

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	223.700	233.590	(11.391)	9.890	(10.750)	-4,40%	(4.708)	-1,98%	362.201	64,49%	(128.611)
2	Tabungan	1.732.891	1.802.856	1.792.693	1.786.571	29.707	(6.123)	(16.285)	-0,90%	53.680	3,10%	1.946.222	91,80%	(159.651)
3	Deposito	877.742	978.850	1.009.850	1.010.341	(19.602)	489	31.491	3,22%	132.599	15,11%	890.297	113,48%	120.044
Total		2.848.930	3.026.046	3.026.245	3.030.501	(1.285)	4.256	4.455	0,15%	181.571	6,37%	3.198.720	94,74%	(168.219)
CASA		1.971.188	2.047.196	2.016.393	2.020.160	18.317	3.767	(27.035)	-1,32%	48.973	2,48%	2.308.423	87,51%	(288.262)
(% CASA)		69,19%	67,65%	66,63%	66,66%									
FDR		84,13%	88,41%	88,85%	88,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	86.854	86.162		(692)	(92)	-0,11%	6.752	8,50%	112.606	76,52%	(26.444)
2	Giro ISE	37.094	37.631	39.425	40.058		633	2.427	6,45%	2.964	7,99%	57.195	70,04%	(17.137)
3	Tabungan ISE	39.484	46.229	45.034	43.708		(1.326)	(2.521)	-5,45%	4.224	10,70%	44.107	99,10%	(399)
4	Deposito ISE	2.833	2.395	2.395	2.396		2	2	0,07%	(436)	-15,41%	11.305	21,20%	(8.908)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	127.931	1.650	1.685	35	3.565	-3.372	4.969	5.057	150.454	85,03%	(22.523)
	Linkage	22.750	26.128	25.640	-	-	-	-604	-488	2.890	488	34.722	73,84%	(9.082)
	Non-Linkage	100.212	105.175	102.291	1.650	1.685	35	4.169	-2.884	2.079	4.569	115.732	88,39%	(13.441)
	• Local Champion	83.501	78.669	75.862	1.650	1.320	-330	660	-2.808	-7.639	4.128	90.858	83,49%	(14.997)
	• Value Chain	16.712	26.506	26.430	-	365	365	3.509	-76	9.718	441	24.874	106,26%	1.556
2	MBG	310.816	320.636	320.710	7.703	6.460	-1.243	17	74	9.894	6.386	351.574	91,22%	(30.864)
	KUR	291.370	301.323	301.323	7.248	5.920	-1.328	75	-1	9.953	5.921	330.088	91,29%	(28.765)
	Non KUR	19.446	19.312	19.387	455	540	85	-59	75	-59	465	21.486	90,23%	(2.099)
3	PWG	193.140	299.908	310.795	35.944	43.182	7.239	10.921	10.887	117.655	32.295	325.406	95,51%	(14.611)
	Cilem	122.752	205.802	213.842	14.874	16.865	1.991	8.216	8.040	91.090	8.825	229.541	93,16%	(15.699)
	Gadai	70.389	94.106	96.953	21.070	26.318	5.248	2.705	2.847	26.564	23.470	95.865	101,14%	1.088
4	CFG	1.770.026	1.923.386	1.929.333	27.350	27.372	22	13.176	5.947	159.307	21.425	1.967.825	98,04%	(38.492)
	CF 1	463.002	510.260	515.899	5.815	9.921	4.107	1.484	5.638	52.897	4.283	496.629	103,88%	19.269
	Total Griya	392.209	427.095	433.290	4.480	8.584	4.104	0	6.194	41.081	2.390	409.121	105,91%	24.168
	• Total Non Program	388.279	417.704	423.416	4.480	8.085	3.605	1.426	5.712	35.137	2.374	395.750	106,99%	27.666
	• Program	3.930	9.391	9.874	-	499	499	1.765	483	5.944	16	13.371	73,84%	(3.498)
	Oto	70.793	83.165	82.609	1.334	1.337	3	1.484	-556	11.816	1.894	87.508	94,40%	(4.899)
	CF 2	1.307.024	1.413.126	1.413.434	21.536	17.450	-4.085	11.692	308	106.410	17.142	1.471.195	96,07%	(57.761)
	Mitraguna & Others	1.211.757	1.314.846	1.315.487	20.403	16.450	-3.952	10.936	641	103.730	15.810	1.361.529	96,62%	(46.042)
	Pensium	95.268	98.280	97.947	1.133	1.000	-133	755	-332	2.680	1.332	109.666	89,31%	(11.719)
Total Pembiayaan		2.396.945	2.675.232	2.688.769	72.647	78.699	6.052	27.678	13.536	291.824	65.163	2.795.258	96,19%	(106.490)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	23.230	0,41%	0,00%	18,16%	23.224	22.722	23.072			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	6.775	0,46%	0,00%	6,62%	6.775	6.311	6.623			
	Value Chain	-	-	-	16.448	0,00%	0,00%	21,68%	16.448	16.448	16.448			
2	MBG	4.441	6.618	6.618	36.774	1,43%	2,06%	11,47%	30.156	32.333	30.156			
	KUR	3.770	5.303	5.303	32.476	1,29%	1,76%	10,78%	27.173	28.706	27.173			
	Non KUR	671	1.315	1.315	4.298	3,45%	6,81%	22,17%	2.983	3.627	2.983			
3	PWG	155	86	86	10.132	0,08%	0,03%	3,26%	10.046	9.977	10.046			
	Cilem	155	-	-	7.764	0,13%	0,00%	3,63%	7.764	7.608	7.764			
	Gadai	-	86	86	2.368	0,00%	0,09%	2,44%	2.282	2.368	2.282			
4	CFG	19.018	22.141	30.183	72.953	1,07%	1,57%	3,78%	42.770	53.935	50.812			
	CF 1	8.456	8.236	11.874	29.477	1,83%	2,33%	5,71%	17.602	21.021	21.241			
	Total Griya	6.832	6.851	10.848	19.823	1,74%	2,54%	4,58%	8.976	12.991	12.972			
	Oto	1.624	1.385	1.027	9.653	2,29%	1,23%	11,69%	8.627	8.030	8.269			
	CF 2	10.562	13.905	18.309	43.476	0,81%	1,30%	3,08%	25.167	32.914	29.571			
	Mitraguna & Others	10.315	13.389	17.929	42.090	0,85%	1,36%	3,20%	24.161	31.775	28.701			
	Pensium	247	516	379	1.386	0,26%	0,39%	1,42%	1.007	1.139	871			
Total Pembiayaan		24.121	29.003	36.893	143.089	1,01%	1,38%	5,32%	106.196	118.967	114.086	1,03%	80,58%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	6.388	0,88%	1,32%	4,99%	4.650	5.305	4.650			
	Linkage	196	238	238	238	0,86%	0,91%	0,93%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,47%	-	612	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	6,13%	4.650	4.650	4.650			
2	MBG	3.227	4.853	4.916	5.409	1,04%	1,53%	1,69%	493	2.183	557			
	KUR	1.952	4.202	4.295	4.794	0,67%	1,43%	1,59%	498	2.841	592			
	Non KUR	1.274	650	620	615	6,55%	3,21%	3,17%	(5)	(659)	(35)			
3	PWG	-	43	-	109	0,00%	0,00%	0,04%	109	109	66			
	Cilem	-	43	-	109	0,00%	0,00%	0,05%	109	109	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	28.360	1,90%	1,43%	1,47%	780	(5.330)	(9.528)			
	CF 1	5.942	10.689	6.610	7.345	1,28%	1,30%	1,42%	734	1.402	(3.344)			
	Total Griya	5.028	9.344	6.005	6.561	1,28%	1,41%	1,51%	556	1.532	(2.783)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.015	2,12%	1,48%	1,49%	45	(6.733)	(6.184)			
	Mitraguna & Others	27.082	26.792	20.709	20.754	2,23%	1,57%	1,58%	45	(6.329)	(6.038)			
	Pensium	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	40.266	1,59%	1,28%	1,50%	6.032	2.266	(4.256)	1,45%	3,50%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	29.658	26.043	26.115	(5.317)	73	(3.543)	-11,95%	(3.420)	-11,58%	40.822	63,97%	(14.707)
2	Tabungan	75.287	89.835	88.512	88.920	3.318	408	(915)	-1,02%	13.633	18,11%	91.882	96,78%	(2.962)
3	Deposito	166.481	132.830	142.752	142.703	(19.775)	(49)	9.872	7,43%	(23.779)	-14,28%	167.727	85,08%	(25.024)
	Total	271.304	252.324	257.306	257.738	(21.774)	432	5.414	2,15%	(13.566)	-5,00%	300.431	85,79%	(42.694)
	CASA	104.823	119.493	114.555	115.035	(1.999)	480	(4.458)	-3,73%	10.212	9,74%	132.704	86,69%	(17.669)
	(%) CASA	38,64%	47,36%	44,52%	44,63%									
	FDR	71,62%	79,04%	78,79%	78,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	21.241	21.293	21.427		134	186	0,88%	5.163	31,74%	-	0,00%	21.427
2	Giro ISE	12.924	11.655	12.315	12.409		94	753	6,46%	(516)	-3,99%		0,00%	12.409
3	Tabungan ISE	1.712	7.934	7.327	7.366		39	(568)	-7,16%	5.654	330,34%		0,00%	7.366
4	Deposito ISE	1.628	1.651	1.651	1.653		2	2	0,10%	24	1,50%		0,00%	1.653
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	12.202	12.179	-	-	0	-113	-23	2.289	23	16.908	72,03%	(4.729)
	Linkage	1.111	838	838	-	-	-	-17	0	-273	-	4.167	20,11%	(3.329)
	Non-Linkage	8.780	11.364	11.341	-	-	0	-96	-23	2.562	23	12.741	89,01%	(1.400)
	• Local Champion	6.630	6.714	6.691	-	-	0	-96	-23	62	23	8.508	78,65%	(1.816)
	• Value Chain	2.150	4.650	4.650	-	-	-	0	0	2.500	-	4.233	109,84%	417
2	MBG	65.409	59.479	59.752	1.555	1.350	-205	-260	274	-5.656	1.076	69.051	86,53%	(9.299)
	KUR	63.164	57.371	57.292	1.555	950	-605	-187	-79	-5.872	1.029	66.640	85,97%	(9.348)
	Non KUR	2.245	2.107	2.461	-	400	400	-73	353	216	47	2.411	102,06%	50
3	PWG	10.519	14.295	14.658	854	1.176	323	-71	364	4.140	813	16.238	90,27%	(1.580)
	Cilem	10.519	14.295	14.658	854	1.176	323	-71	364	4.140	813	16.238	90,27%	(1.580)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	116.138	895	3.871	2.975	218	2.681	7.661	1.190	130.550	88,96%	(14.411)
	CF 1	58.498	60.171	62.539	785	2.781	1.995	194	2.369	4.042	412	60.091	104,07%	2.448
	Total Griya	56.812	57.447	59.876	785	2.781	1.995	0	2.428	3.064	352	56.788	105,44%	3.087
	• Total Non Program	55.952	56.627	59.057	785	2.781	1.995	-146	2.430	3.105	351	53.862	109,64%	5.195
	• Program	860	820	819	-	-	0	-3	-1	-41	1	2.927	27,99%	(2.108)
	Oto	1.686	2.723	2.664	-	-	0	194	-60	978	60	3.302	80,65%	(639)
	CF 2	49.980	53.287	53.599	110	1.090	980	24	313	3.619	777	70.459	76,07%	(16.860)
	Mitraguna & Others	49.699	53.008	53.326	110	1.090	980	107	318	3.626	772	69.630	76,58%	(16.304)
	Pensiun	281	279	273	-	-	0	-83	-5	-7	5	829	32,99%	(556)
	Total Pembiayaan	194.296	199.432	202.728	3.304	6.397	3.093	-225	3.296	8.432	3.101	232.747	87,10%	(30.019)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	6	0,00%	0,05%	0,05%	-	6	0			
	Linkage	-	6	6	6	0,00%	0,72%	0,72%	-	6	0			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	2.044	1.487	5.117	1,64%	2,50%	8,56%	3.630	4.046	3.073			
	KUR	1.022	1.488	1.291	4.383	1,62%	2,25%	7,65%	3.092	3.361	2.895			
	Non KUR	49	556	196	734	2,19%	9,29%	29,82%	538	685	178			
3	PWG	95	292	-	815	0,91%	0,91%	5,56%	815	720	523			
	Cilem	95	292	-	815	0,91%	0,00%	5,56%	815	720	523			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	5.855	1,72%	2,25%	5,04%	3.304	3.991	3.699			
	CF 1	1.284	1.630	1.536	4.578	2,19%	2,55%	7,32%	3.042	3.294	2.948			
	Total Griya	1.284	1.630	1.536	4.332	2,26%	2,67%	7,24%	2.796	3.048	2.702			
	Oto	-	-	-	246	0,00%	0,00%	9,23%	246	246	246			
	CF 2	581	526	1.015	1.277	1,16%	1,91%	2,38%	262	697	751			
	Mitraguna & Others	581	526	1.015	1.277	1,17%	1,92%	2,40%	262	697	751			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	11.794	1,56%	2,03%	5,82%	7.749	8.762	7.295	0,61%	89,52%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	4.846	1,98%	1,61%	39,79%	4.650	4.650	4.650			
	Linkage	196	196	196	196	17,64%	23,39%	23,39%	-	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	69,49%	4.650	4.650	4.650			
2	MBG	423	736	742	798	0,65%	1,25%	1,33%	56	374	62			
	KUR	260	686	691	749	0,41%	1,21%	1,31%	58	490	64			
	Non KUR	164	50	50	48	7,29%	2,38%	1,96%	(2)	(115)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	1.063	383	1.171	2,17%	0,34%	1,01%	788	(1.182)	107			
	CF 1	1.777	1.063	383	1.171	3,04%	0,64%	1,87%	788	(606)	107			
	Total Griya	1.777	1.063	383	1.171	3,13%	0,67%	1,96%	788	(606)	107			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.995	1.320	6.815	1,53%	0,66%	3,36%	5.494	3.842	4.819	0,34%	89,83%	-3,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	26.918	26.088	37.305	633	11.217	10.387	38,59%	12.544	50,66%	35.851	104,06%	1.454
2	Tabungan	139.675	133.158	129.771	129.938	1.374	166	(3.220)	-2,42%	(9.737)	-6,97%	156.231	83,17%	(26.293)
3	Deposito	81.953	80.237	79.003	78.868	(844)	(135)	(1.369)	-1,71%	(3.085)	-3,76%	82.984	95,04%	(4.116)
	Total	246.389	240.312	234.862	246.111	1.163	11.248	5.798	2,41%	(279)	-0,11%	275.065	89,47%	(28.955)
	CASA	164.436	160.075	155.859	167.243	2.007	11.384	7.167	4,48%	2.807	1,71%	192.082	87,07%	(24.839)
	(%) CASA	66,74%	66,61%	66,36%	67,95%									
	FDR	63,49%	70,94%	73,00%	69,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	11.025	12.479	12.601		122	1.576	14,30%	1.691	15,50%	-	0,00%	12.601
2	Giro ISE	6.429	6.899	8.434	8.698		265	1.800	26,09%	2.269	35,29%		0,00%	8.698
3	Tabungan ISE	3.915	4.126	4.045	3.902		(143)	(224)	-5,42%	(13)	-0,33%		0,00%	3.902
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	143	146	146		0	3	2,10%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.363	18.475	-	350	350	-1.170	-888	-574	1.238	24.252	76,18%	(5.777)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.266	0,00%	(2.266)
	Non-Linkage	19.048	19.363	18.475	-	350	350	-1.170	-888	-574	1.238	21.986	84,03%	(3.511)
	• Local Champion	15.448	18.576	17.688	-	350	350	-261	-888	2.239	1.238	16.841	105,03%	847
	• Value Chain	3.600	787	787	-	-	-	-909	0	-2.813	-	5.145	15,30%	(4.358)
2	MBG	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	KUR	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.245	10.014	676	1.079	403	305	769	4.177	309	11.796	84,90%	(1.781)
	Cilem	5.838	9.245	10.014	676	1.079	403	305	769	4.177	309	11.796	84,90%	(1.781)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	142.967	2.387	2.373	-14	2.732	1.103	11.424	1.270	149.582	95,58%	(6.615)
	CF 1	81.145	75.487	75.911	600	1.008	408	-99	424	-5.234	583	80.881	93,86%	(4.970)
	Total Griya	74.220	69.503	69.978	600	851	251	0	474	-4.242	377	72.944	95,93%	(2.966)
	• Total Non Program	73.552	68.870	69.344	600	851	251	-1.185	474	-4.207	377	70.669	98,13%	(1.324)
	• Program	669	633	633	-	-	0	-4	0	-35	-	2.275	27,85%	(1.642)
	Oto	6.925	5.983	5.933	-	157	157	-99	-50	-992	207	7.937	74,75%	(2.004)
	CF 2	50.397	66.377	67.056	1.787	1.365	-422	2.831	679	16.658	686	68.701	97,61%	(1.645)
	Mitraguna & Others	49.913	65.509	66.197	1.787	1.365	-422	2.840	687	16.283	678	67.554	97,99%	(1.357)
	Pensiun	484	868	859	-	-	0	-9	-9	375	9	1.147	74,89%	(288)
	Total Pembiayaan	156.429	170.471	171.456	3.063	3.801	739	1.867	985	15.028	2.817	185.646	92,36%	(14.190)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	335	-	116	0,19%	0,00%	1,16%	116	104	(219)			
	Cilem	11	335	-	116	0,19%	0,00%	1,16%	116	104	(219)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	3.008	0,88%	1,06%	2,10%	1.498	1.846	1.402			
	CF 1	1.162	1.606	1.459	2.619	1,43%	1,93%	3,45%	1.160	1.457	1.012			
	Total Griya	1.162	1.606	1.459	1.873	1,57%	2,10%	2,68%	414	711	267			
	Oto	-	-	-	746	0,00%	0,00%	12,57%	746	746	746			
	CF 2	-	-	51	389	0,00%	0,08%	0,58%	338	389	389			
	Mitraguna & Others	-	-	51	389	0,00%	0,08%	0,59%	338	389	389			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	3.123	0,75%	0,89%	1,82%	1.614	1.951	1.182	0,24%	86,96%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.405	1.309	1.253	0,59%	0,92%	0,88%	(56)	475	(152)			
	CF 1	342	685	589	538	0,42%	0,78%	0,71%	(51)	196	(147)			
	Total Griya	342	685	589	538	0,46%	0,85%	0,77%	(51)	196	(147)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	719	714	0,86%	1,08%	1,07%	(5)	279	(5)			
	Mitraguna & Others	436	719	719	714	0,87%	1,10%	1,08%	(5)	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.448	1.309	1.253	0,50%	0,77%	0,73%	(56)	475	(195)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	53.233	50.468	48.881	24.444	(1.587)	(4.352)	-8,17%	30.106	160,36%	30.522	160,15%	18.359
2	Tabungan	206.902	250.796	255.029	253.620	(2.374)	(1.409)	2.825	1,13%	46.718	22,58%	224.168	113,14%	29.452
3	Deposito	118.442	99.808	104.555	104.557	12.661	1	4.749	4,76%	(13.885)	-11,72%	119.857	87,23%	(15.300)
	Total	344.119	403.836	410.052	407.058	34.730	(2.995)	3.222	0,80%	62.939	18,29%	374.547	108,68%	32.511
	CASA	225.677	304.028	305.497	302.501	22.069	(2.996)	(1.527)	-0,50%	76.824	34,04%	254.690	118,77%	47.812
	(%) CASA	65,58%	75,29%	74,50%	74,31%									
	FDR	96,55%	96,24%	94,16%	94,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.388	3.329	3.348		19	(40)	-1,19%	(583)	-14,83%	-	0,00%	3.348
2	Giro ISE	1.420	1.484	1.534	1.545		11	61	4,11%	126	8,84%		0,00%	1.545
3	Tabungan ISE	2.001	1.290	1.181	1.188		8	(101)	-7,86%	(812)	-40,60%		0,00%	1.188
4	Deposito ISE	510	614	614	614		0	0	0,00%	104	20,44%		0,00%	614
5	CIF ISE	179	186	187	187		0	1	0,54%	8	4,47%		0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	93.347	1.650	1.335	-315	5.663	-3.254	10.362	4.589	98.256	95,00%	(4.909)
	Linkage	21.612	25.275	24.787	-	-	-	-586	-488	3.174	488	28.262	87,70%	(3.476)
	Non-Linkage	61.373	71.326	68.560	1.650	1.335	-315	6.249	-2.766	7.187	4.101	69.993	97,95%	(1.433)
	• Local Champion	55.173	50.677	47.988	1.650	970	-680	1.831	-2.689	-7.185	3.659	59.260	80,98%	(11.272)
	• Value Chain	6.200	20.649	20.572	-	365	365	4.418	-76	14.372	441	10.734	191,66%	9.839
2	MBG	43.181	42.999	42.904	380	650	270	-485	-94	-277	744	46.124	93,02%	(3.219)
	KUR	40.519	40.676	40.706	380	650	270	-397	30	186	620	43.285	94,04%	(2.579)
	Non KUR	2.662	2.323	2.199	-	-	0	-88	-124	-463	124	2.839	77,45%	(640)
3	PWG	26.463	41.100	42.862	5.513	6.589	1.077	3.822	1.763	16.399	4.827	35.996	119,08%	6.866
	Cilem	12.356	22.408	24.440	1.472	2.871	1.399	3.536	2.032	12.085	839	16.966	144,06%	7.474
	Gadai	14.108	18.691	18.422	4.041	3.719	-322	287	-269	4.314	3.988	19.030	96,81%	(608)
4	CFG	179.631	207.954	206.979	4.571	1.486	-3.085	1.235	-975	27.348	2.461	196.796	105,17%	10.183
	CF 1	55.651	66.800	66.447	1.587	126	-1.461	131	-353	10.795	479	59.151	112,33%	7.296
	Total Griya	50.392	58.396	58.151	1.450	-	-1.450	0	-245	7.759	245	52.245	111,31%	5.906
	• Total Non Program	50.392	58.396	58.151	1.450	-	-1.450	1.972	-245	7.759	245	52.245	111,31%	5.906
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	5.260	8.404	8.296	137	126	-11	131	-108	3.036	235	6.906	120,12%	1.390
	CF 2	123.980	141.154	140.532	2.984	1.360	-1.624	1.104	-622	16.553	1.982	137.645	102,10%	2.887
	Mitraguna & Others	122.658	139.810	139.195	2.984	1.360	-1.624	1.111	-615	16.537	1.975	135.502	102,73%	3.693
	Pensiun	1.322	1.344	1.337	-	-	0	-7	-6	15	6	2.144	62,38%	(806)
	Total Pembiayaan	332.261	388.653	386.092	12.114	10.061	-2.053	10.236	-2.560	53.832	12.621	377.171	102,37%	8.921

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	152	-	23.201	0,61%	0,00%	24,85%	23.201	22.693	23.048			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	152	-	6.752	0,76%	0,00%	9,85%	6.752	6.288	6.600			
	Value Chain	-	-	-	16.448	0,00%	0,00%	34,28%	16.448	16.448	16.448			
2	MBG	409	1.016	968	4.473	0,95%	2,25%	10,42%	3.504	4.064	3.457			
	KUR	305	807	765	4.116	0,75%	1,88%	10,11%	3.351	3.811	3.310			
	Non KUR	104	209	203	357	3,92%	8,75%	16,21%	153	252	148			
3	PWG	-	110	-	1.994	0,00%	0,00%	4,65%	1.994	1.994	1.884			
	Cilem	-	110	-	1.557	0,00%	0,00%	6,37%	1.557	1.557	1.447			
	Gadai	-	-	-	437	0,00%	0,00%	2,37%	437	437	437			
4	CFG	673	818	1.272	14.094	0,37%	0,61%	6,81%	12.822	13.421	13.276			
	CF 1	295	263	265	6.660	0,53%	0,40%	10,02%	6.396	6.366	6.398			
	Total Griya	295	228	-	5.294	0,58%	0,00%	9,10%	5.294	5.000	5.066			
	Oto	-	34	265	1.366	0,00%	3,15%	16,47%	1.101	1.366	1.332			
	CF 2	379	556	1.007	7.433	0,31%	0,71%	5,29%	6.426	7.055	6.878			
	Mitraguna & Others	379	556	1.007	7.433	0,31%	0,72%	5,34%	6.426	7.055	6.878			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.096	2.241	43.761	0,48%	0,58%	11,33%	41.521	42.171	41.665	0,70%	93,82%	-10,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,04%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	215	215	0,00%	0,50%	0,50%	-	215	(6)			
	KUR	-	221	215	215	0,00%	0,53%	0,53%	-	215	(6)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	6.888	2.133	2.203	0,54%	1,03%	1,06%	70	1.234	(4.686)			
	CF 1	153	2.763	115	115	0,27%	0,17%	0,17%	-	(38)	(2.648)			
	Total Griya	153	2.160	115	115	0,30%	0,20%	0,20%	-	(38)	(2.045)			
	Oto	-	603	-	-	0,00%	0,00%	0,00%	-	-	(603)			
	CF 2	815	4.126	2.018	2.088	0,66%	1,43%	1,49%	70	1.273	(2.038)			
	Mitraguna & Others	815	4.126	2.018	2.088	0,66%	1,44%	1,50%	70	1.273	(2.038)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	7.151	2.390	2.460	0,35%	0,61%	0,64%	70	1.298	(4.691)	1,08%	-69,87%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.847	2.137	2.144	165	6	(704)	-24,71%	(17.675)	-89,18%	29.919	7,16%	(27.776)
2	Tabungan	188.323	159.348	159.478	159.360	(623)	(118)	12	0,01%	(28.963)	-15,38%	204.895	77,78%	(45.535)
3	Deposito	54.534	90.709	91.113	91.163	9.966	50	453	0,50%	36.628	67,17%	55.546	164,12%	35.617
	Total	262.676	252.904	252.728	252.666	9.508	(62)	(238)	-0,09%	(10.010)	-3,81%	290.360	87,02%	(37.694)
	CASA	208.142	162.195	161.615	161.503	(457)	(112)	(692)	-0,43%	(46.639)	-22,41%	234.814	68,78%	(73.311)
	(%) CASA	79,24%	64,13%	63,95%	63,92%									
	FDR	66,71%	77,92%	77,98%	78,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.849	3.515	3.469		(46)	(379)	-9,85%	(2.717)	-43,92%	-	0,00%	3.469
2	Giro ISE	879	700	281	283		2	(417)	-59,56%	(596)	-67,80%		0,00%	283
3	Tabungan ISE	5.307	3.149	3.234	3.186		(48)	38	1,20%	(2.121)	-39,97%		0,00%	3.186
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	229	229	229		0	0	0,00%	14	6,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	435	435	-	-	0	-1	0	-6.551	-	6.986	6,23%	(6.551)
	Linkage	26	15	15	-	-	-	-1	0	-11	-	26	57,79%	(11)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	7.866	8.033	195	230	35	568	167	7.326	63	4.660	172,36%	3.372
	KUR	498	6.697	6.796	45	160	115	425	99	6.299	61	4.169	163,03%	2.627
	Non KUR	209	1.168	1.237	150	70	-80	143	68	1.027	2	492	251,50%	745
3	PWG	23.244	31.127	31.765	6.243	6.045	-198	566	637	8.521	5.408	35.474	89,54%	(3.709)
	Cilem	7.809	11.447	11.629	1.047	943	-104	275	182	3.820	761	16.242	71,60%	(4.614)
	Gadai	15.435	19.681	20.136	5.196	5.102	-94	291	455	4.701	4.647	19.232	104,70%	904
4	CFG	144.290	157.645	156.837	1.128	822	-306	722	-809	12.546	1.631	162.791	96,34%	(5.955)
	CF 1	8.588	11.348	11.280	-	328	328	-25	-68	2.692	396	11.541	97,74%	(261)
	Total Griya	7.701	10.278	10.230	-	328	328	0	-48	2.529	376	9.699	105,47%	531
	• Total Non Program	7.409	9.657	9.609	-	328	328	-73	-48	2.201	376	8.705	110,38%	904
	• Program	292	621	620	-	-	0	-3	-1	328	1	993	62,45%	(373)
	Oto	888	1.070	1.050	-	-	0	-25	-19	163	19	1.842	57,00%	(792)
	CF 2	135.702	146.297	145.557	1.128	494	-634	747	-741	9.855	1.235	151.250	96,24%	(5.694)
	Mitraguna & Others	125.011	133.401	132.402	1.128	110	-1.018	360	-999	7.391	1.109	138.855	95,35%	(6.453)
	Pensiun	10.691	12.897	13.155	-	384	384	387	258	2.464	126	12.395	106,13%	759
	Total Pembiayaan	175.227	197.073	197.069	7.565	7.097	-468	1.855	-4	21.841	7.101	209.912	93,88%	(12.843)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	970	0,00%	0,00%	12,08%	970	970	970			
	KUR	-	-	-	435	0,00%	0,00%	6,40%	435	435	435			
	Non KUR	-	-	-	535	0,00%	0,00%	43,27%	535	535	535			
3	PWG	-	6	86	780	0,00%	0,28%	2,45%	693	780	773			
	Cilem	-	6	-	510	0,00%	0,00%	4,38%	510	510	503			
	Gadai	-	-	86	270	0,00%	0,44%	1,34%	184	270	270			
4	CFG	2.296	2.213	3.915	10.495	1,59%	2,48%	6,69%	6.580	8.199	8.282			
	CF 1	66	58	54	945	0,77%	0,48%	8,38%	891	879	887			
	Total Griya	66	58	54	945	0,86%	0,53%	9,24%	891	879	887			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	2.155	3.861	9.550	1,64%	2,64%	6,56%	5.689	7.320	7.395			
	Mitraguna & Others	2.230	2.155	3.861	9.211	1,78%	2,89%	6,96%	5.351	6.981	7.056			
	Pensiun	-	-	-	338	0,00%	0,00%	2,57%	338	338	338			
	Total Pembiayaan	2.296	2.219	4.001	12.245	1,31%	2,03%	6,21%	8.243	9.948	10.025	1,68%	73,01%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	4.766	3.933	3.929	2,86%	2,49%	2,51%	(4)	(191)	(837)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	4.766	3.933	3.929	3,00%	2,69%	2,70%	(4)	(144)	(837)			
	Mitraguna & Others	4.073	4.766	3.933	3.929	3,26%	2,95%	2,97%	(4)	(144)	(837)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	4.766	3.933	3.929	2,35%	2,00%	1,99%	(4)	(191)	(837)	5,88%	-194,76%	3,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	581	490	491	(130)	0	(91)	-15,58%	(1.596)	-76,48%	2.831	17,33%	(2.341)
2	Tabungan	37.117	37.936	38.489	38.936	1.771	447	999	2,63%	1.818	4,90%	41.689	93,40%	(2.753)
3	Deposito	10.740	12.543	12.547	12.547	3	0	4	0,03%	1.808	16,83%	10.799	116,19%	1.749
	Total	49.943	51.061	51.527	51.974	1.644	447	913	1,79%	2.030	4,06%	55.319	93,95%	(3.346)
	CASA	39.204	38.517	38.979	39.426	1.641	447	909	2,36%	223	0,57%	44.520	88,56%	(5.094)
	(%) CASA	78,50%	75,43%	75,65%	75,86%									
	FDR	145,08%	123,76%	121,93%	120,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	621	471	471		0	(150)	-24,19%	(110)	-18,91%	-	0,00%	471
2	Giro ISE	1	1	1	1		0	0	0,00%	0	15,23%		0,00%	1
3	Tabungan ISE	580	620	470	470		0	(150)	-24,23%	(110)	-18,96%		0,00%	470
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.786	2.939	458	206	-252	279	152	1.704	54	2.437	120,59%	502
	Cilem	1.235	2.786	2.939	458	206	-252	279	152	1.704	54	2.437	120,59%	502
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	59.889	986	320	-666	-236	-519	-11.333	839	65.025	92,10%	(5.136)
	CF 1	464	417	415	-	-	0	-2	-2	-49	2	458	90,52%	(43)
	Total Griya	301	275	275	-	-	0	0	0	-26	-	296	93,19%	(20)
	• Total Non Program	301	275	275	-	-	0	-3	0	-26	-	296	93,19%	(20)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	142	139	-	-	0	-2	-2	-23	2	163	85,68%	(23)
	CF 2	70.758	59.991	59.474	986	320	-666	-234	-516	-11.284	836	64.567	92,11%	(5.093)
	Mitraguna & Others	66.540	55.348	54.867	870	320	-550	-292	-481	-11.673	801	58.095	94,44%	(3.228)
	Pensiun	4.218	4.643	4.607	116	-	-116	58	-36	389	36	6.472	71,18%	(1.865)
	Total Pembiayaan	72.457	63.194	62.828	1.444	526	-918	43	-366	-9.629	892	67.462	93,13%	(4.635)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Cilem	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	3.788	2.416	3.053	4,24%	4,00%	5,10%	637	30	(735)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	3.788	2.416	3.053	4,27%	4,03%	5,13%	637	30	(735)			
	Mitraguna & Others	2.931	3.788	2.416	3.053	4,41%	4,36%	5,56%	637	122	(735)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	3.053	4,17%	3,82%	4,86%	637	30	(752)	0,00%	100,00%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	5.073	3.961	3.957	17,29%	6,56%	6,61%	(3)	(8.356)	(1.115)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	5.073	3.961	3.957	17,40%	6,60%	6,65%	(3)	(8.356)	(1.115)			
	Mitraguna & Others	11.834	4.895	3.785	3.782	17,79%	6,84%	6,89%	(3)	(8.052)	(1.113)			
	Pensiun	479	178	175	175	0,66%	0,28%	3,81%	-	(303)	(2)			
	Total Pembiayaan	12.313	5.073	3.961	3.957	16,99%	6,27%	6,30%	(3)	(8.356)	(1.115)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	29.931	19.536	19.971	(8.858)	434	(9.960)	-33,28%	(39.192)	-66,24%	67.212	29,71%	(47.241)
2	Tabungan	111.248	116.480	116.765	116.358	979	(407)	(122)	-0,11%	5.109	4,59%	122.554	94,94%	(6.196)
3	Deposito	16.666	19.273	19.376	19.376	84	0	102	0,53%	2.709	16,26%	17.662	109,71%	1.714
	Total	187.077	165.684	155.677	155.704	(7.794)	27	(9.980)	-6,02%	(31.373)	-16,77%	207.427	75,06%	(51.723)
	CASA	170.411	146.411	136.301	136.328	(7.878)	27	(10.082)	-6,89%	(34.082)	-20,00%	189.765	71,84%	(53.437)
	(%) CASA	91,09%	88,37%	87,55%	87,56%									
	FDR	105,51%	129,76%	140,05%	140,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.571	3.055	3.102	46	531	20,63%	(718)	-18,80%	-	0,00%	3.102	
2	Giro ISE	954	1.109	1.544	1.583	39	474	42,78%	629	65,92%		0,00%	1.583	
3	Tabungan ISE	2.866	1.462	1.512	1.519	7	56	3,84%	(1.347)	-47,01%		0,00%	1.519	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	121	126	126	126	0	0	0,00%	5	4,13%		0,00%	126	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	• Local Champion	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.952	49.660	1.275	920	-355	192	-292	3.563	1.212	50.846	97,67%	(1.185)
	KUR	42.963	47.375	47.155	1.275	920	-355	402	-220	4.192	1.140	47.582	99,10%	(427)
	Non KUR	3.135	2.578	2.505	-	-	0	-210	-72	-629	72	3.264	76,76%	(758)
3	PWG	20.876	29.833	31.233	5.123	7.011	1.888	783	1.399	10.357	5.612	34.041	91,75%	(2.809)
	Cilem	7.514	12.221	12.751	1.277	1.017	-260	700	529	5.236	487	15.758	80,92%	(3.007)
	Gadai	13.361	17.612	18.482	3.846	5.995	2.149	83	870	5.121	5.125	18.284	101,08%	198
4	CFG	127.111	132.702	133.828	1.639	3.793	2.153	1.128	1.126	6.717	2.667	138.671	96,51%	(4.843)
	CF 1	49.510	49.324	51.641	854	2.743	1.888	766	2.317	2.132	426	50.982	101,29%	659
	Total Griya	39.898	38.758	40.975	650	2.358	1.708	0	2.217	1.077	141	40.670	100,75%	305
	• Total Non Program	39.898	38.758	40.975	650	2.358	1.708	-310	2.217	1.077	141	40.670	100,75%	305
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.666	204	385	180	766	100	1.054	285	10.312	103,43%	353
	CF 2	77.602	83.378	82.187	785	1.050	265	362	-1.191	4.585	2.241	87.689	93,73%	(5.502)
	Mitraguna & Others	75.812	81.522	80.352	785	1.050	265	383	-1.170	4.540	2.220	85.492	93,99%	(5.139)
	Pensiun	1.790	1.856	1.835	-	-	0	-21	-21	45	21	2.197	83,51%	(362)
	Total Pembiayaan	197.385	214.997	218.024	8.037	11.724	3.687	1.301	3.026	20.639	8.698	226.859	96,11%	(8.835)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	496	444	8.204	0,27%	0,89%	16,52%	7.760	8.080	7.708			
	KUR	68	354	332	7.617	0,16%	0,70%	16,15%	7.285	7.549	7.263			
	Non KUR	56	141	112	587	1,79%	4,34%	23,41%	475	530	445			
3	PWG	-	158	-	1.210	0,00%	0,00%	3,87%	1.210	1.210	1.052			
	Cilem	-	158	-	807	0,00%	0,00%	6,33%	807	807	649			
	Gadai	-	-	-	403	0,00%	0,00%	2,18%	403	403	403			
4	CFG	2.018	301	3.874	3.692	1,59%	2,92%	2,76%	(183)	1.673	3.390			
	CF 1	1.770	144	1.943	1.626	3,58%	3,94%	3,15%	(317)	(145)	1.481			
	Total Griya	1.463	92	1.943	281	3,67%	5,01%	0,69%	(1.662)	(1.182)	189			
	Oto	307	52	-	1.345	3,19%	0,00%	12,61%	1.345	1.038	1.293			
	CF 2	248	157	1.932	2.066	0,32%	2,32%	2,51%	134	1.818	1.909			
	Mitraguna & Others	248	157	1.932	2.066	0,33%	2,37%	2,57%	134	1.818	1.909			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	13.105	1,09%	2,01%	6,01%	8.787	10.963	12.150	0,35%	94,11%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	59,77%	45,42%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	59,77%	45,42%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	612	561	558	1,07%	1,12%	1,12%	(3)	65	(54)			
	KUR	115	465	465	465	0,27%	0,98%	0,99%	-	349	(1)			
	Non KUR	378	147	97	94	12,06%	3,76%	3,74%	(3)	(284)	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.384	2.374	2.374	0,26%	1,79%	1,77%	-	2.037	(11)			
	CF 1	297	1.504	1.529	1.529	0,60%	3,10%	2,96%	-	1.232	25			
	Total Griya	297	1.504	1.529	1.529	0,74%	3,94%	3,73%	-	1.232	25			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	880	845	845	0,05%	1,01%	1,03%	-	806	(36)			
	Mitraguna & Others	39	880	845	845	0,05%	1,04%	1,05%	-	806	(36)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.496	4.435	4.432	0,42%	2,06%	2,03%	(3)	3.603	(65)	0,25%	87,62%	-1,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	4.356	4.470	4.494	(6.165)	24	138	3,16%	2.567	133,18%	9.349	48,07%	(4.855)
2	Tabungan	70.495	80.102	78.728	77.423	60	(1.304)	(2.678)	-3,34%	6.928	9,83%	83.156	93,11%	(5.733)
3	Deposito	64.264	93.406	93.273	93.273	(35)	0	(133)	-0,14%	29.009	45,14%	64.994	143,51%	28.279
	Total	136.686	177.864	176.470	175.190	(6.140)	(1.280)	(2.674)	-1,50%	38.504	28,17%	157.499	111,23%	17.692
	CASA	72.423	84.458	83.197	81.917	(6.105)	(1.280)	(2.541)	-3,01%	9.495	13,11%	92.505	88,55%	(10.588)
	(%) CASA	52,98%	47,48%	47,15%	46,76%									
	FDR	94,77%	83,31%	84,46%	85,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	4.213	3.117	2.713	(404)	(1.500)	-35,60%	1.391	105,24%	-	0,00%	2.713	
2	Giro ISE	771	617	614	624	9	6	1,02%	(147)	-19,12%		0,00%	624	
3	Tabungan ISE	551	3.596	2.503	2.090	(413)	(1.506)	-41,89%	1.539	279,21%		0,00%	2.090	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	65	74	78	78	0	4	5,41%	13	20,00%		0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.637	34.664	900	400	-500	351	27	2.906	373	35.966	96,38%	(1.302)
	KUR	29.577	32.136	32.177	900	400	-500	208	41	2.599	359	33.596	95,77%	(1.420)
	Non KUR	2.181	2.502	2.487	-	-	0	143	-14	306	14	2.370	104,96%	118
3	PWG	6.201	8.970	9.227	512	609	97	127	257	3.026	352	12.535	73,61%	(3.308)
	Cilem	6.201	8.970	9.227	512	609	97	127	257	3.026	352	12.535	73,61%	(3.308)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	105.152	2.878	1.470	-1.408	1.299	581	13.571	889	101.093	104,01%	4.059
	CF 1	23.474	29.603	29.398	260	-	-260	136	-205	5.924	205	26.174	112,32%	3.225
	Total Griya	17.263	19.825	19.752	-	-	0	0	-73	2.489	73	18.192	108,57%	1.560
	• Total Non Program	17.263	19.825	19.752	-	-	0	-73	-73	2.489	73	18.192	108,57%	1.560
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.778	9.646	260	-	-260	136	-132	3.435	132	7.981	120,86%	1.665
	CF 2	68.107	74.968	75.754	2.618	1.470	-1.148	1.163	786	7.647	684	74.920	101,11%	834
	Mitraguna & Others	64.272	71.142	71.955	2.618	1.470	-1.148	1.190	813	7.683	657	70.925	101,45%	1.030
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,09%	(196)
	Total Pembiayaan	129.541	148.179	149.043	4.290	2.479	-1.811	1.776	864	19.502	1.614	149.594	99,63%	(551)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	6	3	2.628	0,01%	0,01%	7,58%	2.625	2.624	2.622			
	KUR	-	6	3	2.064	0,00%	0,01%	6,42%	2.061	2.064	2.058			
	Non KUR	4	-	-	564	0,19%	0,00%	22,67%	564	560	564			
3	PWG	48	155	-	596	0,78%	0,00%	6,46%	596	548	441			
	Cilem	48	155	-	596	0,78%	0,00%	6,46%	596	548	441			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	3.235	0,60%	1,37%	3,08%	1.805	2.688	1.516			
	CF 1	172	1.253	1.127	2.435	0,73%	3,81%	8,28%	1.309	2.264	1.183			
	Total Griya	-	1.128	1.127	1.334	0,00%	5,68%	6,75%	207	1.334	206			
	Oto	172	125	-	1.101	2,76%	0,00%	11,42%	1.101	930	976			
	CF 2	375	466	304	800	0,55%	0,41%	1,06%	496	424	333			
	Mitraguna & Others	375	466	304	800	0,58%	0,43%	1,11%	496	424	333			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	6.459	0,46%	0,97%	4,33%	5.025	5.859	4.579	0,79%	81,66%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	316	315	315	0,23%	0,91%	0,91%	-	241	(0)			
	KUR	70	316	315	315	0,24%	0,98%	0,98%	-	246	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	356	353	353	0,54%	0,34%	0,34%	-	(139)	(3)			
	CF 1	203	203	203	203	0,87%	0,69%	0,69%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,08%	2,11%	-	-	-			
	CF 2	289	153	150	150	0,42%	0,20%	0,20%	-	(139)	(3)			
	Mitraguna & Others	289	153	150	150	0,45%	0,21%	0,21%	-	(139)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	672	669	669	0,44%	0,45%	0,45%	-	102	(3)	0,39%	13,52%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.318	5.083	3.934	(437)	(1.149)	(2.383)	-37,73%	(371)	-8,62%	11.989	32,81%	(8.055)
2	Tabungan	84.533	86.328	84.348	83.931	2.903	(417)	(2.397)	-2,78%	(602)	-0,71%	96.135	87,31%	(12.204)
3	Deposito	19.903	28.614	28.359	28.359	(41)	0	(255)	-0,89%	8.456	42,48%	20.471	138,53%	7.887
	Total	108.741	121.259	117.790	116.224	2.425	(1.567)	(5.035)	-4,15%	7.483	6,88%	128.595	90,38%	(12.371)
	CASA	88.838	92.645	89.432	87.865	2.466	(1.567)	(4.780)	-5,16%	(973)	-1,10%	108.123	81,26%	(20.258)
	(%) CASA	81,70%	76,40%	75,92%	75,60%									
	FDR	78,57%	82,93%	85,74%	86,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	4.558	3.734	3.620		(114)	(938)	-20,57%	(295)	-7,54%	-	0,00%	3.620
2	Giro ISE	3.001	3.483	2.512	2.499		(13)	(983)	-28,23%	(501)	-16,70%	-	0,00%	2.499
3	Tabungan ISE	915	1.075	1.222	1.121		(101)	46	4,24%	206	22,53%	-	0,00%	1.121
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%	-	0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.677	3.635	-	-	0	-116	-42	566	42	6.683	54,39%	(3.048)
	KUR	2.657	3.421	3.382	-	-	0	-110	-39	725	39	6.060	55,81%	(2.678)
	Non KUR	412	256	253	-	-	0	-5	-3	-158	3	623	40,63%	(370)
3	PWG	13.521	18.647	19.054	1.992	3.397	1.405	465	407	5.533	2.990	25.439	74,90%	(6.385)
	Cilem	6.370	9.633	9.576	729	443	-285	180	-56	3.206	500	15.191	63,04%	(5.615)
	Gadai	7.151	9.015	9.478	1.263	2.954	1.690	285	463	2.327	2.490	10.247	92,49%	(769)
4	CFG	68.150	78.238	78.304	1.895	1.505	-390	1.605	66	10.155	1.439	85.232	91,87%	(6.928)
	CF 1	32.030	34.375	33.950	360	-	-360	181	-425	1.920	425	33.473	101,42%	477
	Total Griya	25.555	26.636	26.418	-	-	0	0	-218	863	218	25.620	103,11%	797
	• Total Non Program	25.555	26.636	26.418	-	-	0	-440	-218	863	218	25.620	103,11%	797
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.739	7.532	360	-	-360	181	-207	1.057	207	7.853	95,92%	(321)
	CF 2	36.119	43.863	44.354	1.535	1.505	-30	1.424	491	8.235	1.014	51.759	85,69%	(7.404)
	Mitraguna & Others	32.486	40.541	40.979	1.535	1.345	-190	1.458	438	8.492	907	48.065	85,26%	(7.086)
	Pensiun	3.633	3.322	3.376	-	160	160	-34	54	-257	106	3.694	91,38%	(318)
	Total Pembiayaan	85.434	100.562	100.994	3.887	4.902	1.015	1.954	431	15.560	4.471	118.049	85,55%	(17.055)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	33	216	0,00%	0,90%	5,93%	183	216	216			
	KUR	-	-	33	177	0,00%	0,96%	5,25%	144	177	177			
	Non KUR	-	-	-	38	0,00%	0,00%	15,08%	38	38	38			
3	PWG	-	95	-	622	0,00%	0,00%	3,26%	622	622	527			
	Cilem	-	95	-	322	0,00%	0,00%	3,36%	322	322	227			
	Gadai	-	-	-	300	0,00%	0,00%	3,17%	300	300	300			
4	CFG	1.050	320	644	1.875	1,54%	0,82%	2,39%	1.231	825	1.555			
	CF 1	1.050	227	520	1.342	3,28%	1,51%	3,95%	822	292	1.115			
	Total Griya	697	227	520	737	2,73%	1,95%	2,79%	217	40	510			
	Oto	353	-	-	605	5,46%	0,00%	8,03%	605	252	605			
	CF 2	-	93	124	533	0,00%	0,28%	1,20%	409	533	440			
	Mitraguna & Others	-	93	124	533	0,00%	0,31%	1,30%	409	533	440			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	2.713	1,23%	0,67%	2,69%	2.035	1.663	2.298	1,40%	47,81%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	86	4,32%	2,35%	2,38%	-	(46)	0			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	86	32,19%	33,74%	34,12%	-	(46)	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	816	902	935	0,49%	1,15%	1,19%	33	598	119			
	CF 1	337	74	70	110	1,05%	0,20%	0,32%	40	(227)	36			
	Total Griya	189	74	70	110	0,74%	0,26%	0,42%	40	(79)	36			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	741	832	825	0,00%	1,90%	1,86%	(7)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	2,01%	(7)	825	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	902	988	1.021	1,36%	0,98%	1,01%	33	(142)	119	4,15%	-310,43%	3,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.449	8.498	9.524	(16.331)	1.026	75	0,79%	1.843	23,99%	14.948	63,71%	(5.424)
2	Tabungan	96.197	117.846	114.684	111.018	15.747	(3.666)	(6.828)	-5,79%	14.821	15,41%	109.632	101,26%	1.386
3	Deposito	50.701	45.337	45.978	45.978	792	0	641	1,41%	(4.723)	-9,32%	51.441	89,38%	(5.463)
	Total	154.579	172.632	169.159	166.520	208	(2.640)	(6.112)	-3,54%	11.940	7,72%	176.021	94,60%	(9.501)
	CASA	103.878	127.295	123.182	120.542	(584)	(2.640)	(6.753)	-5,31%	16.664	16,04%	124.580	96,76%	(4.038)
	(%) CASA	67,20%	73,74%	72,82%	72,39%									
	FDR	122,53%	116,46%	119,85%	121,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.386	4.351	4.382		31	(4)	-0,10%	444	11,27%	-	0,00%	4.382
2	Giro ISE	1.498	2.690	2.780	2.782		2	92	3,43%	1.284	85,68%	-	0,00%	2.782
3	Tabungan ISE	2.310	1.566	1.441	1.470		29	(96)	-6,16%	(840)	-36,37%	-	0,00%	1.470
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%	-	0,00%	130
5	CIF ISE	147	158	160	160		0	2	1,27%	13	8,84%	-	0,00%	160

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.815	35.964	1.208	1.300	92	258	149	1.545	1.151	38.024	94,58%	(2.060)
	KUR	32.500	34.010	34.291	1.208	1.300	92	336	281	1.791	1.019	35.917	95,47%	(1.627)
	Non KUR	1.920	1.805	1.673	-	-	0	-78	-132	-247	132	2.107	79,40%	(434)
3	PWG	17.830	27.612	29.666	4.672	7.106	2.434	1.310	2.055	11.836	5.051	29.751	99,72%	(85)
	Cilem	5.164	9.572	10.522	587	1.322	735	195	950	5.358	373	12.528	83,99%	(2.006)
	Gadai	12.666	18.040	19.145	4.085	5.784	1.699	1.115	1.105	6.478	4.679	17.223	111,16%	1.921
4	CFG	137.158	137.626	137.102	536	552	16	-2.117	-523	-55	1.076	145.889	93,98%	(8.787)
	CF 1	38.164	40.347	40.505	230	446	216	-49	159	2.341	288	39.148	103,47%	1.358
	Total Griya	33.008	34.101	34.410	230	446	216	0	309	1.402	138	32.722	105,16%	1.688
	• Total Non Program	33.008	34.101	34.410	230	446	216	-483	309	1.402	138	32.722	105,16%	1.688
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.245	6.095	-	-	0	-49	-150	940	150	6.426	94,85%	(331)
	CF 2	98.994	97.279	96.597	306	106	-200	-2.068	-682	-2.397	788	106.742	90,50%	(10.145)
	Mitraguna & Others	71.310	71.137	70.649	254	30	-224	-1.970	-489	-662	519	80.263	88,02%	(9.614)
	Pensiun	27.683	26.142	25.948	52	76	24	-98	-193	-1.735	269	26.479	98,00%	(530)
	Total Pembiayaan	189.407	201.052	202.733	6.416	8.959	2.542	-548	1.681	13.325	7.278	213.665	94,88%	(10.932)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	874	721	2.728	0,69%	2,01%	7,59%	2.008	2.490	1.854			
	KUR	105	712	543	2.591	0,32%	1,60%	7,56%	2.048	2.486	1.879			
	Non KUR	133	163	177	137	6,92%	9,83%	8,21%	(40)	5	(25)			
3	PWG	-	23	-	725	0,00%	0,00%	2,44%	725	725	702			
	Cilem	-	23	-	185	0,00%	0,00%	1,76%	185	185	162			
	Gadai	-	-	-	541	0,00%	0,00%	2,82%	541	541	541			
4	CFG	1.146	1.276	1.668	4.974	0,84%	1,21%	3,63%	3.307	3.828	3.698			
	CF 1	198	225	738	1.907	0,52%	1,83%	4,71%	1.169	1.709	1.682			
	Total Griya	73	4	609	1.364	0,22%	1,79%	3,96%	755	1.290	1.360			
	Oto	125	221	129	543	2,42%	2,07%	8,91%	414	418	322			
	CF 2	948	1.052	929	3.067	0,96%	0,96%	3,18%	2.138	2.120	2.016			
	Mitraguna & Others	799	816	691	2.778	1,12%	0,97%	3,93%	2.087	1.979	1.962			
	Pensiun	149	236	238	290	0,54%	0,91%	1,12%	51	141	54			
	Total Pembiayaan	1.384	2.174	2.388	8.428	0,73%	1,19%	4,16%	6.040	7.044	6.254	1,85%	55,58%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	379	402	1,39%	1,06%	1,12%	23	(75)	85			
	KUR	477	210	248	271	1,47%	0,73%	0,79%	23	(207)	61			
	Non KUR	-	108	132	132	0,00%	7,30%	7,88%	-	132	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	4.830	2.320	2.320	3,20%	1,69%	1,69%	-	(2.074)	(2.510)			
	CF 1	1.329	2.591	1.891	1.891	3,48%	4,69%	4,67%	-	562	(700)			
	Total Griya	1.025	2.359	1.659	1.659	3,10%	4,87%	4,82%	-	634	(700)			
	Oto	305	232	232	232	3,72%	3,72%	3,81%	-	(72)	-			
	CF 2	3.064	2.239	428	428	3,10%	0,44%	0,44%	-	(2.636)	(1.810)			
	Mitraguna & Others	2.968	2.009	342	342	4,16%	0,48%	0,48%	-	(2.625)	(1.667)			
	Pensiun	97	230	86	86	0,05%	0,04%	0,33%	-	(11)	(144)			
	Total Pembiayaan	4.871	5.148	2.699	2.722	2,57%	1,34%	1,34%	23	(2.149)	(2.426)	1,34%	0,56%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	13.161	11.365	11.784	(293)	419	(1.377)	-10,46%	(1.011)	-7,90%	23.544	50,05%	(11.760)
2	Tabungan	133.664	148.730	144.753	144.586	4.363	(167)	(4.144)	-2,79%	10.922	8,17%	150.993	95,76%	(6.407)
3	Deposito	120.976	139.871	138.361	138.352	250	(9)	(1.519)	-1,09%	17.376	14,36%	122.375	113,06%	15.977
	Total	267.435	301.762	294.480	294.722	4.321	243	(7.040)	-2,33%	27.287	10,20%	296.912	99,26%	(2.189)
	CASA	146.460	161.891	156.119	156.370	4.071	252	(5.521)	-3,41%	9.911	6,77%	174.537	89,59%	(18.166)
	(%) CASA	54,76%	53,65%	53,02%	53,06%									
	FDR	60,13%	60,18%	61,96%	61,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	3.921	3.695	3.591		(104)	(330)	-8,42%	9	0,25%	-	0,00%	3.591
2	Giro ISE	1.025	1.483	1.120	1.110		(10)	(373)	-25,15%	85	8,28%	-	0,00%	1.110
3	Tabungan ISE	2.557	2.438	2.576	2.481		(94)	43	1,75%	(76)	-2,97%	-	0,00%	2.481
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	213	224	226	226		0	2	0,89%	13	6,10%	-	0,00%	226

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	39.082	38.891	1.200	550	-650	-1.024	-192	-1.762	742	43.620	89,16%	(4.729)
	KUR	37.299	37.085	36.922	1.200	550	-650	-932	-163	-377	713	40.221	91,80%	(3.299)
	Non KUR	3.353	1.997	1.968	-	-	0	-93	-29	-1.385	29	3.399	57,91%	(1.431)
3	PWG	6.039	12.787	13.267	709	829	120	295	480	7.228	349	13.318	99,62%	(51)
	Cilem	6.039	12.787	13.267	709	829	120	295	480	7.228	349	13.318	99,62%	(51)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	130.307	1.006	2.617	1.611	1.025	577	16.199	2.039	122.231	106,61%	8.076
	CF 1	24.580	27.346	27.584	319	521	202	-230	238	3.003	283	27.603	99,93%	(19)
	Total Griya	19.863	21.032	21.218	190	318	128	0	186	1.355	132	21.311	99,56%	(93)
	• Total Non Program	19.863	21.032	21.218	190	318	128	332	186	1.355	132	21.311	99,56%	(93)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.314	6.366	129	203	74	-230	52	1.648	151	6.292	101,19%	75
	CF 2	89.528	102.383	102.723	687	2.096	1.409	1.255	340	13.196	1.756	94.628	108,55%	8.095
	Mitraguna & Others	89.444	101.973	102.146	687	1.926	1.239	1.258	173	12.702	1.753	93.970	108,70%	8.176
	Pensiun	84	411	577	-	170	170	-3	167	493	3	658	87,82%	(80)
	Total Pembiayaan	160.799	181.599	182.465	2.914	3.996	1.081	295	865	21.665	3.131	179.168	101,84%	3.297

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.222	1.028	6.388	2,64%	2,63%	16,43%	5.360	5.316	5.166			
	KUR	877	1.138	947	6.161	2,35%	2,55%	16,69%	5.213	5.283	5.023			
	Non KUR	194	85	81	227	5,80%	4,06%	11,56%	146	33	143			
3	PWG	-	92	-	614	0,00%	0,00%	4,63%	614	614	523			
	Cilem	-	92	-	614	0,00%	0,00%	4,63%	614	614	523			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	3.261	0,69%	0,26%	2,50%	2.919	2.469	3.221			
	CF 1	630	40	216	1.068	2,56%	0,79%	3,87%	852	438	1.028			
	Total Griya	568	-	175	571	2,86%	0,83%	2,69%	395	2	571			
	Oto	61	40	41	497	1,30%	0,64%	7,81%	456	436	457			
	CF 2	162	-	126	2.193	0,18%	0,12%	2,14%	2.067	2.031	2.193			
	Mitraguna & Others	162	-	126	2.193	0,18%	0,12%	2,15%	2.067	2.031	2.193			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.354	1.371	10.263	1,16%	0,75%	5,62%	8.893	8.400	8.909	0,41%	92,64%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.478	1.423	1.752	2,29%	3,64%	4,51%	329	822	275			
	KUR	399	1.277	1.226	1.555	1,07%	3,31%	4,21%	329	1.157	278			
	Non KUR	532	201	197	197	15,87%	9,86%	10,01%	(0)	(335)	(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	401	840	700	698	0,35%	0,54%	0,54%	(2)	297	(141)			
	CF 1	315	760	623	621	1,28%	2,28%	2,25%	(2)	305	(139)			
	Total Griya	179	624	623	621	0,90%	2,96%	2,93%	(2)	442	(3)			
	Oto	136	136	-	-	2,89%	0,00%	0,00%	-	(136)	(136)			
	CF 2	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Mitraguna & Others	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.317	2.123	2.451	0,83%	1,17%	1,34%	327	1.119	134	0,44%	67,33%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	49.404	54.398	53.852	(1.317)	(545)	4.449	9,00%	14.670	37,44%	48.893	110,14%	4.959
2	Tabungan	123.525	144.042	142.662	142.410	2.628	(252)	(1.632)	-1,13%	18.886	15,29%	139.606	102,01%	2.805
3	Deposito	68.863	130.786	124.330	124.355	(20.438)	25	(6.431)	-4,92%	55.492	80,58%	69.895	177,92%	54.460
	Total	231.570	324.232	321.390	320.618	(19.127)	(772)	(3.615)	-1,11%	89.048	38,45%	258.394	124,08%	62.224
	CASA	162.707	193.446	197.060	196.263	1.311	(797)	2.817	1,46%	33.556	20,62%	188.499	104,12%	7.764
	(%) CASA	70,26%	59,66%	61,31%	61,21%									
	FDR	34,66%	31,02%	31,38%	31,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.412	7.490	7.592		102	1.181	18,41%	1.701	28,87%	-	0,00%	7.592
2	Giro ISE	3.773	3.632	4.771	4.923		152	1.291	35,55%	1.150	30,48%		0,00%	4.923
3	Tabungan ISE	2.118	2.780	2.719	2.669		(49)	(110)	-3,97%	551	26,02%		0,00%	2.669
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	122	125	125		0	3	2,46%	9	7,76%		0,00%	125

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.832	10.705	650	576	-74	406	-127	3.855	703	12.359	86,61%	(1.654)
	Cilem	6.849	10.832	10.705	650	576	-74	406	-127	3.855	703	12.359	86,61%	(1.654)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	90.142	970	993	23	1.025	405	16.723	588	94.346	95,54%	(4.204)
	CF 1	59.117	70.636	71.091	820	863	43	809	455	11.974	408	67.036	106,05%	4.055
	Total Griya	51.507	62.435	62.788	575	583	8	0	353	11.281	230	58.383	107,55%	4.405
	• Total Non Program	49.547	60.583	60.944	575	583	8	1.902	361	11.397	222	51.714	117,85%	9.229
	• Program	1.960	1.852	1.844	-	-	0	-12	-8	-116	8	6.669	27,66%	(4.824)
	Oto	7.609	8.201	8.303	245	280	35	809	102	693	178	8.653	95,95%	(350)
	CF 2	14.303	19.101	19.051	150	130	-20	216	-50	4.749	180	27.310	69,76%	(8.259)
	Mitraguna & Others	14.303	19.089	19.039	150	130	-20	216	-50	4.737	180	27.073	70,33%	(8.033)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	237	4,98%	(225)
	Total Pembiayaan	80.269	100.568	100.847	1.619	1.569	-51	1.432	278	20.578	1.291	106.705	94,51%	(5.859)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	185	-	371	0,00%	0,00%	3,47%	371	371	186			
	Cilem	-	185	-	371	0,00%	0,00%	3,47%	371	371	186			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	2.861	0,88%	3,43%	3,17%	(217)	2.211	1.392			
	CF 1	650	1.469	3.077	2.494	1,10%	4,36%	3,51%	(583)	1.844	1.025			
	Total Griya	404	1.275	2.891	2.079	0,79%	4,63%	3,31%	(812)	1.675	804			
	Oto	245	193	187	415	3,22%	2,28%	4,99%	228	169	221			
	CF 2	-	-	-	367	0,00%	0,00%	1,93%	367	367	367			
	Mitraguna & Others	-	-	-	367	0,00%	0,00%	1,93%	367	367	367			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	1.653	3.077	3.232	0,81%	3,06%	3,20%	154	2.582	1.578	1,76%	45,21%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	535	534	1,09%	0,60%	0,59%	(1)	(266)	(1)			
	CF 1	800	498	497	496	1,35%	0,70%	0,70%	(1)	(304)	(1)			
	Total Griya	679	498	497	496	1,32%	0,80%	0,79%	(1)	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	535	534	1,00%	0,53%	0,53%	(1)	(266)	(1)	0,94%	-77,62%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.782	6.669	6.669	766	(0)	(2.113)	-24,06%	(2.165)	-24,51%	17.563	37,97%	(10.894)
2	Tabungan	83.648	72.195	71.728	72.112	(521)	383	(83)	-0,12%	(11.536)	-13,79%	95.539	75,48%	(23.427)
3	Deposito	21.297	29.110	28.379	28.985	186	606	(125)	-0,43%	7.688	36,10%	21.602	134,18%	7.384
	Total	113.778	110.087	106.776	107.765	431	989	(2.322)	-2,11%	(6.013)	-5,28%	134.703	80,00%	(26.938)
	CASA	92.481	80.977	78.397	78.780	245	383	(2.197)	-2,71%	(13.701)	-14,81%	113.102	69,65%	(34.322)
	(%) CASA	81,28%	73,56%	73,42%	73,10%									
	FDR	151,33%	174,55%	182,16%	180,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.358	4.906	4.487		(419)	(872)	-16,27%	1.071	31,37%	-	0,00%	4.487
2	Giro ISE	1.685	1.616	1.621	1.668		47	52	3,22%	(18)	-1,06%		0,00%	1.668
3	Tabungan ISE	1.730	3.743	3.285	2.819		(466)	(924)	-24,68%	1.089	62,96%		0,00%	2.819
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	12.073	11.763	55	30	-25	-525	-310	-3.737	340	17.370	67,72%	(5.607)
	KUR	13.526	9.186	8.900	-	30	30	-521	-287	-4.627	317	15.342	58,01%	(6.442)
	Non KUR	1.974	2.886	2.863	55	-	-55	-4	-23	889	23	2.029	141,13%	834
3	PWG	14.491	21.774	22.296	3.545	3.591	46	1.115	522	7.805	3.069	27.944	79,79%	(5.649)
	Cilem	6.823	10.707	11.005	907	826	-81	472	299	4.183	527	16.096	68,37%	(5.090)
	Gadai	7.668	11.067	11.290	2.639	2.765	126	643	224	3.622	2.541	11.849	95,29%	(558)
4	CFG	142.193	158.314	160.439	3.070	3.424	354	2.416	2.126	18.247	1.298	151.972	105,57%	8.467
	CF 1	6.747	8.905	8.854	-	-	0	-136	-51	2.107	51	8.513	104,01%	342
	Total Griya	3.465	5.267	5.248	-	-	0	0	-18	1.783	18	4.650	112,87%	598
	• Total Non Program	3.465	5.267	5.248	-	-	0	-41	-18	1.783	18	4.650	112,87%	598
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.638	3.606	-	-	0	-136	-32	324	32	3.863	93,36%	(257)
	CF 2	135.445	149.408	151.585	3.070	3.424	354	2.552	2.177	16.140	1.247	143.460	105,66%	8.125
	Mitraguna & Others	125.884	140.596	142.865	3.070	3.424	354	2.644	2.269	16.981	1.155	133.242	107,22%	9.622
	Pensiun	9.561	8.812	8.720	-	-	0	-92	-92	-841	92	10.217	85,35%	(1.497)
	Total Pembiayaan	172.184	192.160	194.498	6.670	7.045	375	3.007	2.338	22.314	4.706	197.287	98,59%	(2.789)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.318	1.610	2.757	8,85%	13,34%	23,44%	1.147	1.386	1.440			
	KUR	1.295	954	1.152	1.964	9,57%	12,54%	22,07%	812	669	1.010			
	Non KUR	77	364	458	793	3,89%	15,88%	27,71%	335	717	430			
3	PWG	-	-	-	820	0,00%	0,00%	3,68%	820	820	820			
	Cilem	-	-	-	402	0,00%	0,00%	3,65%	402	402	402			
	Gadai	-	-	-	418	0,00%	0,00%	3,70%	418	418	418			
4	CFG	6	146	577	1.593	0,00%	0,36%	0,99%	1.016	1.587	1.447			
	CF 1	-	-	-	1.031	0,00%	0,00%	11,64%	1.031	1.031	1.031			
	Total Griya	-	-	-	109	0,00%	0,00%	2,07%	109	109	109			
	Oto	-	-	-	922	0,00%	0,00%	25,57%	922	922	922			
	CF 2	6	146	577	562	0,00%	0,39%	0,37%	(15)	556	416			
	Mitraguna & Others	-	146	577	562	0,00%	0,41%	0,39%	(15)	562	416			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	5.170	0,80%	1,14%	2,66%	2.983	3.792	3.706	0,00%	100,00%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	749	865	953	3,76%	7,17%	8,10%	88	371	204			
	KUR	557	728	844	932	4,11%	9,18%	10,47%	88	375	204			
	Non KUR	26	21	21	21	1,32%	0,74%	0,75%	-	(5)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	1.274	947	946	0,27%	0,60%	0,59%	(2)	557	(328)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	1.274	947	946	0,29%	0,63%	0,62%	(2)	557	(328)			
	Mitraguna & Others	388	1.274	947	946	0,31%	0,67%	0,66%	(2)	557	(328)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	2.023	1.812	1.899	0,56%	0,94%	0,98%	87	928	(124)	0,11%	88,44%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	877	852	840	166	(12)	(37)	-4,23%	(32)	-3,71%	1.468	57,25%	(627)
2	Tabungan	63.525	59.825	60.716	60.546	3.484	(170)	721	1,20%	(2.979)	-4,69%	69.755	86,80%	(9.209)
3	Deposito	5.722	7.461	7.423	7.423	(34)	0	(38)	-0,50%	1.701	29,72%	5.899	125,84%	1.524
	Total	70.120	68.163	68.991	68.809	3.616	(182)	646	0,95%	(1.311)	-1,87%	77.121	89,22%	(8.312)
	CASA	64.398	60.703	61.568	61.386	3.650	(182)	684	1,13%	(3.012)	-4,68%	71.222	86,19%	(9.836)
	(%) CASA	91,84%	89,05%	89,24%	89,21%									
	FDR	73,73%	90,51%	89,95%	90,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.386	3.688	3.655		(33)	269	7,94%	168	4,82%	-	0,00%	3.655
2	Giro ISE	561	445	440	440		0	(5)	-1,13%	(121)	-21,55%		0,00%	440
3	Tabungan ISE	2.926	2.941	3.248	3.215		(33)	274	9,32%	289	9,88%		0,00%	3.215
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	127	128	128		0	1	0,79%	5	4,07%		0,00%	128

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.876	5.048	222	272	50	46	172	2.465	100	4.963	101,70%	85
	Cilem	2.583	4.876	5.048	222	272	50	46	172	2.465	100	4.963	101,70%	85
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	57.008	655	890	235	1.032	187	7.892	703	57.211	99,65%	(203)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	56.821	57.008	655	890	235	1.032	187	7.892	703	57.211	99,65%	(203)
	Mitraguna & Others	45.066	52.568	52.769	630	680	50	935	201	7.703	479	50.440	104,62%	2.329
	Pensiun	4.050	4.253	4.239	25	210	185	97	-14	189	224	6.771	62,60%	(2.532)
	Total Pembiayaan	51.699	61.697	62.056	877	1.162	285	1.079	359	10.357	803	62.174	99,81%	(119)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	141	0,00%	0,00%	2,79%	141	141	141			
	Cilem	-	-	-	141	0,00%	0,00%	2,79%	141	141	141			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	237	0,00%	0,00%	0,42%	237	237	237			
	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	-	-	-	237	0,00%	0,00%	0,42%	237	237	237			
	Mitraguna & Others	-	-	-	237	0,00%	0,00%	0,45%	237	237	237			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	378	0,00%	0,00%	0,61%	378	378	378	2,96%	-385,36%	2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	210	209	208	0,45%	0,37%	0,36%	(1)	(12)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	210	209	208	0,45%	0,37%	0,36%	(1)	(12)	(3)			
	Mitraguna & Others	220	210	209	208	0,49%	0,40%	0,39%	(1)	(12)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	210	209	208	0,43%	0,34%	0,33%	(1)	(12)	(3)	3,82%	#####	3,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	508	536	2.036	2.064	55	28	1.527	284,73%	1.555	305,84%	2.893	71,32%	(830)
2	Tabungan	65.886	59.341	141.152	140.795	(3.771)	(356)	81.455	137,27%	74.909	113,69%	73.999	190,27%	66.796
3	Deposito	18.198	16.069	31.092	31.092	(206)	0	15.023	93,49%	12.894	70,85%	18.643	166,78%	12.449
	Total	84.593	75.946	174.279	173.951	(3.921)	(329)	98.004	129,04%	89.358	105,63%	95.535	182,08%	78.415
	CASA	66.395	59.877	143.188	142.859	(3.716)	(329)	82.982	138,59%	76.464	115,17%	76.892	185,79%	65.966
	(%) CASA	78,49%	78,84%	82,16%	82,13%									
	FDR	214,85%	265,45%	171,89%	172,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	470	476	476	0		6	1,26%	(54)	-10,12%	-	0,00%	476
2	Giro ISE	45	50	50	50	0		(0)	-0,06%	5	11,28%	-	0,00%	50
3	Tabungan ISE	484	419	425	425	0		6	1,41%	(59)	-12,11%	-	0,00%	425
4	Deposito ISE	-	-	-	-	0		0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	35	36	36	36	0		0	0,00%	1	2,86%	-	0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	48	47	-	-	0	-1	-1	-9	1	56	84,02%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	48	47	-	-	0	-1	-1	-9	1	56	84,02%	(9)
	• Local Champion	56	48	47	-	-	0	-1	-1	-9	1	56	84,02%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.356	6.314	50	50	0	178	-42	1.234	92	8.115	77,81%	(1.801)
	KUR	4.827	6.161	6.120	50	50	0	192	-41	1.293	91	7.591	80,61%	(1.472)
	Non KUR	254	195	195	-	-	0	-14	-1	-59	1	524	37,14%	(329)
3	PWG	17.985	32.377	48.953	2.741	3.732	991	1.130	16.576	30.968	(12.844)	26.083	187,68%	22.870
	Cilem	17.985	32.377	48.953	2.741	3.732	991	1.130	16.576	30.968	(12.844)	26.083	187,68%	22.870
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	158.622	162.821	244.257	2.415	2.125	-290	-393	81.436	85.636	(79.311)	169.761	143,88%	74.496
	CF 1	2.893	4.099	9.032	-	420	420	-51	4.933	6.139	(4.513)	3.751	240,75%	5.280
	Total Griya	1.276	2.432	7.036	-	420	420	0	4.604	5.760	(4.184)	1.831	384,30%	5.205
	• Total Non Program	1.127	2.288	6.893	-	420	420	325	4.604	5.766	(4.184)	1.323	520,96%	5.570
	• Program	149	144	143	-	-	0	0	-1	-6	1	508	28,17%	(365)
	Oto	1.617	1.667	1.996	-	-	0	-51	329	379	(329)	1.921	103,92%	75
	CF 2	155.729	158.722	235.226	2.415	1.705	-710	-342	76.504	79.497	(74.799)	166.010	141,69%	69.216
	Mitraguna & Others	131.230	133.704	209.457	1.475	1.705	230	-835	75.752	78.227	(74.047)	139.705	149,93%	69.752
	Pensiun	24.499	25.018	25.769	940	-	-940	493	751	1.270	(751)	26.305	97,96%	(535)
	Total Pembiayaan	181.744	201.602	299.572	5.206	5.907	701	914	97.970	117.828	(92.063)	204.015	146,84%	95.557

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	23	0,00%	0,00%	49,22%	23	23	23			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	23	0,00%	0,00%	49,22%	23	23	23			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	48	-	1.090	0,00%	0,00%	17,26%	1.090	1.090	1.041			
	KUR	-	-	-	1.019	0,00%	0,00%	16,65%	1.019	1.019	1.019			
	Non KUR	-	48	-	71	0,00%	0,00%	36,25%	71	71	22			
3	PWG	-	132	-	631	0,00%	0,00%	1,29%	631	631	500			
	Cilem	-	132	-	631	0,00%	0,00%	1,29%	631	631	500			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.560	1.650	2.477	6.144	0,98%	1,52%	2,52%	3.667	4.585	4.494			
	CF 1	36	-	144	725	1,24%	3,50%	8,02%	581	689	725			
	Total Griya	36	-	144	725	2,80%	5,91%	10,30%	581	689	725			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.524	1.650	2.334	5.420	0,98%	1,47%	2,30%	3.086	3.896	3.769			
	Mitraguna & Others	1.524	1.511	2.193	5.142	1,16%	1,64%	2,45%	2.949	3.618	3.631			
	Pensiun	-	140	141	278	0,00%	0,56%	1,08%	137	278	138			
	Total Pembiayaan	1.560	1.830	2.477	7.889	0,86%	1,23%	2,63%	5.411	6.329	6.058	0,59%	77,56%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.343	2.802	2.479	3.318	1,48%	1,52%	1,36%	839	975	515			
	CF 1	-	34	34	322	0,00%	0,82%	3,57%	289	322	289			
	Total Griya	-	34	34	322	0,00%	1,38%	4,58%	289	322	289			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.343	2.769	2.445	2.995	1,50%	1,54%	1,27%	550	652	227			
	Mitraguna & Others	2.343	2.769	2.445	2.995	1,79%	1,83%	1,43%	550	652	227			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.343	2.802	2.479	3.318	1,29%	1,23%	1,11%	839	975	515	0,51%	54,01%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.576	1.996	-	-	72	0	(1.996)	-100,00%	(1.576)	-100,00%	2.652	0,00%	(2.652)
2	Tabungan	88.014	82.947	-	-	1.437	0	(82.947)	-100,00%	(88.014)	-100,00%	93.277	0,00%	(93.277)
3	Deposito	17.998	14.817	-	-	(968)	0	(14.817)	-100,00%	(17.998)	-100,00%	18.256	0,00%	(18.256)
	Total	107.589	99.761	-	-	541	0	(99.761)	-100,00%	(107.589)	-100,00%	114.184	0,00%	(114.184)
	CASA	89.590	84.944	-	-	1.509	0	(84.944)	-100,00%	(89.590)	-100,00%	95.928	0,00%	(95.928)
	(%) CASA	83,27%	85,15%	#DIV/0!	#DIV/0!									
	FDR	79,31%	96,39%	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	1.544	1.164	1.175		11	(369)	-23,92%	(326)	-21,74%	-	0,00%	1.175
2	Giro ISE	851	854	540	549		9	(305)	-35,71%	(302)	-35,52%		0,00%	549
3	Tabungan ISE	650	690	624	626		1	(64)	-9,33%	(24)	-3,69%		0,00%	626
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	71	71	71		0	0	0,00%	6	9,23%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.350	14.763	-	1.213	-	-1.213	1.011	-14.763	-6.350	14.763	12.903	0,00%	(12.903)
	Cilem	6.350	14.763	-	1.213	-	-1.213	1.011	-14.763	-6.350	14.763	12.903	0,00%	(12.903)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78.982	81.398	-	1.350	-	-1.350	1.270	-81.398	-78.982	81.398	75.754	0,00%	(75.754)
	CF 1	5.613	4.583	-	-	-	0	-22	-4.583	-5.613	4.583	6.207	0,00%	(6.207)
	Total Griya	5.529	4.204	-	-	-	0	0	-4.204	-5.529	4.204	5.363	0,00%	(5.363)
	• Total Non Program	5.529	4.204	-	-	-	0	-247	-4.204	-5.529	4.204	5.363	0,00%	(5.363)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	84	379	-	-	-	0	-22	-379	-84	379	844	0,00%	(844)
	CF 2	73.368	76.815	-	1.350	-	-1.350	1.293	-76.815	-73.368	76.815	69.547	0,00%	(69.547)
	Mitraguna & Others	72.606	75.688	-	1.350	-	-1.350	1.301	-75.688	-72.606	75.688	67.157	0,00%	(67.157)
	Pensiun	763	1.127	-	-	-	0	-9	-1.127	-763	1.127	2.390	0,00%	(2.390)
	Total Pembiayaan	85.331	96.160	-	2.563	-	-2.563	2.281	-96.160	-85.331	96.160	88.657	0,00%	(88.657)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	166	-	-	0,00%	0,00%	0,00%	-	-	(166)			
	Cilem	-	166	-	-	0,00%	0,00%	0,00%	-	-	(166)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.025	1.104	946	-	1,30%	1,16%	0,00%	(946)	(1.025)	(1.104)			
	CF 1	783	603	390	-	13,95%	8,50%	0,00%	(390)	(783)	(603)			
	Total Griya	783	603	390	-	14,17%	9,27%	0,00%	(390)	(783)	(603)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	241	501	556	-	0,33%	0,72%	0,00%	(556)	(241)	(501)			
	Mitraguna & Others	241	361	556	-	0,33%	0,74%	0,00%	(556)	(241)	(361)			
	Pensiun	-	140	-	-	0,00%	0,00%	0,00%	-	-	(140)			
	Total Pembiayaan	1.025	1.270	946	-	1,20%	0,98%	0,00%	(946)	(1.025)	(1.270)	1,36%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	1.027	842	1.056	-	1,30%	1,30%	0,00%	(1.056)	(1.027)	(842)			
	CF 1	340	344	506	-	6,06%	11,04%	0,00%	(506)	(340)	(344)			
	Total Griya	340	344	506	-	6,15%	12,04%	0,00%	(506)	(340)	(344)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	686	498	550	-	0,94%	0,72%	0,00%	(550)	(686)	(498)			
	Mitraguna & Others	596	498	550	-	0,82%	0,73%	0,00%	(550)	(596)	(498)			
	Pensiun	90	-	-	-	0,11%	0,00%	0,00%	-	(90)	-			
	Total Pembiayaan	1.027	842	1.056	-	1,20%	1,10%	0,00%	(1.056)	(1.027)	(842)	2,91%	#DIV/0!	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.704	614	624	784	10	(1.080)	-63,40%	28	4,73%	8.467	7,36%	(7.844)
2	Tabungan	46.385	45.400	44.167	44.632	660	465	(767)	-1,69%	(1.753)	-3,78%	57.671	77,39%	(13.039)
3	Deposito	18.302	22.298	47.295	47.295	(907)	0	24.997	112,10%	28.993	158,41%	18.838	251,06%	28.457
	Total	65.283	69.401	92.075	92.550	537	475	23.149	33,36%	27.268	41,77%	84.976	108,91%	7.574
	CASA	46.981	47.103	44.781	45.256	1.444	475	(1.848)	-3,92%	(1.725)	-3,67%	66.138	68,43%	(20.883)
	(%) CASA	71,97%	67,87%	48,63%	48,90%									
	FDR	134,21%	137,49%	104,41%	103,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	953	981	990	9	37	3,86%	(408)	-29,17%	-	0,00%	990	
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,79%	-	0,00%	1	
3	Tabungan ISE	1.358	952	980	989	9	37	3,87%	(369)	-27,18%		0,00%	989	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	87	94	94	94	0	0	0,00%	7	8,05%		0,00%	94	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	15.773	16.084	185	710	525	-82	311	647	399	17.643	91,16%	(1.559)
	KUR	14.693	15.230	15.549	185	710	525	-62	319	856	391	16.784	92,64%	(1.235)
	Non KUR	745	543	535	-	-	0	-20	-7	-209	7	860	62,29%	(324)
3	PWG	3.211	6.099	6.454	381	512	131	427	356	3.244	157	7.318	88,20%	(863)
	Cilem	3.211	6.099	6.454	381	512	131	427	356	3.244	157	7.318	88,20%	(863)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	73.597	820	470	-351	216	46	4.628	423	76.308	96,45%	(2.711)
	CF 1	2.071	9.541	9.661	164	164	164	-0	120	7.590	44	4.985	193,82%	4.677
	Total Griya	1.516	8.512	8.649	-	164	164	0	138	7.133	27	3.711	233,07%	4.938
	• Total Non Program	1.516	4.274	4.252	-	-	0	-29	-21	2.736	21	3.711	114,58%	541
	• Program	-	4.238	4.397	-	164	164	705	159	4.397	5	0	0,00%	4.397
	Oto	555	1.029	1.012	-	-	0	-0	-17	457	17	1.274	79,45%	(262)
	CF 2	66.897	64.010	63.936	820	305	-515	216	-74	-2.962	379	71.324	89,64%	(7.388)
	Mitraguna & Others	64.762	61.071	61.025	820	305	-515	110	-46	-3.737	351	68.225	89,45%	(7.200)
	Pensiun	2.135	2.939	2.911	-	-	0	106	-28	776	28	3.098	93,94%	(188)
	Total Pembiayaan	87.617	95.422	96.136	1.386	1.692	306	561	713	8.519	979	101.269	94,93%	(5.134)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	375	323	1.432	0,98%	2,05%	8,90%	1.109	1.281	1.057			
	KUR	98	286	236	1.364	0,67%	1,55%	8,77%	1.127	1.266	1.078			
	Non KUR	53	90	87	68	7,15%	15,97%	12,71%	(19)	15	(21)			
3	PWG	-	132	-	96	0,00%	0,00%	1,49%	96	96	(36)			
	Cilem	-	132	-	96	0,00%	0,00%	1,49%	96	96	(36)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	6.296	1,23%	4,18%	8,55%	3.218	5.450	3.481			
	CF 1	-	-	-	179	0,00%	0,00%	1,86%	179	179	179			
	Total Griya	-	-	-	179	0,00%	0,00%	2,07%	179	179	179			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.815	3.078	6.116	1,26%	4,81%	9,57%	3.039	5.271	3.301			
	Mitraguna & Others	846	2.815	3.078	5.636	1,31%	5,04%	9,24%	2.559	4.791	2.821			
	Pensiun	-	-	-	480	0,00%	0,00%	16,49%	480	480	480			
	Total Pembiayaan	997	3.322	3.401	7.824	1,14%	3,56%	8,14%	4.423	6.827	4.502	1,52%	81,33%	-6,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	337	329	329	0,73%	2,08%	2,04%	-	217	(9)			
	KUR	75	300	292	292	0,51%	1,92%	1,88%	-	217	(9)			
	Non KUR	37	37	37	37	4,98%	6,79%	6,88%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.633	3.817	3.814	3,51%	5,19%	5,18%	(3)	1.395	181			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.633	3.817	3.814	3,62%	5,96%	5,97%	(3)	1.395	181			
	Mitraguna & Others	2.420	3.633	3.817	3.814	3,74%	6,25%	6,25%	(3)	1.395	181			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	3.970	4.145	4.143	2,89%	4,34%	4,31%	(3)	1.611	173	3,86%	10,35%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.336	4.018	3.988	720	(30)	651	19,53%	(1.889)	-32,14%	13.272	30,05%	(9.285)
2	Tabungan	83.977	87.989	89.838	90.159	(1.320)	321	2.170	2,47%	6.181	7,36%	95.909	94,00%	(5.750)
3	Deposito	19.184	13.176	13.512	13.512	(396)	0	336	2,55%	(5.672)	-29,57%	19.742	68,44%	(6.230)
	Total	109.038	104.501	107.368	107.658	(996)	291	3.158	3,02%	(1.380)	-1,27%	128.924	83,51%	(21.265)
	CASA	89.854	91.325	93.856	94.146	(600)	291	2.821	3,09%	4.292	4,78%	109.181	86,23%	(15.035)
	(%) CASA	82,41%	87,39%	87,42%	87,45%									
	FDR	40,48%	58,79%	57,01%	56,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.282	9.021	8.977		(44)	695	8,39%	396	4,62%	-	0,00%	8.977
2	Giro ISE	1.236	912	867	893		26	(20)	-2,15%	(343)	-27,77%	-	0,00%	893
3	Tabungan ISE	7.345	7.370	8.154	8.084		(70)	714	9,69%	739	10,07%	-	0,00%	8.084
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	• Local Champion	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	12.927	13.045	700	270	-430	961	118	3.541	152	13.454	96,96%	(410)
	KUR	9.147	11.975	12.035	450	200	-250	720	60	2.888	140	12.886	93,40%	(851)
	Non KUR	358	953	1.010	250	70	-180	241	58	653	12	569	177,59%	441
3	PWG	9.262	11.837	11.720	387	449	61	-1.029	-117	2.458	565	15.146	77,38%	(3.426)
	Cilem	9.262	11.837	11.720	387	449	61	-1.029	-117	2.458	565	15.146	77,38%	(3.426)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.300	150	601	451	-0	-224	10.924	826	44.532	81,51%	(8.232)
	CF 1	14.455	17.279	17.590	-	521	521	-117	310	3.135	211	16.635	105,74%	955
	Total Griya	3.903	7.993	8.286	-	335	335	0	292	4.383	42	4.696	176,44%	3.589
	• Total Non Program	3.903	6.912	6.869	-	-	0	-72	-42	2.967	42	4.696	146,28%	2.173
	• Program	-	1.082	1.416	-	335	335	1.082	335	1.416	(0)	0	0,00%	1.416
	Oto	10.552	9.286	9.304	-	187	187	-117	18	-1.248	169	11.939	77,93%	(2.635)
	CF 2	10.922	19.245	18.710	150	80	-70	117	-535	7.789	615	27.897	67,07%	(9.187)
	Mitraguna & Others	10.683	18.712	18.180	150	80	-70	120	-532	7.498	612	27.258	66,70%	(9.078)
	Pensiun	239	533	530	-	-	0	-3	-3	291	3	639	83,03%	(108)
	Total Pembiayaan	44.143	61.434	61.210	1.237	1.320	83	-79	-223	17.067	1.543	73.132	83,70%	(11.922)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	772	0,00%	0,00%	5,92%	772	772	772			
	KUR	-	-	-	585	0,00%	0,00%	4,86%	585	585	585			
	Non KUR	-	-	-	187	0,00%	0,00%	18,54%	187	187	187			
3	PWG	-	78	-	592	0,00%	0,00%	5,05%	592	592	513			
	Cilem	-	78	-	592	0,00%	0,00%	5,05%	592	592	513			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	2.280	1,42%	1,11%	6,28%	1.875	1.920	1.562			
	CF 1	360	718	405	1.868	2,49%	2,35%	10,62%	1.462	1.508	1.149			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	718	405	1.868	3,41%	4,37%	20,07%	1.462	1.508	1.149			
	CF 2	-	-	-	413	0,00%	0,00%	2,21%	413	413	413			
	Mitraguna & Others	-	-	-	413	0,00%	0,00%	2,27%	413	413	413			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	797	405	3.644	0,82%	0,66%	5,95%	3.239	3.284	2.847	3,03%	49,02%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	109	0,00%	0,00%	0,93%	109	109	109			
	Cilem	-	-	-	109	0,00%	0,00%	0,93%	109	109	109			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	170	348	0,00%	0,46%	0,96%	178	348	178			
	CF 1	-	170	170	348	0,00%	0,98%	1,98%	178	348	178			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	170	348	0,00%	1,83%	3,74%	178	348	178			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	170	457	0,00%	0,28%	0,75%	287	457	287	1,74%	-132,45%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	1.252	935	911	(348)	(23)	(341)	-27,23%	908	26279,55%	5	#####	906
2	Tabungan	34.487	30.560	31.873	31.828	(409)	(46)	1.268	4,15%	(2.660)	-7,71%	39.133	81,33%	(7.306)
3	Deposito	3.517	2.505	2.505	2.505	100	0	0	0,00%	(1.012)	-28,78%	3.567	70,21%	(1.063)
	Total	38.008	34.317	35.313	35.244	(658)	(69)	927	2,70%	(2.764)	-7,27%	42.706	82,53%	(7.463)
	CASA	34.491	31.812	32.808	32.739	(758)	(69)	927	2,91%	(1.752)	-5,08%	39.139	83,65%	(6.400)
	(%) CASA	90,75%	92,70%	92,91%	92,89%									
	FDR	1,90%	2,84%	2,89%	2,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	76	89	87	(2)	11	14,47%	(72)	-45,38%	-	0,00%	87	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	159	76	89	87	(2)	11	14,47%	(72)	-45,38%	-	0,00%	87	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%	-	0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	949	935	54	4	-50	-68	-15	291	19	1.666	56,09%	(732)
	Cilem	644	949	935	54	4	-50	-68	-15	291	19	1.666	56,09%	(732)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	26	85	-	60	60	-1	59	7	1	78	108,61%	7
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	26	85	-	60	60	-1	59	7	1	78	108,61%	7
	Mitraguna & Others	78	26	85	-	60	60	-1	59	7	1	78	108,61%	7
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	975	1.020	54	64	10	-70	44	298	20	1.744	58,45%	(725)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	9	0,00%	0,00%	1,00%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	1,00%	9	9	9			
	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	-	-	-	9	0,00%	0,00%	0,92%	9	9	9	185,96%	#####	185,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	61,63%	#DIV/0!	61,6%

Asset & Contribution Margin

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

PHR & Payroll

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