97%	170,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.646	1.599	1.585		(14)	(61)	-3,70%	568	55,93%	-	0,00%	1.585
2	Giro ISE	1	29	39	12		(27)	(17)	-57,35%	12	2310,89%		0,00%	12
3	Tabungan ISE	1.016	1.617	1.560	1.572		12	(44)	-2,74%	557	54,80%		0,00%	1.572
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	67	70	70		0	3	4,48%	11	18,64%		0,00%	70

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	58.418	61.084	61.137	1.265	2.500	1.235	743	53	2.719	2.447	58.966	103,68%	2.171
	KUR	53.406	57.124	57.301	1.265	2.500	1.235	644	177	3.895	2.323	53.818	106,47%	3.483
	Non KUR	5.013	3.959	3.836	-	-	0	100	-124	-1.177	124	5.148	74,51%	(1.312)
3	PWG	7.973	11.790	12.362	1.299	1.238	61	733	572	4.389	666	14.414	85,76%	(2.052)
	Cilem	7.973	11.790	12.362	1.299	1.238	61	733	572	4.389	666	14.414	85,76%	(2.052)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	137.846	1.494	3.548	2.054	-1.161	959	2.806	2.589	158.372	87,04%	(20.527)
	CF 1	25.995	30.631	30.473	719	402	-317	363	-158	4.478	560	28.791	105,85%	1.683
	Total Griya	13.277	16.172	16.154	-	125	125	0	-18	2.877	143	14.001	115,38%	2.153
4	• Total Non Program	13.277	16.172	16.154	-	125	125	-145	-18	2.877	143	14.001	115,38%	2.153
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.459	14.319	719	277	-442	363	-139	1.602	417	14.789	96,82%	(470)
	CF 2	109.045	106.256	107.372	775	3.146	2.371	-1.525	1.116	-1.673	2.030	129.582	82,86%	(22.210)
	Mitraguna & Others	98.253	96.042	97.006	775	2.920	2.145	-1.452	964	-1.247	1.956	116.997	82,91%	(19.991)
	Pensiun	10.792	10.213	10.366	-	226	226	-73	153	-426	73	12.585	82,37%	(2.219)
	Total Pembiayaan	201.431	209.761	211.344	4.058	7.286	3.228	-1.172	1.584	9.913	5.702	231.752	91,19%	(20.408)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif			MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	1.180	2.221	1.895	1.618	2.029	3,10%	2.655	(277)	438	(603)							
	KUR	896	1.651	1.456	1.153	1.688	2,55%	2.01%	(303)	258	(498)							
	Non KUR	284	570	439	465	5,67%	11,08%	12,11%	26	180	(105)							
3	PWG	-	13	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	(13)			
	Cilem	-	13	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	(13)			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
4	CFG	795	2.268	2.089	1.639	0,59%	1,53%	1,19%	(450)	844	(630)							
	CF 1	92	358	281	107	0,35%	0,92%	0,35%	(174)	15	(251)							
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Oto	92	358	281	107	0,72%	1,94%	0,75%	(174)	15	(251)							
	CF 2	704	1.911	1.808	1.532	0,65%	1,70%	1,43%	(276)	829	(379)							
	Mitraguna & Others	704	1.911	1.808	1.532	0,72%	1,88%	1,58%	(276)	829	(379)							
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Total Pembiayaan	1.800	1.902	1.914	2.004	0,89%	0,91%	0,95%	91	205	103	0,15%	84,62%	-0,8%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	695	878	785	764	1,19%	1,29%	1,25%	(21)	69	(114)						
	KUR	639															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	150	274	255	(53)	(18)	105	69,99%	(920)	-78,28%	3.787	6,74%	(3.532)
2	Tabungan	91.378	103.309	105.448	105.830	1.863	382	2.521	2,44%	14.452	15,82%	97.657	108,37%	8.173
3	Deposito	20.885	16.971	17.098	17.098	(184)	(0)	127	0,75%	(3.788)	-18,14%	21.385	79,95%	(4.287)
	Total	113.438	120.430	122.819	123.183	1.627	363	2.753	2,29%	9.744	8,59%	122.829	100,29%	354
	CASA	92.553	103.459	105.721	106.085	1.811	363	2.626	2,54%	13.532	14,62%	101.444	104,57%	4.641
	(%) CASA	81,59%	85,91%	86,08%	86,12%									
	FDR	111,58%	119,38%	120,95%	120,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.492	1.291	1.353		62	(139)	-9,34%	(60)	-4,27%	-	0,00%	1.353
2	Giro ISE	4	7	47	52		5	45	677,68%	48	1102,48%		0,00%	52
3	Tabungan ISE	1.409	1.486	1.244	1.301		57	(185)	-12,44%	(108)	-7,68%		0,00%	1.301
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	98	99	99		0	1	1,02%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	0	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	59.493	60.441	2.620	3.150	530	468	948	2.252	2.202	65.181	92,73%	(4.740)
	KUR	54.166	54.900	55.978	2.520	3.150	630	490	1.078	1.812	2.072	60.909	91,90%	(4.931)
	Non KUR	4.022	4.593	4.462	100	-	-100	-22	-131	440	131	4.271	104,48%	191
3	PWG	2.382	8.045	9.408	2.133	1.863	-270	1.869	1.362	7.025	501	8.936	105,28%	472
	Cilem	2.382	8.045	9.408	2.133	1.863	-270	1.869	1.362	7.025	501	8.936	105,28%	472
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	78.700	2.365	3.155	790	1.086	2.471	12.757	685	72.936	107,90%	5.764
	CF 1	8.522	7.918	7.920	-	100	100	-253	2	-602	98	9.360	84,61%	(1.440)
	Total Griya	5.933	5.594	5.560	-	-	0	0	-34	-373	34	6.150	90,41%	(590)
4	• Total Non Program	5.933	5.594	5.560	-	-	0	0	-43	-373	34	6.150	90,41%	(590)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.324	2.360	-	100	100	-253	36	-229	65	3.210	73,51%	(850)
	CF 2	57.421	68.312	70.780	2.365	3.055	690	1.339	2.469	13.360	586	63.576	111,33%	7.204
	Mitraguna & Others	56.582	66.967	69.407	1.985	3.020	1.035	964	2.440	12.825	580	62.200	111,59%	7.207
	Pensiun	838	1.345	1.373	380	35	-345	375	28	535	7	1.376	99,81%	(3)
	Total Pembiayaan	126.569	143.768	148.548	7.118	8.169	1.050	3.423	4.780	21.979	3.388	147.108	100,98%	1.441

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			Net (UG) & DG	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	130	386	576	560	0,22%	0,97%	0,93%	(16)	430	174			
	KUR	123	177	204	305	0,23%	0,37%	0,54%	101	182	128			
	Non KUR	6	209	372	255	0,16%	8,10%	5,72%	(117)	249	47			
3	PWG	-	5	-	-	0	0,00%	0,00%	0,00%	-	(5)			
	Cilem	-	5	-	-	0	0,00%	0,00%	0,00%	-	(5)			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-			
4	CFG	447	542	597	635	0,68%	0,78%	0,81%	37	187	92			
	CF 1	217	530	497	533	2,55%	6,27%	6,73%	36	316	4			
	Total Griya	-	430	497	533	0,00%	8,88%	9,59%	36	533	103			
	Oto	217	100	-	-	8,39%	0,00%	0,00%	-	(217)	(100)			
	CF 2	-	13	100	101	0,40%	0,15%	0,14%	1	(129)	89			
	Mitraguna & Others	230	13	100	101	0,41%	0,15%	0,15%	1	(129)	89			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	297	202	201	0,04%	0,14%	0,14%	(1)	154	(96)	0,48%	-257,60%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	124.669	131.801	149.756	25.087		3.07	4.14	4.16
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%	107	425	444

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.071	3.123	3.276	(48)	153	206	6,71%	1.399	74,49%	3.692	88,75%	(415)
2	Tabungan	48.550	58.141	54.366	58.732	611	4.366	591	1,02%	10.182	20,97%	54.723	107,33%	4.010
3	Deposito	7.602	11.118	13.550	13.550	(25)	(0)	2.432	21,87%	5.948	78,25%	8.225	164,75%	5.326
	Total	58.030	72.330	71.039	75.559	539	4.519	3.229	4,46%	17.529	30,21%	66.639	113,39%	8.920
	CASA	50.428	61.212	57.489	62.009	563	4.519	797	1,30%	11.580	22,96%	58.414	106,15%	3.594
	(%) CASA	86,90%	84,63%	80,93%	82,07%									
	FDR	148,42%	134,44%	137,89%	129,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	620	680	858		178	238	38,37%	400	87,26%	-	0,00%	858
2	Giro ISE	360	211	259	412		153	201	95,36%	52	14,52%		0,00%	412
3	Tabungan ISE	99	409	421	446		25	37	9,02%	348	352,63%		0,00%	446
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	45.037	48.815	49.029	1.825	1.700	-125	366	214	3.992	1.486	51.370	95,44%	(2.341)
	KUR	43.986	47.464	47.512	1.525	1.500	-25	110	47	3.526	1.453	50.024	94,98%	(2.512)
	Non KUR	1.052	1.351	1.518	300	200	-100	255	167	466	33	1.346	112,71%	171
3	PWG	3.221	8.375	8.523	1.279	587	-693	981	148	5.302	438	7.751	109,96%	772
	Cilem	3.221	8.375	8.523	1.279	587	-693	981	148	5.302	438	7.751	109,96%	772
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.407	1.881	1.263	-618	915	353	2.536	910	43.526	92,84%	(3.119)
	CF 1	26.387	25.677	25.292	531	143	-388	-303	-385	-1.095	527	27.065	93,45%	(1.772)
	Total Griya	5.331	5.367	5.308	159	-	-159	0	-59	-22	59	5.506	96,41%	(198)
4	• Total Non Program	5.331	5.033	4.976	-	-	0	-56	-57	-354	57	5.506	90,38%	(530)
	• Program	-	334	332	159	-	-159	166	-2	332	2	0	0,00%	332
	Oto	21.057	20.310	19.984	372	143	-229	-303	-326	-1.073	469	21.559	92,69%	(1.575)
	CF 2	11.484	14.377	15.115	1.350	1.120	-230	1.218	737	3.631	383	16.461	91,82%	(1.346)
	Mitraguna & Others	8.469	9.981	10.554	1.350	850	-500	1.241	574	2.085	276	13.011	81,12%	(2.457)
	Pensiun	3.015	4.397	4.560	-	270	270	-23	164	1.546	106	3.449	132,21%	1.111
	Total Pembiayaan	86.130	97.244	97.959	4.985	3.550	-1.436	2.261	715	11.829	2.835	102.647	95,43%	(4.688)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	MtD (1-31 Oct'25)	MtM	Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
2	MBG	409	373	352	293	0,91%	0,72%	0,60%	(58)	(116)	(80)			
	KUR	384	373	352	293	0,87%	0,74%	0,62%	(58)	(91)	(80)			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	-	(25)			
3	PWG	6	-	-	-	0,18%	0,00%	0,00%	-	(6)	-			
	Cilem	6	-	-	-	0,18%	0,00%	0,00%	-	(6)	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	865	1.865	2.133	3,22%	4,66%	5,28%	268	913	1.268			
	CF 1	985	712	1.084	1.070	3,73%	4,22%	4,23%	(13)	86	359			
	Total Griya	-	-	64	63	0,00%	1,20%	1,19%	(1)	63	63			
	Oto	985	712	1.020	1.007	4,68%	5,02%	5,04%	(12)	23	296			
	CF 2	235	153	781	1.063	2,05%	5,43%	7,03%	281	827	910			
	Mitraguna & Others	235	153	781	799	2,78%	7,83%	7,57%	18	564	646			
	Pensiun	-	-	-	264	0,00%	5,78%	2,46%	264	264	264			
	Total Pembiayaan	662	904	923	938	0,77%	0,95%	0,96%	16	276	34	3,64%	-280,22%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.341	22.301	21.511	170	(790)	170	0,80%	(6.676)	-23,68%	33.561	64,09%	(12.050)
2	Tabungan	231.223	226.599	239.592	240.889	1.518	1.296	14.289	6,31%	9.665	4,18%	242.859	99,19%	(1.970)
3	Deposito	34.752	39.313	39.554	39.554	1.639	0	241	0,61%	4.802	13,82%	34.790	113,69%	4.764
	Total	294.162	287.254	301.447	301.953	3.326	506	14.700	5,12%	7.791	2,65%	311.210	97,03%	(9.257)
	CASA	259.410	247.940	261.893	262.400	1.687	506	14.459	5,83%	2.989	1,15%	276.420	94,93%	(14.021)
	(%) CASA	88,19%	86,31%	86,88%	86,90%									
	FDR	81,90%	89,36%	86,66%	86,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-31 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.092	5.146	5.185	39	93	1,83%	697	15,54%	-	0,00%	5.185
2	Giro ISE	733	851	626	668	42	(183)	-21,56%	(66)	-8,96%	668	0,00%	0
3	Tabungan ISE	3.754	4.241	4.520	4.517	(2)	277	6,52%	763	20,33%	4.517	0,00%	4.517
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	101	107	111	111	0	4	3,74%	10	9,90%	111	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.754	1.700	-	-	0	-106	-54	-1.542	54	3.242	52,45%	(1.542)
	Linkage	1.406	1.044	1.004	-	-	-	-41	-40	-402	40	1.406	71,43%	(402)
	Non-Linkage	1.836	710	696	-	-	0	-65	-13	-1.140	13	1.836	37,92%	(1.140)
	• Local Champion	1.836	710	696	-	-	0	-65	-13	-1.140	13	1.836	37,92%	(1.140)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	71.253	72.161	3.385	3.110	-275	735	907	-313	2.203	73.644	97,99%	(1.484)
	KUR	67.505	66.715	67.768	3.185	3.110	-75	659	1.053	263	2.057	68.537	98,88%	(769)
	Non KUR	4.969	4.538	4.393	200	-	-200	76	-146	-576	146	5.107	86,01%	(715)
3	PWG	12.827	22.228	24.750	4.403	6.966	2.562	1.243	2.521	11.923	4.444	26.907	91,98%	(2.157)
	Cilem	7.700	14.623	16.834	2.096	3.436	1.341	1.175	2.212	9.135	1.224	18.141	92,80%	(1.306)
	Gadai	5.127	7.606	7.915	2.308	3.529	1.222	68	310	2.788	3.220	8.766	90,29%	(851)
4	CFG	152.377	161.442	162.630	5.653	5.061	-592	1.358	1.188	10.252	3.873	171.931	94,59%	(9.302)
	CF 1	49.433	46.573	46.521	253	743	490	-47	-53	-2.912	796	54.620	85,17%	(8.100)
	Total Griya	45.444	41.310	40.929	150	210	60	0	-382	-4.515	592	49.183	83,22%	(8.254)
4	• Total Non Program	21.636	18.470	18.086	150	50	-100	-146	-385	-3.550	435	22.606	80,00%	(4.521)
	• Program	23.808	22.840	22.843	-	160	160	-166	3	-965	157	26.576	85,95%	(3.733)
	Oto	3.989	5.263	5.592	103	533	429	-47	329	1.604	204	5.438	102,84%	154
	CF 2	102.945	114.868	116.109	5.400	4.318	-1.082	1.406	1.240	13.164	3.078	117.311	98,98%	(1.202)
	Mitraguna & Others	90.697	100.649	101.889	4.094	3.956	-138	803	1.240	11.192	2.716	103.809	98,15%	(1.920)
	Pensiun	12.248	14.219	14.220	1.306	362	-944	602	1	1.972	361	13.502	105,31%	718
	Total Pembiayaan	240.919	256.678	261.240	13.442	15.137	1.695	3.230	4.563	20.321	10.574	275.724	94,75%	(14.484)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	64	57	-	0	0,00%	3,22%	0,00%	(57)	-	-	(64)					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	64	57	-	0	0,00%	7,97%	0,00%	(57)	-	-	(64)					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	190	1.110	908	935	0,26%	1,27%	1,30%	27	745	(175)							
	KUR	190	697	310	589	0,28%	0,46%	0,87%	279	399	(108)							
	Non KUR	-	413	598	346	0,00%	13,18%	0,00%	(252)	346	(67)							
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
4	CFG	3.319	4.994	4.884	4.033	2,18%	3,02%	2,48%	(850)	714	(961)							
	CF 1	1.762	3.053	3.615	3.096	3,57%	7,76%	6,66%	(519)	1.334	43							
	Total Griya	1.762	2.840	3.343	2.831	3,88%	8,09%	6,92%	(512)	1.069	(9)							
	Oto	-	213	272	265	0,00%	5,16%	4,74%	(7)	265	52							
	CF 2	1.556	1.941	1.269	937	1,51%	1,10%	0,81%	(332)	(619)	(1.004)							
	Mitraguna & Others	1.556	1.647	1.269	937	1,72%	1,26%	0,92%	(332)	(619)	(710)							
	Pensiun	-	294	-	-	0	0,00%	0,00%	-	-	(294)							
	Total Pembiayaan	5.357	4.833	5.081	5.426	2,22%	1,98%	2,08%	345	69	593	2,36%	-13,63%	0,3%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	368	-	-	55	11,36%	0,00%	3,23%	55	(313)	55						
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	368	-	-	55	20,07%	0,00%	7,90%	55	(313)	55						
	Value Chain	-	-	-	-	0	0,00%										

Kineria Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-31 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.160	16.162	15.535	(627)	374	2,47%	2.891	22,87%	-	0,00%	15.535
2	Giro ISE	2.499	3.281	3.292	3.292	(0)	12	0,35%	794	31,77%	-	0,00%	3.292
3	Tabungan ISE	9.095	10.829	11.820	11.192	(627)	363	3,35%	2.098	23,06%	-	0,00%	11.192
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%	-	0,00%	1.050
5	CIF ISE	89	111	112	112	0	1	0,90%	23	25,84%	-	0,00%	112

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	-	-	0	0,00%	0
2	MBG	19.248	15.500	14.960	-	-	0	-487	-539	-4.288	539	20.839	71,79%	(5.879)
	KUR	17.796	14.111	13.578	-	-	0	-476	-533	-4.219	533	19.314	70,30%	(5.737)
	Non KUR	1.452	1.389	1.383	-	-	0	-11	-6	-69	6	1.525	90,68%	(142)
3	PWG	5.178	11.639	11.964	2.448	2.489	42	408	325	6.785	2.165	18.605	64,30%	(6.642)
	Cilem	3.578	8.338	8.774	1.093	982	-111	389	436	5.196	546	12.347	71,06%	(3.573)
	Gadai	1.600	3.301	3.189	1.355	1.508	153	19	-111	1.589	1.619	6.258	50,97%	(3.069)
4	CFG	88.436	97.271	96.089	1.904	1.054	-851	-410	-1.182	7.652	2.235	109.218	87,98%	(13.129)
	CF 1	19.579	24.821	25.210	534	774	239	164	388	5.630	385	22.123	113,95%	3.086
	Total Griya	14.822	14.863	14.728	170	-	-170	0	-136	-95	136	15.527	94,85%	(799)
1	• Total Non Program	14.371	14.435	14.302	170	-	-170	45	-133	-69	133	15.023	95,21%	(720)
	• Program	451	428	425	-	-	0	-3	-3	-26	3	504	84,39%	(79)
	Oto	4.757	9.958	10.482	364	774	409	164	524	5.725	250	6.597	158,90%	3.885
	CF 2	68.857	72.449	70.879	1.370	280	-1.090	-573	-1.570	2.022	1.850	87.095	81,38%	(16.216)
	Mitraguna & Others	68.359	71.565	70.001	1.370	280	-1.090	-567	-1.564	1.642	1.844	85.005	82,35%	(15.004)
	Pensiun	498	884	878	-	-	0	-6	-6	380	6	2.090	42,00%	(1.212)
	Total Pembiayaan	112.901	124.410	123.013	4.352	3.543	-809	-489	-1.397	10.113	4.940	148.700	82,73%	(25.687)

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	10.113	9.991	52,35%	65,24%	66,78%	(122)	(85)	(122)			
	KUR	8.740	8.792	8.795	8.674	49,11%	62,33%	63,89%	(121)	(66)	(118)			
	Non KUR	1.336	1.321	1.318	1.317	92,03%	94,86%	95,22%	(1)	(19)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.608	1.216	1.391	1,12%	1,25%	1,45%	175	402	(217)			
	CF 1	244	233	233	232	1,24%	0,94%	0,92%	(1)	(12)	(2)			
	Total Griya	244	119	118	117	1,64%	0,79%	0,79%	(1)	(127)	(2)			
	Oto	-	115	115	115	0,00%	1,15%	1,09%	-	115	-			
	CF 2	745	1.374	984	1.159	1,08%	1,36%	1,64%	176	414	(215)			
	Mitraguna & Others	745	1.374	984	1.159	1,09%	1,37%	1,66%	176	414	(215)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.721	11.329	11.382	9,80%	9,11%	9,25%	53	317	(339)	1,49%	83,94%	-7,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	5.745	6.860	6.460	(2.088)	(401)	714	12,43%	(9.092)	-58,46%	23.981	26,94%	(17.521)
2	Tabungan	146.646	146.599	142.707	145.002	(2.893)	2.295	(1.597)	-1,09%	(1.644)	-1,12%	157.571	92,02%	(12.569)
3	Deposito	29.176	27.115	27.611	27.609	89	(1)	495	1,82%	(1.566)	-5,37%	29.965	92,14%	(2.355)
	Total	191.374	179.459	177.178	179.071	(4.892)	1.893	(388)	-0,22%	(12.303)	-6,43%	211.516	84,66%	(32.445)
	CASA	162.198	152.344	149.567	151.462	(4.981)	1.894	(883)	-0,58%	(10.737)	-6,62%	181.551	83,43%	(30.090)
	(%) CASA	84,75%	84,89%	84,42%	84,58%									
	FDR	87,12%	105,03%	108,92%	107,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	9.966	9.391	8.994	(397)	(972)	-9,75%	(5.109)	-36,23%		-	0,00%	8.994
2	Giro ISE	4.458	3.768	4.511	4.210	(302)	441	11,71%	(249)	-5,58%			0,00%	4.210
3	Tabungan ISE	9.645	6.197	4.879	4.784	(95)	(1.413)	-22,80%	(4.861)	-50,39%			0,00%	4.784
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	100	104	104	104	0	0	0,00%	4	4,00%			0,00%	104

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	16.150	17.180	18.771	925	2.110	1.185	335	1.590	2.621	520	20.804	90,23%	(2.033)
	KUR	14.812	16.013	17.642	925	2.110	1.185	444	1.629	2.830	481	19.321	91,31%	(1.679)
	Non KUR	1.337	1.167	1.128	-	-	0	-109	-39	-209	39	1.483	76,08%	(355)
3	PWG	15.238	25.910	29.524	11.921	16.523	4.602	4.834	3.614	14.286	12.909	28.263	104,46%	1.261
	Cilem	3.814	10.863	12.037	3.331	2.081	-1.251	2.655	1.174	8.222	907	14.047	85,69%	(2.011)
	Gadai	11.423	15.048	17.487	8.590	14.442	5.853	2.179	2.440	6.064	12.002	14.216	123,01%	3.272
4	CFG	135.343	145.397	144.690	6.670	2.388	-4.282	2.963	-706	9.347	3.095	156.577	92,41%	(11.887)
	CF 1	16.023	17.730	18.100	1.342	767	-575	538	371	2.077	397	18.567	97,49%	(467)
	Total Griya	9.034	10.195	10.590	500	510	10	0	396	1.556	114	9.693	109,26%	897
	• Total Non Program	9.034	10.195	10.590	500	510	10	402	396	1.556	114	9.693	109,26%	897
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.510	842	257	-585	538	-25	521	282	8.874	84,63%	(1.364)
	CF 2	119.320	127.667	126.590	5.328	1.621	-3.707	2.425	-1.077	7.270	2.698	138.010	91,73%	(11.420)
	Mitraguna & Others	104.787	113.927	113.008	4.738	1.551	-3.187	2.379	-919	8.221	2.470	121.845	92,75%	(8.837)
	Pensiun	14.533	13.740	13.582	590	70	-520	45	-158	-951	228	16.165	84,02%	(2.583)
	Total Pembiayaan	166.730	188.487	192.985	19.516	21.021	1.505	8.132	4.498	26.254	16.523	205.644	93,84%	(12.659)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			Net (UG) & DG	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	46	696	543	460	0,29%	3,16%	2,45%	(83)	414	(236)			
	KUR	-	611	459	460	0,00%	2,87%	2,61%	1	460	(151)			
	Non KUR	46	85	83	-	3,44%	7,15%	0,00%	(83)	(46)	(85)			
3	PWG	-	-	146	-	0,00%	0,56%	0,00%	(146)	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	146	-	0,00%	0,97%	0,00%	(146)	-	-			
4	CFG	993	271	410	406	0,73%	0,28%	0,28%	(4)	(587)	(136)			
	CF 1	153	74	410	406	0,95%	2,31%	2,24%	(4)	253	332			
	Total Griya	15	3	341	339	0,16%	3,35%	3,20%	(2)	324	336			
	Oto	138	71	69	67	1,98%	0,92%	0,90%	(2)	(71)	(4)			
	CF 2	840	197	-	-	0,70%	0,00%	0,00%	-	(840)	(197)			
	Mitraguna & Others	840	-	-	-	0,80%	0,00%	0,00%	-	(840)	-			
	Pensiun	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)			
	Total Pembiayaan	2.417	3.731	3.673	2.964	1,45%	1,95%	1,54%	(708)	547	(767)	1,49%	3,09%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.390	15.630	8.643	4.152	(6.987)	253	3,02%	(44)	-0,51%	17.486	49,43%	(8.843)
2	Tabungan	252.421	258.244	260.422	261.827	(615)	1.405	3.583	1,39%	9.406	3,73%	266.858	98,11%	(5.031)
3	Deposito	76.726	73.577	72.505	72.505	(2.551)	(0)	(1.073)	-1,46%	(4.221)	-5,50%	77.619	93,41%	(5.114)
	Total	337.834	340.212	348.557	342.975	986	(5.582)	2.763	0,81%	5.141	1,52%	361.963	94,75%	(18.989)
	CASA	261.108	266.634	276.052	270.470	3.537	(5.582)	3.836	1,44%	9.362	3,59%	284.344	95,12%	(13.874)
	(%) CASA	77,29%	78,37%	79,20%	78,86%									
	FDR	106,55%	109,05%	108,11%	109,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.914	11.625	11.910		284	(5)	-0,04%	3.462	40,97%	-	0,00%	11.910
2	Giro ISE	1.077	1.109	1.062	1.065		3	(44)	-3,95%	(12)	-1,14%		0,00%	1.065
3	Tabungan ISE	7.371	10.805	10.564	10.845		281	39	0,36%	3.474	47,13%		0,00%	10.845
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	186	187	187		0	1	0,54%	24	14,72%		0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25			
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	33.407	26.413	26.331	-	500	500	-277	-82	-7.076	582	38.797	67,87%	(12.466)	
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)	
	Non-Linkage	33.404	26.413	26.331	-	500	500	-277	-82	-7.072	582	36.390	72,36%	(10.059)	
	• Local Champion	29.104	25.515	25.433	-	500	500	-277	-82	-3.671	582	30.049	84,64%	(4.616)	
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)	
2	MBG	23.844	25.304	26.425	1.356	1.850	494	392	1.120	2.580	730	27.259	96,94%	(834)	
	KUR	21.881	23.186	24.372	1.356	1.850	494	461	1.186	2.491	664	25.201	96,71%	(829)	
	Non KUR	1.963	2.118	2.053	-	-	0	-69	-65	89	65	2.058	99,75%	(5)	
3	PWG	18.313	32.899	34.800	9.258	8.788	-470	3.034	1.901	16.487	6.887	30.424	114,38%	4.376	
	Cilem	9.363	18.021	18.475	2.508	2.059	-450	1.511	454	9.112	1.605	18.484	99,95%	(10)	
	Gadai	8.950	14.878	16.326	6.750	6.730	-20	1.523	1.447	7.375	5.283	11.939	136,74%	4.386	
4	CFG	284.398	286.370	289.261	5.110	9.143	4.033	-933	2.891	4.863	6.252	292.505	98,89%	(3.244)	
	CF 1	38.670	36.151	35.743	-	429	429	-269	-408	-2.927	837	39.641	90,17%	(3.899)	
	Total Griya	32.928	30.763	30.140	-	-	0	0	-623	-2.788	623	33.179	90,84%	(3.039)	
4	• Total Non Program	32.928	30.763	30.140	-	-	0	0	-255	-623	-2.788	623	33.179	90,84%	(3.039)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Oto	5.742	5.388	5.602	-	429	429	-269	215	-140	214	6.462	86,70%	(859)	
	CF 2	245.728	250.219	253.518	5.110	8.714	3.604	-664	3.299	7.790	5.415	252.864	100,26%	654	
	Mitraguna & Others	226.104	232.460	235.833	5.110	8.639	3.529	-508	3.374	9.729	5.265	232.617	101,38%	3.216	
	Pensiun	19.624	17.759	17.685	-	75	75	-156	-74	-1.939	149	20.247	87,35%	(2.562)	
	Total Pembiayaan	359.963	370.986	376.817	15.724	20.282	4.557	2.217	5.831	16.854	14.451	388.984	96,87%	(12.168)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			Net (UG) & DG	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		%	Penc.	Gap	
1	SME	-	-	95	90	500	0,00%	0,36%	0,34%	(5)	90	90		
	Linkage	-	-	-	-	500	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	95	90	500	0,00%	0,36%	0,34%	(5)	90	90		
2	MBG	314	448	238	167	1.32%	0,94%	0,63%	(72)	(147)	(281)			
	KUR	205	406	191	122	0,94%	0,83%	0,50%	(70)	(83)	(284)			
	Non KUR	109	42	47	45	5,56%	2,22%	2,19%	(2)	(64)	3			
3	PWG	-	93	-	-	0,00%	0,00%	0,00%	-	-	(93)			
	Cilem	-	93	-	-	0,00%	0,00%	0,00%	-	-	(93)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.834	6.158	7.506	8.636	1.70%	2,62%	2,99%	1.129	3.802	2.477			
	CF 1	1.936	3.590	3.401	3.537	5,01%	9,41%	9,89%	136	1.600	(53)			
	Total Griya	1.859	3.036	3.002	3.167	5,65%	9,76%	10,51%	165	1.307	131			
	Oto	77	554	399	370	1,35%	7,40%	6,61%	(29)	293	(184)			
	CF 2	2.897	2.568	4.105	5.099	1,18%	1,64%	2,01%	994	2.201	2.530			
	Mitraguna & Others	2.897	2.568	4.105	5.099	1,28%	1,77%	2,16%	994	2.201	2.530			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	6.699	7.840	8.892	1,43%	2,11%	2,36%	1.053	3.744	2.193	0,85%	63,77%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			Net (UG) & DG	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		%	Penc.	Gap	
1	SME	-	-	-	-	500	0,00%	0,00%	0,00%	-	-	-		
	Linkage	-	-	-	-	500	0,00%	0,00%	0,00%	-	-	-		
	Non-Linkage	-	-	-	-	500	0,00%	0,00%	0,00%	-	-	-		
	Value Chain	-	-	-	-	500	0,00%	0,00%	0,00%	-	-	-		
2	MBG	112	516	582	635	0,47%	2,30%	2,40%	52	523	119			
	KUR	77	308	342	397	0,35%	1,48%	1,63%	55	320	89			
	Non KUR	34	207	240	237	1,74%	11,34%	11,56%	(3)	203	30			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem</													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.516	6.537	6.029	(509)	(508)	(487)	-7,47%	(1.575)	-20,71%	16.118	37,41%	(10.089)
2	Tabungan	169.083	165.619	168.181	168.290	5.506	109	2.671	1,61%	(793)	-0,47%	181.364	92,79%	(13.074)
3	Deposito	159.534	165.786	168.282	168.281	11	(1)	2.495	1,50%	8.748	5,48%	160.719	104,71%	7.562
	Total	336.221	337.922	343.000	342.600	5.008	(399)	4.679	1,38%	6.380	1,90%	358.201	95,64%	(15.600)
	CASA	176.687	172.135	174.718	174.319	4.997	(399)	2.184	1,27%	(2.368)	-1,34%	197.482	88,27%	(23.163)
	(%) CASA	52,55%	50,94%	50,94%	50,88%									
	FDR	59,93%	62,85%	61,95%	62,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.147	7.335	7.839	504	(308)	-3,78%	(3.335)	-29,84%	-	0,00%	7.839	
2	Giro ISE	2.226	2.396	2.408	2.414	7	18	0,75%	188	8,44%		0,00%	2.414	
3	Tabungan ISE	8.944	5.747	4.924	5.421	497	(326)	-5,67%	(3.523)	-39,39%		0,00%	5.421	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3	
5	CIF ISE	82	88	90	90	0	2	2,27%	8	9,76%		0,00%	90	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	40.703	41.737	41.198	2.045	1.280	-765	318	-539	495	1.819	46.325	88,93%	(5.127)
	KUR	38.741	40.019	39.533	2.045	1.280	-765	418	-486	793	1.766	44.162	89,52%	(4.629)
	Non KUR	1.963	1.718	1.665	-	-	0	-100	-54	-298	54	2.163	76,98%	(498)
3	PWG	8.703	15.951	16.596	2.725	3.402	677	405	645	7.893	2.757	24.206	68,56%	(7.610)
	Cilem	6.698	12.180	12.513	1.472	1.111	-361	199	333	5.815	778	16.444	76,09%	(3.932)
	Gadai	2.005	3.771	4.083	1.253	2.291	1.038	206	312	2.078	1.979	7.762	52,60%	(3.679)
4	CFG	152.101	154.690	154.707	5.522	3.583	-1.939	2.122	17	2.606	3.566	174.779	88,52%	(20.072)
	CF 1	24.823	21.566	21.116	436	-	-436	207	-450	-3.707	450	27.540	76,67%	(6.424)
	Total Griya	16.607	12.788	12.664	-	-	0	0	-124	-3.943	124	17.310	73,16%	(4.647)
4	• Total Non Program	16.607	12.788	12.664	-	-	0	0	-124	-3.943	124	17.310	73,16%	(4.647)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.452	436	-	-436	207	-326	237	326	10.229	82,63%	(1.777)
	CF 2	127.278	133.124	133.591	5.086	3.583	-1.503	1.916	467	6.313	3.116	147.239	90,73%	(13.648)
	Mitraguna & Others	115.000	119.865	120.148	4.290	3.319	-971	1.339	283	5.148	3.036	133.218	90,19%	(13.070)
	Pensiun	12.278	13.259	13.443	796	264	-532	577	184	1.165	80	14.021	95,88%	(578)
	Total Pembiayaan	201.507	212.378	212.500	10.292	8.265	-2.026	2.845	122	10.993	8.143	245.309	86,63%	(32.809)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	377	1.146	817	866	0,93%	1,96%	2,10%	49	489	(280)						
	KUR	327	1.109	781	833	0,84%	1,95%	2,11%	52	505	(277)						
	Non KUR	50	37	36	34	2,53%	2,09%	2,02%	(2)	(16)	(3)						
3	PWG	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)						
	Cilem	-	190	-	-	0,00%	0,00%	0,00%	-	-	(190)						
	Gadai	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)						
4	CFG	2.744	2.293	3.370	3.268	1,80%	2,18%	2,11%	(102)	524	975						
	CF 1	932	1.062	1.034	577	3,75%	4,80%	2,73%	(458)	(355)	(485)						
	Total Griya	594	-	-	-	3,58%	0,00%	0,00%	-	(594)	-						
	Oto	337	1.062	1.034	577	4,11%	11,78%	6,82%	(458)	239	(485)						
	CF 2	1.812	1.231	2.336	2.691	1,42%	1,75%	2,01%	355	879	1.460						
	Mitraguna & Others	1.812	1.231	2.336	2.691	1,58%	1,95%	2,24%	355	879	1.460						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	2.045	3.690	3.243	3.745	1,01%	1,53%	1,76%	502	1.701	55	1,45%	17,83%	-0,3%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	499	265	294	395	1,23%	0,70%	0,96%	101	(104)	130						
	KUR	125	88	164	265	0,32%	0,41%	0,67%	101	140	177						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	1.992	2.267	2.291	(103)	23	299	14,99%	(10.895)	-82,63%	17.869	12,82%	(15.578)
2	Tabungan	147.923	159.919	136.368	138.652	(4.196)	2.284	(21.267)	-13,30%	(9.271)	-6,27%	157.311	88,14%	(18.659)
3	Deposito	54.920	58.676	82.611	82.610	957	(1)	23.934	40,79%	27.690	50,42%	55.713	148,28%	26.897
	Total	216.028	220.587	221.246	223.553	(3.342)	2.306	2.966	1,34%	7.525	3,48%	230.893	96,82%	(7.341)
	CASA	161.108	161.911	138.635	140.943	(4.299)	2.307	(20.968)	-12,95%	(20.165)	-12,52%	175.180	80,46%	(34.237)
	(%) CASA	74,58%	73,40%	62,66%	63,05%									
	FDR	99,10%	101,75%	102,43%	101,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	4.351	2.590	2.393		(198)	(1.959)	-45,01%	(197)	-7,61%	-	0,00%	2.393
2	Giro ISE	59	43	61	60		(0)	18	41,30%	2	2,70%		0,00%	60
3	Tabungan ISE	2.531	4.308	2.530	2.332		(197)	(1.976)	-45,87%	(199)	-7,85%		0,00%	2.332
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	106	114	114		0	8	7,55%	24	26,67%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	45.734	48.070	49.169	2.050	2.770	720	572	1.099	3.435	1.671	49.935	98,47%	(765)
	KUR	43.301	46.086	47.233	2.050	2.670	620	642	1.146	3.932	1.524	47.342	99,77%	(110)
	Non KUR	2.433	1.984	1.937	-	100	100	-70	-47	-497	147	2.592	74,70%	(565)
3	PWG	2.160	6.337	6.868	1.416	803	-613	1.130	532	4.708	271	7.795	88,11%	(927)
	Cilem	2.160	6.337	6.868	1.416	803	-613	1.130	532	4.708	271	7.795	88,11%	(927)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	170.589	5.877	3.106	-2.772	74	555	4.397	2.551	172.497	98,89%	(1.909)
	CF 1	15.140	17.513	17.519	498	580	81	157	6	2.379	573	15.895	110,21%	1.624
	Total Griya	1.118	1.016	1.004	-	-	0	0	-12	-114	12	1.314	76,42%	(310)
	• Total Non Program	1.118	1.016	1.004	-	-	0	0	-12	-114	12	1.314	76,42%	(310)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.515	498	580	81	157	18	2.493	562	14.581	113,26%	1.934
	CF 2	151.051	152.521	153.070	5.379	2.526	-2.853	-82	548	2.018	1.978	156.602	97,74%	(3.532)
	Mitraguna & Others	120.364	121.362	121.985	4.379	2.130	-2.249	-382	624	1.621	1.506	125.430	97,25%	(3.445)
	Pensiun	30.687	31.160	31.084	1.000	396	-604	300	-75	397	471	31.172	99,72%	(88)
	Total Pembiayaan	214.086	224.441	226.626	9.344	6.679	-2.665	1.776	2.185	12.541	4.494	230.227	98,44%	(3.601)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif			MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	330	693	820	635	0,72%	1,70%	1,29%	(184)	306	(57)							
	KUR	190	649	795	611	0,44%	1,72%	1,29%	(183)	421	(38)							
	Non KUR	139	44	25	24	5,72%	1,25%	1,25%	(1)	(115)	(19)							
3	PWG	3	60	-	-	0,14%	0,00%	0,00%	-	(3)	(60)							
	Cilem	3	60	-	-	0,14%	0,00%	0,00%	-	(3)	(60)							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.389	1.769	1.645	1.421	0,84%	0,97%	0,83%	(224)	32	(347)							
	CF 1	197	1.369	1.365	679	1,30%	7,79%	3,88%	(686)	482	(690)							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	113	113	113	249	0,81%	0,69%	1,51%	(686)	482	(690)							
	CF 2	1.246	2.607	1.917	1.917	0,83%	1,26%	1,25%	(0)	670	(690)							
	Mitraguna & Others	1.125	2.607	1.917	1.917	0,93%	1,58%	1,57%	(0)	792	(690)							
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-							
	Total Pembiayaan	1.868	2.939	2.254	2.351	0,87%	1,00%	1,04%	97	483	(588)	0,00%	100,00%	-1,0%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	224.152	222.162	238.524	14.372		2.58	2.85	2.88
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%	1.700	1.516	1.501

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	42	37	37	7	0	(4)	-10,51%	(29)	-43,88%	1.836	2,02%	(1.799)
2	Tabungan	73.366	74.201	66.989	68.177	9.035	1.188	(6.024)	-8,12%	(5.189)	-7,07%	78.625	86,71%	(10.448)
3	Deposito	13.172	13.563	13.658	13.658	(711)	(0)	95	0,70%	486	3,69%	13.983	97,68%	(325)
	Total	86.605	87.806	80.685	81.873	8.332	1.188	(5.933)	-6,76%	(4.732)	-5,46%	94.444	86,69%	(12.571)
	CASA	73.432	74.243	67.026	68.215	9.043	1.188	(6.028)	-8,12%	(5.218)	-7,11%	80.461	84,78%	(12.246)
	(%) CASA	84,79%	84,55%	83,07%	83,32%									
	FDR	98,27%	102,77%	113,31%	111,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	1.178	317	321	5	(857)	-72,75%	(28)	-8,10%	-	0,00%	321	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	349	1.178	317	321	5	(857)	-72,75%	(28)	-8,10%	-	0,00%	321	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	164	172	172	172	0	0	0,00%	8	4,88%	-	0,00%	172	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	0	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	0	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	5.868	6.408	1.264	812	-452	1.046	540	4.697	272	4.247	150,88%	2.161
	Cilem	1.711	5.868	6.408	1.264	812	-452	1.046	540	4.697	272	4.247	150,88%	2.161
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	84.998	2.010	2.213	203	48	647	1.631	1.566	90.444	93,98%	(5.446)
	CF 1	269	457	452	-	-	0	-3	-4	184	4	1.117	40,52%	(664)
	Total Griya	269	254	253	-	-	0	0	-2	-16	2	488	51,73%	(236)
4	• Total Non Program	269	254	253	-	-	0	0	-2	-16	2	488	51,73%	(236)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	203	200	-	-	0	-3	-3	200	3	628	31,81%	(428)
	CF 2	83.098	83.894	84.545	2.010	2.213	203	51	652	1.448	1.561	89.327	94,65%	(4.781)
	Mitraguna & Others	38.271	39.032	38.877	845	620	-225	-717	-155	606	775	43.956	88,45%	(5.079)
	Pensiun	44.827	44.862	45.668	1.165	1.593	428	769	807	842	786	45.371	100,66%	298
	Total Pembiayaan	85.106	90.237	91.424	3.274	3.025	-249	1.094	1.187	6.318	1.838	94.720	96,52%	(3.295)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	8	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	(8)			
	Cilem	-	8	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	(8)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	413	368	389	0,00%	0,00%	0,44%	0,46%	21	389	21	389	(24)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	CF 2	-	207	220	229	0,00%	0,00%	0,26%	0,27%	10	229	22	229	(22)			
	Mitraguna & Others	-	207	220	229	0,00%	0,00%	0,56%	0,59%	10	229	22	229	(22)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	18	225	238	247	0,02%	0,26%	0,27%	10	229	22	0,62%	-128,30%	0,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	81.328	89.188	93.750	12.422		PHR	2,68	2,85
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%	CIF Payroll	752	669

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	23.231	22.718	22.598	72	(120)	(633)	-2,72%	11.583	105,15%	15.154	149,12%	7.443
2	Tabungan	115.074	107.386	106.033	107.804	1.938	1.771	419	0,39%	(7.270)	-6,32%	122.641	87,90%	(14.837)
3	Deposito	23.779	23.707	25.216	24.716	(628)	(500)	1.009	4,25%	937	3,94%	24.382	101,37%	334
	Total	149.869	154.324	153.967	155.118	1.381	1.151	794	0,51%	5.250	3,50%	162.178	95,65%	(7.060)
	CASA	126.089	130.616	128.751	130.402	2.009	1.651	(214)	-0,16%	4.313	3,42%	137.796	94,63%	(7.394)
	(%) CASA	84,13%	84,64%	83,62%	84,07%									
	FDR	105,52%	114,38%	117,12%	116,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	7.268	6.519	6.372		(147)	(895)	-12,32%	(1.000)	-13,56%	-	0,00%	6.372
2	Giro ISE	1.170	759	531	339		(192)	(420)	-55,33%	(831)	-71,04%	-	0,00%	339
3	Tabungan ISE	2.302	2.409	1.888	1.933		45	(476)	-19,75%	(368)	-16,00%	-	0,00%	1.933
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%	-	0,00%	4.100
5	CIF ISE	69	77	77	77		0	0	0,00%	8	11,59%	-	0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.452	1.407	-	-	0	-44	-45	676	45	731	192,50%	676
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.452	1.407	-	-	0	-44	-45	676	45	731	192,50%	676
	• Local Champion	731	509	484	-	-	0	-25	-25	247	25	731	66,22%	(247)
	• Value Chain	-	942	923	-	-	-	-19	-19	923	19	0	0,00%	923
2	MBG	14.454	19.867	20.637	850	1.360	510	311	770	6.183	590	18.063	114,25%	2.574
	KUR	11.979	17.589	18.507	850	1.360	510	384	918	6.528	442	15.498	119,42%	3.009
	Non KUR	2.475	2.278	2.130	-	-	0	-73	-148	-345	148	2.565	83,04%	(435)
3	PWG	2.088	7.139	8.454	1.684	1.818	134	1.344	1.315	6.366	503	8.091	104,49%	363
	Cilem	1.902	6.952	8.217	1.610	1.638	28	1.306	1.265	6.315	374	7.905	103,95%	312
	Gadai	186	187	237	74	180	105	38	50	51	130	186	127,40%	51
4	CFG	140.874	148.063	149.821	4.195	4.231	36	1.058	1.758	8.947	2.473	151.912	98,62%	(2.092)
	CF 1	3.720	5.552	5.476	86	215	129	-59	-76	1.755	291	5.043	108,58%	433
	Total Griya	422	1.177	1.169	-	-	0	0	-8	746	8	765	152,77%	404
	• Total Non Program	422	1.177	1.169	-	-	0	-6	-8	746	8	765	152,77%	404
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.375	4.307	86	215	129	-59	-68	1.009	283	4.278	100,68%	29
	CF 2	137.153	142.511	144.345	4.109	4.016	-93	1.117	1.834	7.192	2.182	146.869	98,28%	(2.524)
	Mitraguna & Others	95.850	99.658	101.262	3.444	3.459	15	826	1.604	5.412	1.855	104.717	96,70%	(3.455)
	Pensiun	41.304	42.853	43.083	665	557	-108	291	231	1.779	326	42.152	102,21%	931
	Total Pembiayaan	158.147	176.520	180.319	6.729	7.409	679	2.669	3.799	22.172	3.610	178.797	100,85%	1.521

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	-	50	49	48	48	0,00%	3,39%	3,41%	(1)	48	(2)			
	Linkage	-	-	-	-	48	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	50	49	48	48	0,00%	3,39%	3,41%	(1)	48	(2)			
	Value Chain	-	-	-	-	48	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	52	-	-	220	1.55%	1.11%	1.07%	(1)	(4)	(3)			
	KUR	24	52	-	-	220	0,20%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	220	9,04%	9,72%	10,33%	(1)	(4)	(3)			
3	PWG	-	-	-	-	220	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	220	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	220	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	101	274	38	38	0,22%	0,19%	0,03%	(236)	(275)	(63)			
	CF 1	-	-	173	-	38	0,00%	3,12%	0,00%	(173)	-	-			
	Total Griya	-	-	173	-	38	0,00%	3,96%	0,00%	(173)	-	-			
	Oto	-	-	173	-	38	0,00%	3,96%	0,00%	(173)	-	-			
	CF 2	313	101	101	38	38	0,23%	0,07%	0,03%	(63)	(275)	(63)			
	Mitraguna & Others	313	101	101	38	38	0,33%	0,10%	0,04%	(63)	(275)	(63)			
	Pensiun	-	-	-	-	38	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	324	495	258	38	0,34%	0,28%	0,14%	(238)	(279)	(66)	1,16%	-713,43%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	7.562	7.451	8.413	1.522	962	851	11,25%	1.623	23,90%	11.936	70,48%	(3.523)
2	Tabungan	175.767	184.279	191.134	193.661	2.731	2.527	9.382	5,09%	17.894	10,18%	188.029	103,00%	5.632
3	Deposito	41.842	53.385	51.509	51.659	(1.353)	150	(1.726)	-3,23%	9.817	23,46%	42.256	122,25%	9.403
	Total	224.399	245.226	250.094	253.733	2.900	3.639	8.507	3,47%	29.334	13,07%	242.221	104,75%	11.512
	CASA	182.557	191.841	198.585	202.074	4.253	3.489	10.233	5,33%	19.517	10,69%	199.965	101,05%	2.109
	(%) CASA	81,35%	78,23%	79,40%	79,64%									
	FDR	108,91%	104,56%	104,23%	102,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.507	6.291	6.247		(44)	(260)	-3,99%	2.164	53,01%	-	0,00%	6.247
2	Giro ISE	1.486	3.310	3.416	3.408		(7)	98	2,97%	1.922	129,34%		0,00%	3.408
3	Tabungan ISE	2.597	3.196	2.875	2.839		(36)	(358)	-11,19%	242	9,32%		0,00%	2.839
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	152	154	154		0	2	1,32%	16	11,59%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.203	2.529	-	400	400	-72	326	934	74	1.595	158,56%	934
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.203	2.529	-	400	400	-72	326	934	74	1.595	158,56%	934
	• Local Champion	1.595	2.203	2.529	-	400	400	-72	326	934	74	1.595	158,56%	934
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.749	97.843	3.795	4.890	1.095	471	1.094	110	3.796	102.175	95,76%	(4.332)
	KUR	92.544	91.080	91.691	2.595	4.290	1.695	-635	612	-853	3.678	96.600	94,92%	(4.909)
	Non KUR	5.189	5.669	6.151	1.200	600	-600	1.106	482	963	118	5.574	110,35%	577
3	PWG	10.721	19.484	20.877	5.112	5.283	170	2.245	1.393	10.156	3.890	27.651	75,50%	(6.774)
	Cilem	6.388	12.411	12.738	2.397	1.229	-1.168	1.681	328	6.350	901	17.985	70,83%	(5.246)
	Gadai	4.333	7.073	8.138	2.715	4.054	1.339	564	1.065	3.805	2.989	9.666	84,19%	(1.528)
4	CFG	134.342	137.983	139.416	3.143	4.191	1.049	911	1.433	5.074	2.758	153.351	90,91%	(13.934)
	CF 1	27.563	25.817	25.516	-	329	329	-270	-301	-2.047	630	31.395	81,27%	(5.879)
	Total Griya	18.820	16.862	16.634	-	-	0	0	-228	-2.186	228	21.122	78,75%	(4.488)
4	• Total Non Program	5.808	5.015	4.957	-	-	0	-60	-58	-851	58	6.597	75,14%	(1.640)
	• Program	13.012	11.847	11.677	-	-	0	-122	-170	-1.335	170	14.525	80,39%	(2.848)
	Oto	8.743	8.956	8.882	-	329	329	-270	-74	139	403	10.274	86,45%	(1.392)
	CF 2	106.779	112.165	113.900	3.143	3.863	720	1.181	1.735	7.121	2.128	121.955	93,40%	(8.055)
	Mitraguna & Others	66.464	71.035	72.581	2.712	3.338	626	1.082	1.546	6.117	1.791	80.315	90,37%	(7.734)
	Pensiun	40.315	41.131	41.320	431	525	94	99	189	1.004	336	41.640	99,23%	(321)
	Total Pembiayaan	244.391	256.418	260.664	12.050	14.764	2.714	3.555	4.246	16.273	10.518	284.771	91,53%	(24.107)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% Relatif		Net (UG) & DG			Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-		5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-		5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	825	1.108	946		0,95%	1,14%	0,97%	(162)	15	121			
	KUR	830	667	948	846		0,90%	1,04%	0,92%	(102)	16	179			
	Non KUR	101	158	160	100		1,95%	2,82%	1,62%	(60)	(1)	(58)			
3	PWG	7	169	-	7		0,06%	0,00%	0,00%	-	(7)	(169)			
	Cilem	-	169	-	-		0,00%	0,00%	0,00%	-	-	(169)			
	Gadai	7	-	-	7		0,15%	0,00%	0,00%	-	(7)	-			
4	CFG	949	1.201	1.528	1.067		0,71%	1,11%	0,77%	(461)	118	(134)			
	CF 1	949	1.201	1.114	1.067		3,44%	4,32%	4,18%	(47)	118	(134)			
	Total Griya	745	716	905	834		3,96%	5,37%	5,02%	(71)	90	118			
	Oto	204	485	209	232		2,34%	2,33%	2,62%	23	28	(252)			
	CF 2	-	-	414	-		0,00%	0,37%	0,00%	(414)	-	-			
	Mitraguna & Others	-	-	414	-		0,00%	0,58%	0,00%	(414)	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.048	3.092	2.888	0,79%	1,21%	1,11%	(203)	946	(160)	3,75%	-238,45%	2,6%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	238.797	251.305	262.140	23.343		2.75	2.95	3.00
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%	1.255	1.469	1.587

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.026	2.551	2.572	(528)	21	546	26,94%	(1.066)	-29,30%	7.709	33,36%	(5.138)
2	Tabungan	133.319	149.982	150.661	152.840	2.829	2.179	2.858	1,91%	19.521	14,64%	142.266	107,43%	10.574
3	Deposito	34.970	33.336	32.752	32.772	(28)	20	(564)	-1,69%	(2.198)	-6,28%	35.819	91,49%	(3.047)
	Total	171.926	185.344	185.964	188.184	2.273	2.220	2.840	1,53%	16.258	9,46%	185.795	101,29%	2.390
	CASA	136.957	152.008	153.212	155.412	2.300	2.200	3.404	2,24%	18.456	13,48%	149.975	103,63%	5.437
	(%) CASA	79,66%	82,01%	82,39%	82,59%									
	FDR	77,08%	70,94%	71,07%	70,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.930	2.679	2.779		100	(151)	-5,16%	745	36,62%	-	0,00%	2.779
2	Giro ISE	95	439	736	736		0	297	67,80%	641	676,20%		0,00%	736
3	Tabungan ISE	1.439	1.992	1.443	1.543		100	(449)	-22,53%	104	7,20%		0,00%	1.543
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	224	227	227		0	3	1,34%	51	28,98%		0,00%	227

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	18.945	19.839	19.854	1.410	1.080	-330	662	15	909	1.065	21.038	94,37%	(1.184)
	KUR	17.446	18.476	18.508	1.410	1.040	-370	720	32	1.062	1.008	19.450	95,15%	(942)
	Non KUR	1.500	1.363	1.346	-	40	40	-58	-17	-154	57	1.588	84,79%	(242)
3	PWG	1.695	6.509	7.053	1.358	988	-370	1.087	544	5.359	444	5.287	133,40%	1.766
	Cilem	1.695	6.509	7.053	1.358	988	-370	1.087	544	5.359	444	5.287	133,40%	1.766
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	105.257	1.939	1.965	26	-2.047	122	-6.617	1.843	114.873	91,63%	(9.616)
	CF 1	3.054	2.948	2.857	-	96	96	-59	-91	-197	187	3.413	83,70%	(556)
	Total Griya	942	888	882	-	0	0	-6	-60	6	6	1.035	85,21%	(153)
	• Total Non Program	942	888	882	-	0	0	-6	-60	6	6	1.035	85,21%	(153)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.112	2.061	1.975	-	96	96	-59	-85	-137	181	2.378	83,05%	(403)
	CF 2	108.821	102.186	102.400	1.939	1.869	-70	-1.988	214	-6.420	1.655	111.460	91,87%	(9.060)
	Mitraguna & Others	34.866	40.550	41.533	1.635	1.615	-20	34	984	6.668	631	37.275	111,43%	4.259
	Pensiun	73.955	61.637	60.867	304	254	-50	-2.023	-770	-13.088	1.024	74.185	82,05%	(13.318)
	Total Pembiayaan	132.514	131.483	132.164	4.707	4.033	-674	-298	681	-350	3.352	141.198	93,60%	(9.034)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif			Net (UG) & DG			Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	302	505	527	530	1,59%	2,66%	2,67%	3	229	25							
	KUR	199	505	527	530	1,14%	2,85%	2,87%	3	331	25							
	Non KUR	102	-	-	-	6,82%	0,00%	0,00%	-	(102)	-							
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	58	1.547	1.199	1.868	0,05%	1,14%	1,78%	670	1.810	321							
	CF 1	54	33	34	31	1,76%	1,14%	1,08%	(3)	(23)	(2)							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	54	33	34	31	2,55%	1,63%	1,56%	(3)	(23)	(2)							
	CF 2	5	1.514	1.165	1.838	0,00%	1,14%	1,79%	672	1.833	323							
	Mitraguna & Others	5	1.514	1.165	1.758	0,01%	2,87%	4,23%	593	1.753	244							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	80	80	80							
	Total Pembiayaan	9.858	4.167	2.997	2.947	7,44%	2,28%	2,23%	(50)	(6.911)	(1.220)	2,09%	6,15%	-0,1%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.064	2.471	2.519	(717)	47	455	22,05%	(320)	-11,28%	5.998	41,99%	(3.479)
2	Tabungan	118.896	117.569	123.422	124.754	1.819	1.332	7.185	6,11%	5.857	4,93%	129.598	96,26%	(4.844)
3	Deposito	12.522	16.789	15.691	15.691	(57)	0	(1.098)	-6,54%	3.169	25,31%	13.070	120,05%	2.621
	Total	134.257	136.422	141.584	142.963	1.045	1.380	6.542	4,80%	8.706	6,48%	148.666	96,16%	(5.702)
	CASA	121.735	119.632	125.893	127.272	1.102	1.380	7.640	6,39%	5.537	4,55%			
(%)	CASA	90,67%	87,69%	88,92%	89,02%									
FDR	193,63%	196,88%	192,44%	190,58%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	2.922	3.230	3.274		45	352	12,04%	(651)	-16,57%	-	0,00%	3.274
2	Giro ISE	2.210	1.292	1.530	1.598		69	306	23,72%	(612)	-27,69%	-	0,00%	1.598
3	Tabungan ISE	1.714	1.630	1.700	1.676		(24)	45	2,79%	(39)	-2,25%	-	0,00%	1.676
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	140	142	142		0	2	1,43%	34	31,48%	-	0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	79	70	-	-	0	-9	-9	-85	9	155	45,18%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	79	70	-	-	0	-9	-9	-85	9	155	45,18%	(85)
• Local Champion	155	79	70	-	-	-	0	-9	-9	-85	9	155	45,18%	(85)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.987	70.663	2.710	2.447	-263	-37	-324	-5.598	2.771	76.731	92,09%	(6.068)
	KUR	69.790	65.374	65.006	2.710	2.247	-463	186	-368	-4.783	2.615	70.147	92,67%	(5.140)
	Non KUR	6.471	5.613	5.657	-	200	200	-223	44	-815	156	6.584	85,91%	(928)
3	PWG	2.698	7.667	8.440	1.785	1.121	-664	1.429	773	5.742	348	9.056	93,20%	(615)
	Cilem	2.698	7.667	8.440	1.785	1.121	-664	1.429	773	5.742	348	9.056	93,20%	(615)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	193.286	5.587	6.645	1.058	1.364	3.434	12.440	3.211	196.722	98,25%	(3.436)
	CF 1	24.361	32.028	31.788	722	1.035	313	45	-240	7.427	1.275	26.301	120,86%	5.487
• Total Non Program	4.158	5.803	5.341	-	-	0	0	-462	1.183	462	-	4.692	113,84%	649
• Program	317	297	294	-	-	0	0	-2	-2	-22	2	353	83,27%	(59)
Oto	20.203	26.225	26.447	722	1.035	313	45	222	6.243	813	-	21.609	122,39%	4.838
CF 2	156.485	157.824	161.498	4.865	5.610	746	1.319	3.674	5.013	1.936	-	170.421	94,76%	(8.923)
Mitraguna & Others	140.742	143.500	147.326	4.865	5.610	746	1.454	3.827	6.585	1.783	-	153.461	96,00%	(6.135)
Pensiun	15.743	14.325	14.171	-	-	0	-135	-153	-1.572	153	-	16.960	83,56%	(2.788)
Total Pembiayaan	259.960	268.584	272.459	10.082	10.214	132	2.747	3.875	12.499	6.339	-	282.664	96,39%	(10.204)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	MtD (1-31 Oct'25)	% Relatif		Net (UG) & DG	Run Off Oct'25	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25			31-Dec-24	30-Sep-25	31-Oct-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	122	523	439	0	0	0,00%	0,74%	0,62%	(84)	439	317		
	KUR	-	122	523	398	0	0	0,00%	0,80%	0,61%	(125)	398	275		
	Non KUR	-	-	-	41	0	0	0,00%	0,00%	0,73%	41	41	41		
3	PWG	-	-	-	-	0	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Cilem	-	-	-	-	0	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Gadai	-	-	-	-	0	0	0,00%	0,00%	0,00%	-	-	-	-	-
4	CFG	4.563	1.808	1.313	2.138	0	0	0,00%	0,52%	0,69%	1,11%	825	(2.424)	330	
	CF 1	1.171	1.396	1.115	1.100	0	0	4,81%	3,48%	3,46%	(15)	(71)	(295)		
	Total Griya	405	-	-	-	0	0	9,74%	0,00%	0,00%	-	(405)	-	-	-
	Oto	766	1.396	1.115	1.100	0	0	3,79%	4,25%	4,16%	(15)	334	(295)		
	CF 2	3.391	413	198	1.038	0	0	2,17%	0,13%	0,64%	840	(2.353)	625		
	Mitraguna & Others	3.391	413	198	1.038	0	0	0,14%	0,70%	0,19%	840	(2.353)	625		
	Pensiun	-	-	-	-	0	0	0,00%	0,00%	0,00%	-	(95)	-	-	-
Total Pembiayaan	2.747	3.535	3.110	2.973	1.06%	0,00%	1,16%	1,09%	(137)	226	(562)	1,22%	-11,36%	0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	259.177	264.312	275.722	16.545		2.74	3.22	3.23
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%	631	1.520	1.542

Kinerja Pendanaan

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-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	-	-	-</													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.554	347	369	309	22	(1.185)	-76,25%	(1.138)	-75,51%	3.200	11,53%	(2.831)
2	Tabungan	77.097	88.884	94.193	93.391	(4.087)	(802)	4.507	5,07%	16.294	21,13%	81.342	114,81%	12.049
3	Deposito	8.333	12.653	13.479	13.479	4.763	(0)	826	6,53%	5.146	61,76%	8.801	153,16%	4.678
	Total	86.937	103.091	108.020	107.239	986	(781)	4.148	4,02%	20.302	23,35%	93.343	114,89%	13.896
	CASA	78.604	90.438	94.541	93.760	(3.777)	(781)	3.322	3,67%	15.156	19,28%	84.543	110,90%	9.218
	(%) CASA	90,42%	87,73%	87,52%	87,43%									
	FDR	27,35%	45,54%	45,19%	45,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	25.035	27.727	27.597	(130)	2.562	10,23%	3.165	12,95%	-	0,00%	27.597	
2	Giro ISE	1.505	1.551	344	366	22	(1.185)	-76,40%	(1.139)	-75,68%	-	0,00%	366	
3	Tabungan ISE	19.127	19.685	23.583	23.431	(152)	3.747	19,03%	4.304	22,50%	-	0,00%	23.431	
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%	-	0,00%	3.800	
5	CIF ISE	46	99	106	106	0	7	7,07%	60	130,43%	-	0,00%	106	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	7.909	16.434	17.315	1.171	1.250	79	828	881	9.406	369	15.582	111,12%	1.733
	KUR	7.722	15.488	16.284	1.120	1.150	30	794	797	8.563	353	15.133	107,60%	1.151
	Non KUR	188	946	1.031	51	100	49	34	84	843	16	449	229,74%	582
3	PWG	1.199	5.668	6.189	1.140	805	-335	949	522	4.991	284	6.155	100,55%	34
	Cilem	1.199	5.668	6.189	1.140	805	-335	949	522	4.991	284	6.155	100,55%	34
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	25.311	1.284	945	-340	844	466	10.639	479	23.120	109,48%	2.192
	CF 1	4.501	7.972	7.972	44	192	147	-171	-0	3.471	192	5.513	144,60%	2.459
	Total Griya	108	82	79	-	-	0	0	-3	-29	3	370	21,33%	(291)
	• Total Non Program	108	82	79	-	-	0	0	-3	-29	3	370	21,33%	(291)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.890	7.893	44	192	147	-171	3	3.500	189	5.143	153,46%	2.750
	CF 2	10.171	16.873	17.339	1.240	753	-487	1.014	466	7.168	287	17.606	98,48%	(267)
	Mitraguna & Others	10.171	15.587	15.341	690	40	-650	340	-246	5.170	286	16.957	90,47%	(1.616)
	Pensiun	-	1.286	1.998	550	713	163	674	712	1.998	1	649	307,86%	1.349
	Total Pembiayaan	23.780	46.947	48.815	3.596	3.000	-596	2.620	1.869	25.035	1.132	44.857	108,82%	3.958

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	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%	-	-	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	3.586	5.701	5.640	(57.261)	(61)	2.054	57,29%	(74.399)	-92,95%	89.152	6,33%	(83.512)
2	Tabungan	33.280	40.077	42.789	43.627	3.444	838	3.551	8,86%	10.347	31,09%	37.050	117,75%	6.578
3	Deposito	18.866	76.321	76.625	76.625	(53)	0	304	0,40%	57.758	306,14%	19.517	392,60%	57.107
	Total	132.186	119.984	125.115	125.892	(53.870)	777	5.908	4,92%	(6.294)	-4,76%	145.719	86,39%	(19.827)
	CASA	113.319	43.662	48.490	49.267	(53.816)	777	5.605	12,84%	(64.052)	-56,52%	126.202	39,04%	(76.934)
	(%) CASA	85,73%	36,39%	38,76%	39,13%									
	FDR	12,66%	22,68%	24,18%	24,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	799	841	804	(38)	5	0,63%	219	37,53%	-	0,00%	804	
2	Giro ISE	18	6	72	33	(39)	27	472,32%	15	88,19%	-	0,00%	33	
3	Tabungan ISE	567	793	769	771	1	(22)	-2,80%	204	35,96%	-	0,00%	771	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	30	34	35	35	0	1	2,94%	5	16,67%	-	0,00%	35	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.812	2.951	603	271	-332	487	139	2.223	132	3.057	96,52%	(107)
	Cilem	728	2.812	2.951	603	271	-332	487	139	2.223	132	3.057	96,52%	(107)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	27.302	1.891	3.172	1.281	1.687	2.903	11.294	269	26.020	104,93%	1.282
	CF 1	6.128	8.540	8.796	-	318	318	-60	256	2.668	62	7.328	120,04%	1.468
	Total Griya	4.538	6.838	7.153	-	318	318	0	315	2.615	3	4.848	147,54%	2.305
4	• Total Non Program	4.538	6.185	6.150	-	-	0	-35	-35	1.613	35	4.848	126,85%	1.302
	• Program	-	653	1.003	-	318	318	-3	350	1.003	(32)	0	0,00%	1.003
	Oto	1.591	1.703	1.643	-	-	0	-60	-59	53	59	2.480	66,27%	(836)
	CF 2	9.879	15.858	18.505	1.891	2.854	963	1.747	2.647	8.626	207	18.692	99,00%	(186)
	Mitraguna & Others	9.209	14.936	17.588	1.712	2.854	1.142	1.573	2.652	8.379	202	17.252	101,95%	336
	Pensiun	671	923	918	179	-	-179	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	30.252	2.494	3.443	949	2.174	3.042	13.517	401	29.077	104,04%	1.175

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			Net (UG) & DG	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	54	-	-	0	0,00%	0,00%	0,00%	-	-	(54)		
	Cilem	-	54	-	-	0	0,00%	0,00%	0,00%	-	-	(54)		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	-	262	260	258	0	0,00%	1,07%	0,95%	(2)	258	(4)		
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	CF 2	-	262	260	258	0	0,00%	1,64%	1,40%	(2)	258	(4)		
	Mitraguna & Others	-	262	260	258	0	0,00%	1,74%	1,47%	(2)	258	(4)		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	4.947	822	3.085	1.018	2.263	(1.862)	-37,64%	1.337	76,52%	6.470	47,68%	(3.385)
2	Tabungan	52.637	63.992	64.265	64.541	4.322	276	549	0,86%	11.905	22,62%	57.803	111,66%	6.738
3	Deposito	30.502	32.363	33.218	32.868	(918)	(350)	504	1,56%	2.366	7,76%	31.173	105,44%	1.694
	Total	84.886	101.303	98.305	100.494	4.422	2.189	(809)	-0,80%	15.608	18,39%	95.446	105,29%	5.048
	CASA	54.385	68.940	65.087	67.626	5.339	2.539	(1.313)	-1,90%	13.242	24,35%	64.273	105,22%	3.353
	(%) CASA	64,07%	68,05%	66,21%	67,29%									
	FDR	15,32%	26,89%	28,53%	27,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.046	1.579	1.591		11	544	52,03%	(389)	-19,63%	-	0,00%	1.591
2	Giro ISE	1.572	187	777	777		(0)	590	315,31%	(795)	-50,59%	-	0,00%	777
3	Tabungan ISE	407	859	803	814		11	(45)	-5,28%	407	99,88%	-	0,00%	814
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	36	46	47	47		0	1	2,17%	11	30,56%	-	0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.409	7.447	880	476	-403	497	38	4.518	439	5.011	148,62%	2.436
	Cilem	2.928	7.409	7.447	880	476	-403	497	38	4.518	439	5.011	148,62%	2.436
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	19.827	20.605	1.562	1.025	-537	1.155	778	10.526	247	17.587	117,16%	3.018
	CF 1	3.825	5.806	6.414	572	710	138	397	609	2.589	101	4.724	135,77%	1.690
	Total Griya	789	769	1.478	-	710	710	0	708	689	2	1.022	144,63%	456
4	• Total Non Program	789	769	1.478	-	710	710	-2	708	689	2	1.022	144,63%	456
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.937	572	-	-572	397	-100	1.901	100	3.703	133,32%	1.234
	CF 2	6.254	14.021	14.190	990	315	-675	758	169	7.937	146	12.862	110,32%	1.328
	Mitraguna & Others	5.039	12.645	12.776	990	270	-720	771	131	7.737	139	11.071	115,40%	1.705
	Pensiun	1.215	1.376	1.414	-	45	45	-13	38	200	7	1.792	78,94%	(377)
	Total Pembiayaan	13.007	27.236	28.051	2.441	1.501	-940	1.652	815	15.045	686	22.597	124,13%	5.454

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	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	-	-	14	14	0,00%	0,07%	0,07%	-	14	14	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	14	14	0,00%	0,10%	0,10%	-	14	14	-	-			
	Mitraguna & Others	-	-	14	14	0,00%	0,11%	0,11%	-	14	14	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	14	14	0,00%	0,05%	0,05%	-	14	14	8,59%	####	8,5%		

Asset & Contribution Margin

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

PHR & Payroll

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