

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	142.400	160.167	18.896	17.767	7.007	4,58%	4.301	2,76%	285.035	56,19%	(124.868)
2	Tabungan	1.803.617	1.920.425	1.889.951	1.891.523	73.106	1.572	(28.902)	-1,50%	87.907	4,87%	2.026.162	93,36%	(134.638)
3	Deposito	681.198	781.647	814.140	815.564	(10.210)	1.423	33.917	4,34%	134.366	19,72%	693.324	117,63%	122.240
Total		2.640.681	2.855.231	2.846.491	2.867.254	81.792	20.763	12.023	0,42%	226.573	8,58%	3.004.521	95,43%	(137.266)
CASA		1.959.483	2.073.585	2.032.351	2.051.690	92.002	19.340	(21.894)	-1,06%	92.207	4,71%	2.311.197	88,77%	(259.506)
(% CASA)		74,20%	72,62%	71,40%	71,56%									
FDR		99,99%	102,42%	103,26%	102,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	83.986	84.593		607	8.464	11,12%	18.983	28,93%	91.492	92,46%	(6.899)
2	Giro ISE	23.758	18.808	22.405	23.024		620	4.216	22,41%	(734)	-3,09%	39.445	58,37%	(16.421)
3	Tabungan ISE	30.646	47.654	51.814	51.802		(12)	4.148	8,70%	21.155	69,03%	34.243	151,27%	17.558
4	Deposito ISE	11.205	9.667	9.767	9.767		0	100	1,03%	(1.438)	-12,83%	17.804	54,86%	(8.037)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	94.439	-	-	0	8.098	-204	14.041	204	105.167	89,80%	(10.727)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	70.083	-	-	0	2.932	-204	4.550	204	79.516	88,14%	(9.433)
	• Local Champion	62.373	66.852	66.669	-	-	0	2.714	-183	4.296	183	69.002	96,62%	(2.333)
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	385.147	3.330	6.195	2.865	2.339	1.273	17.088	4.922	411.003	93,71%	(25.856)
	KUR	343.457	358.694	359.338	3.230	5.295	2.065	2.561	644	15.881	4.651	384.254	93,52%	(24.916)
	Non KUR	24.602	25.180	25.809	100	900	800	-222	629	1.207	271	26.750	96,48%	(941)
3	PWG	200.888	321.425	331.789	33.265	40.405	7.139	23.304	10.364	130.900	30.041	334.137	99,30%	(2.349)
	Cilem	92.590	174.437	180.834	10.187	11.988	1.801	15.815	6.398	88.244	5.590	198.310	91,19%	(17.475)
	Gadai	108.298	146.988	150.954	23.079	28.417	5.338	7.489	3.966	42.656	24.451	135.828	111,14%	15.126
4	CFG	1.991.066	2.124.255	2.127.894	21.264	24.095	2.831	19.608	3.639	136.828	20.457	2.178.372	97,68%	(50.478)
	CF 1	271.158	283.396	283.846	1.127	2.729	1.602	-887	450	12.688	2.279	302.660	93,78%	(18.814)
	Total Griya	236.939	236.200	235.303	1.076	650	-426	0	-897	-1.636	1.547	252.612	93,15%	(17.309)
	• Total Non Program	155.508	158.157	157.536	443	650	208	-785	-621	2.028	1.271	162.432	96,99%	(4.896)
	• Program	81.431	78.044	77.767	633	-	-633	154	-276	-3.664	276	90.181	86,23%	(12.413)
	Oto	34.219	47.196	48.543	51	2.079	2.028	-887	1.347	14.324	732	50.048	96,99%	(1.505)
	CF 2	1.719.908	1.840.859	1.844.048	20.137	21.366	1.229	20.495	3.189	124.140	18.177	1.875.711	98,31%	(31.663)
	Mitraguna & Others	1.474.657	1.580.345	1.583.662	18.468	19.582	1.114	16.923	3.317	109.005	16.265	1.616.843	97,95%	(33.180)
	Pensiun	245.250	260.513	260.386	1.669	1.785	116	3.572	-128	15.135	1.912	258.868	100,59%	1.517
Total Pembiayaan		2.640.411	2.924.197	2.939.269	57.860	70.695	12.836	53.349	15.072	298.859	55.623	3.028.679	97,05%	(89.410)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	2.108	0,00%	0,64%	2,23%	1.507	2.108	1.506			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	2.108	0,00%	0,86%	3,01%	1.507	2.108	1.506			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	26.263	0,62%	1,68%	6,82%	19.822	23.988	19.822			
	KUR	1.785	4.983	4.983	23.136	0,52%	1,39%	6,44%	18.153	21.351	18.153			
	Non KUR	489	1.458	1.458	3.126	1,99%	5,79%	12,11%	1.669	2.637	1.669			
3	PWG	10	-	-	10.504	0,00%	0,00%	3,17%	10.504	10.494	10.504			
	Cilem	10	-	-	7.546	0,01%	0,00%	4,17%	7.546	7.536	7.546			
	Gadai	-	-	-	2.958	0,00%	0,00%	1,96%	2.958	2.958	2.958			
4	CFG	19.717	25.753	27.801	54.986	0,99%	1,31%	2,58%	27.184	35.269	29.232			
	CF 1	13.249	13.763	15.216	23.436	4,89%	5,37%	8,26%	8.220	10.187	9.673			
	Total Griya	12.780	13.116	14.475	20.003	5,39%	6,13%	8,50%	5.528	7.223	6.888			
	Oto	469	648	742	3.433	1,37%	1,57%	7,07%	2.691	2.964	2.785			
	CF 2	6.468	11.990	12.585	31.550	0,38%	0,68%	1,71%	18.965	25.082	19.560			
	Mitraguna & Others	5.999	11.313	11.277	28.792	0,41%	0,71%	1,82%	17.515	22.793	17.479			
	Pensiun	470	677	1.308	2.758	0,19%	0,50%	1,06%	1.450	2.288	2.081			
Total Pembiayaan		22.002	32.797	34.844	93.861	0,83%	1,19%	3,19%	59.016	71.858	61.064	0,88%	72,40%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.569	22,59%	25,33%	26,02%	596	6.410	582			
	Linkage	14.845	14.842	14.842	14.842	99,87%	60,93%	60,93%	-	(3)	(0)			
	Non-Linkage	3.314	9.145	9.131	9.727	5,06%	12,99%	13,88%	596	6.413	582			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.057	0,70%	0,60%	0,79%	748	484	219			
	KUR	1.118	1.467	1.018	1.430	0,33%	0,28%	0,40%	412	312	(37)			
	Non KUR	1.455	1.371	1.292	1.627	5,91%	5,13%	6,30%	335	172	256			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	23.639	1,29%	1,09%	1,11%	590	(2.028)	1.375			
	CF 1	9.750	9.970	10.411	11.032	3,60%	3,67%	3,89%	621	1.282	1.062			
	Total Griya	9.274	9.581	9.871	10.492	3,91%	4,18%	4,46%	621	1.218	911			
	Oto	476	389	540	540	1,39%	1,14%	1,11%	-	64	151			
	CF 2	15.917	12.294	12.639	12.608	0,93%	0,69%	0,68%	(31)	(3.310)	314			
	Mitraguna & Others	14.983	11.599	11.801	11.769	1,02%	0,75%	0,74%	(31)	(3.214)	170			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	51.266	1,76%	1,69%	1,74%	1.934	4.867	2.176	1,83%	-4,83%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	23.724	27.894	26.681	(97)	(1.213)	2.957	12,47%	677	2,60%	37.326	71,48%	(10.645)
2	Tabungan	211.719	220.477	209.016	207.959	9.992	(1.057)	(12.518)	-5,68%	(3.760)	-1,78%	230.574	90,19%	(22.615)
3	Deposito	98.613	75.556	96.267	98.115	(22.636)	1.848	22.559	29,86%	(498)	-0,50%	99.651	98,46%	(1.536)
	Total	336.337	319.757	333.177	332.755	(12.741)	(422)	12.998	4,07%	(3.581)	-1,06%	367.551	90,53%	(34.796)
	CASA	237.724	244.201	236.910	234.640	9.895	(2.270)	(9.561)	-3,92%	(3.083)	-1,30%	267.900	87,58%	(33.260)
	(%) CASA	70,68%	76,37%	71,11%	70,51%									
	FDR	113,34%	127,22%	122,52%	122,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	13.530	19.355	20.526		1.171	6.996	51,70%	5.052	32,64%	-	0,00%	20.526
2	Giro ISE	9.559	7.832	10.954	11.875		921	4.043	51,63%	2.316	24,22%		0,00%	11.875
3	Tabungan ISE	5.622	5.699	8.401	8.651		250	2.952	51,81%	3.029	53,88%		0,00%	8.651
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	442	445	445		0	3	0,68%	18	4,22%		0,00%	445

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	10.816	10.814	-	-	0	-103	-2	-6.741	2	23.757	45,52%	(12.942)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	10.814	-	-	0	-103	-2	-6.741	2	21.056	51,36%	(10.242)
	• Local Champion	16.779	10.104	10.102	-	-	0	-95	-2	-6.676	2	18.438	54,79%	(8.336)
	• Value Chain	777	712	712	-	-	-	-7	0	-65	-	2.618	27,20%	(1.906)
2	MBG	48.456	42.472	42.080	75	150	75	-1.783	-393	-6.377	543	52.487	80,17%	(10.407)
	KUR	46.158	39.571	39.189	75	150	75	-1.731	-381	-6.969	531	49.993	78,39%	(10.804)
	Non KUR	2.298	2.902	2.891	-	-	0	-52	-11	592	11	2.494	115,89%	396
3	PWG	20.904	25.232	26.377	2.552	3.850	1.298	962	1.145	5.473	2.706	32.891	80,19%	(6.514)
	Cilem	9.146	14.355	14.583	1.033	895	-139	1.588	227	5.437	667	18.707	77,95%	(4.124)
	Gadai	11.759	10.877	11.795	1.518	2.956	1.437	-626	917	36	2.038	14.185	83,15%	(2.390)
4	CFG	294.292	328.290	328.946	3.125	4.630	1.505	2.071	657	34.654	3.973	308.152	106,75%	20.794
	CF 1	11.437	14.108	14.059	-	-	0	-110	-49	2.622	49	13.099	107,33%	960
	Total Griya	7.624	10.191	10.165	-	-	0	0	-27	2.541	27	8.046	126,33%	2.118
	• Total Non Program	7.624	10.191	10.165	-	-	0	850	-27	2.541	27	8.046	126,33%	2.118
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.894	-	-	0	-110	-23	81	23	5.052	77,07%	(1.158)
	CF 2	282.855	314.182	314.887	3.125	4.630	1.505	2.181	706	32.033	3.924	295.053	106,72%	19.834
	Mitraguna & Others	252.904	277.103	278.128	3.125	4.630	1.505	1.505	1.024	25.224	3.606	264.035	105,34%	14.092
	Pensiun	29.951	37.078	36.760	-	-	0	549	-319	6.809	319	31.018	118,51%	5.742
	Total Pembiayaan	381.208	406.811	408.218	5.752	8.630	2.878	1.147	1.407	27.009	7.224	417.288	97,83%	(9.070)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	66	1.528	2.049	3.675	0,14%	4,82%	8,73%	1.625	3.608	2.146			
	KUR	66	1.365	1.886	3.511	0,14%	4,77%	8,96%	1.625	3.445	2.146			
	Non KUR	-	163	163	163	0,00%	5,63%	5,65%	-	163	0			
3	PWG	-	176	-	476	0,00%	0,00%	1,80%	476	476	299			
	Cilem	-	176	-	280	0,00%	0,00%	1,92%	280	280	104			
	Gadai	-	-	-	195	0,00%	0,00%	1,66%	195	195	195			
4	CFG	-	2.088	2.198	6.092	0,00%	0,67%	1,85%	3.894	6.092	4.004			
	CF 1	-	94	91	955	0,00%	0,65%	6,79%	863	955	861			
	Total Griya	-	-	-	65	0,00%	0,00%	0,64%	65	65	65			
	Oto	-	94	91	890	0,00%	2,33%	22,85%	798	890	796			
	CF 2	-	1.995	2.107	5.137	0,00%	0,67%	1,63%	3.030	5.137	3.142			
	Mitraguna & Others	-	1.680	1.795	4.159	0,00%	0,65%	1,50%	2.364	4.159	2.479			
	Pensiun	-	315	312	978	0,00%	0,84%	2,66%	666	978	663			
	Total Pembiayaan	66	3.793	4.247	10.242	0,02%	1,04%	2,51%	5.995	10.176	6.449	0,00%	100,00%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.596	3,84%	33,27%	33,25%	(2)	2.922	(4)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.596	3,84%	33,27%	33,25%	(2)	2.922	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	276	275	275	0,36%	0,65%	0,65%	-	99	(2)			
	KUR	175	58	56	56	0,38%	0,14%	0,14%	-	(119)	(1)			
	Non KUR	-	218	218	218	0,00%	7,52%	7,55%	-	218	(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	1.522	1.188	1.589	1.589	0,52%	0,48%	0,48%	-	66	400			
	CF 1	290	290	290	290	2,54%	2,06%	2,07%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,41%	7,46%	-	-	-			
	CF 2	1.232	898	1.298	1.298	0,44%	0,41%	0,41%	-	66	400			
	Mitraguna & Others	1.232	898	1.298	1.298	0,49%	0,47%	0,47%	-	66	400			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.065	5.462	5.460	0,62%	1,34%	1,34%	(2)	3.088	395	0,70%	47,48%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	8.884	8.448	8.505	113	57	(379)	-4,26%	4.218	98,38%	15.073	56,43%	(6.568)
2	Tabungan	160.765	158.011	162.367	163.372	4.621	1.005	5.361	3,39%	2.608	1,62%	178.732	91,41%	(15.359)
3	Deposito	65.984	41.273	41.817	41.768	(2.064)	(49)	494	1,20%	(24.217)	-36,70%	66.935	62,40%	(25.167)
	Total	231.036	208.168	212.632	213.645	2.670	1.013	5.476	2,63%	(17.391)	-7,53%	260.740	81,94%	(47.095)
	CASA	165.052	166.895	170.815	171.877	4.734	1.062	4.982	2,99%	6.825	4,14%	193.805	88,69%	(21.928)
	(%) CASA	71,44%	80,17%	80,33%	80,45%									
	FDR	120,56%	147,35%	145,32%	144,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.671	2.442	2.457		15	(215)	-8,03%	902	58,00%	-	0,00%	2.457
2	Giro ISE	-	388	27	27		0	(361)	-92,97%	27	#DIV/0!	-	0,00%	27
3	Tabungan ISE	1.555	2.283	2.314	2.329		15	46	2,01%	775	49,81%	-	0,00%	2.329
4	Deposito ISE	-	-	100	100		0	100	#DIV/0!	100	#DIV/0!	-	0,00%	100
5	CIF ISE	150	162	163	163		0	1	0,62%	13	8,67%	-	0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.318	4.318	-	-	0	-72	0	4.247	-	3.037	142,18%	1.281
	Linkage	20	2	2	-	-	-	-2	0	-18	-	1.311	0,16%	(1.309)
	Non-Linkage	51	4.316	4.316	-	-	0	-70	0	4.264	-	1.726	250,12%	2.590
	• Local Champion	51	4.316	4.316	-	-	0	-70	0	4.264	-	845	510,71%	3.471
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.325	300	170	-130	264	23	4.680	147	17.334	111,49%	1.992
	KUR	12.693	16.340	16.386	300	170	-130	-6	47	3.693	123	15.251	107,45%	1.136
	Non KUR	1.952	2.962	2.939	-	-	0	270	-23	987	23	2.083	141,10%	856
3	PWG	16.365	25.224	26.532	1.819	2.952	1.133	1.941	1.308	10.167	1.644	27.681	95,85%	(1.149)
	Cilem	8.190	14.790	15.614	535	1.141	606	1.634	823	7.424	317	17.079	91,42%	(1.465)
	Gadai	8.175	10.434	10.919	1.284	1.811	527	307	485	2.743	1.326	10.602	102,98%	316
4	CFG	247.446	257.894	258.818	2.642	3.022	380	2.758	924	11.373	2.098	261.656	98,92%	(2.837)
	CF 1	12.247	10.733	10.672	17	-	-17	-49	-61	-1.575	61	13.908	76,73%	(3.236)
	Total Griya	9.062	7.939	7.910	-	-	0	0	-29	-1.152	29	9.449	83,72%	(1.539)
	• Total Non Program	9.062	7.939	7.910	-	-	0	-64	-29	-1.152	29	9.449	83,72%	(1.539)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.762	17	-	-17	-49	-32	-423	32	4.459	61,94%	(1.697)
	CF 2	235.199	247.161	248.146	2.625	3.022	397	2.807	985	12.948	2.037	247.748	100,16%	399
	Mitraguna & Others	206.067	217.130	218.297	2.625	2.972	347	2.698	1.167	12.231	1.805	217.518	100,36%	779
	Pensiun	29.132	30.031	29.849	-	50	50	109	-182	717	232	30.230	98,74%	(381)
	Total Pembiayaan	278.528	306.738	308.994	4.761	6.144	1.383	4.890	2.256	30.466	3.888	309.708	99,77%	(713)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	-	85	82	981	0,00%	0,43%	5,08%	899	981	896			
	KUR	-	85	82	735	0,00%	0,50%	4,49%	653	735	650			
	Non KUR	-	-	-	246	0,00%	0,00%	8,36%	246	246	246			
3	PWG	-	-	-	575	0,00%	0,00%	2,17%	575	575	575			
	Cilem	-	-	-	422	0,00%	0,00%	2,70%	422	422	422			
	Gadai	-	-	-	153	0,00%	0,00%	1,40%	153	153	153			
4	CFG	713	996	671	1.864	0,29%	0,26%	0,72%	1.193	1.151	868			
	CF 1	8	316	337	599	0,06%	3,14%	5,62%	262	592	283			
	Total Griya	-	238	261	261	0,00%	3,29%	3,30%	-	261	23			
	Oto	8	78	76	338	0,24%	2,72%	12,25%	262	331	260			
	CF 2	705	679	334	1.265	0,30%	0,13%	0,51%	931	559	585			
	Mitraguna & Others	705	679	334	1.172	0,34%	0,15%	0,54%	839	467	493			
	Pensiun	-	-	-	92	0,00%	0,00%	0,31%	92	92	92			
	Total Pembiayaan	713	1.081	753	3.420	0,26%	0,25%	1,11%	2.667	2.707	2.339	1,20%	-8,02%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	2.309	1.488	1.752	1.752	0,93%	0,68%	0,68%	-	(557)	264			
	CF 1	296	296	296	296	2,42%	2,76%	2,77%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,73%	3,74%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.192	1.456	1.456	0,86%	0,59%	0,59%	-	(557)	264			
	Mitraguna & Others	2.013	1.192	1.456	1.456	0,98%	0,67%	0,67%	-	(557)	264			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.488	1.752	1.752	0,83%	0,57%	0,57%	-	(557)	264	5,98%	-954,06%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.589	28.936	27.967	(10.388)	(969)	(623)	-2,18%	549	2,00%	34.299	81,54%	(6.333)
2	Tabungan	55.536	58.291	61.470	64.549	(3.192)	3.079	6.258	10,74%	9.013	16,23%	67.185	96,08%	(2.636)
3	Deposito	6.088	7.144	6.446	6.446	175	0	(697)	-9,76%	358	5,88%	6.744	95,59%	(297)
	Total	89.042	94.024	96.852	98.962	(13.404)	2.110	4.938	5,25%	9.920	11,14%	108.228	91,44%	(9.266)
	CASA	82.953	86.880	90.405	92.516	(13.579)	2.110	5.635	6,49%	9.562	11,53%	101.484	91,16%	(8.968)
	(%) CASA	93,16%	92,40%	93,34%	93,49%									
	FDR	82,33%	99,86%	97,09%	95,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	891	730	720		(11)	(171)	-19,20%	(2.398)	-76,91%	-	0,00%	720
2	Giro ISE	560	570	105	105		0	(465)	-81,54%	(455)	-81,23%		0,00%	105
3	Tabungan ISE	2.557	321	625	615		(11)	294	91,48%	(1.943)	-75,97%		0,00%	615
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	51	52	52		0	1	1,96%	7	15,56%		0,00%	52

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	• Local Champion	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	18.001	17.706	200	100	-100	-183	-295	-116	395	21.423	82,65%	(3.717)
	KUR	16.625	17.288	16.996	200	100	-100	-168	-292	371	392	20.052	84,76%	(3.055)
	Non KUR	1.196	713	709	-	-	0	-15	-3	-487	3	1.371	51,73%	(662)
3	PWG	2.171	5.471	5.796	436	514	79	180	325	3.625	189	7.310	79,29%	(1.514)
	Cilem	2.171	5.471	5.796	436	514	79	180	325	3.625	189	7.310	79,29%	(1.514)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	67.877	1.127	787	-340	1.263	115	17.790	672	62.037	109,41%	5.840
	CF 1	13.142	16.014	15.921	243	-	-243	-72	-93	2.779	93	15.168	104,96%	753
	Total Griya	12.152	13.666	13.615	243	-	-243	0	-51	1.463	51	13.117	103,80%	498
	• Total Non Program	7.615	9.471	9.431	243	-	-243	128	-40	1.816	40	8.092	116,55%	1.339
	• Program	4.537	4.195	4.184	-	-	0	-38	-11	-354	11	5.025	83,26%	(841)
	Oto	989	2.348	2.306	-	-	0	-72	-42	1.316	42	2.051	112,40%	254
	CF 2	36.945	51.748	51.956	884	787	-97	1.335	208	15.011	579	46.869	110,85%	5.087
	Mitraguna & Others	31.987	46.733	46.977	884	787	-97	1.386	244	14.990	543	41.044	114,46%	5.933
	Pensiun	4.958	5.014	4.979	-	-	0	-51	-36	21	36	5.825	85,47%	(846)
	Total Pembiayaan	73.308	93.893	94.038	1.762	1.401	-361	1.191	145	20.730	1.256	93.999	100,04%	39

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	249	1.260	983	1.549	1,40%	5,46%	8,75%	566	1.300	289			
	KUR	249	1.174	917	1.366	1,50%	5,30%	8,04%	450	1.117	192			
	Non KUR	-	86	66	182	0,00%	9,27%	25,71%	116	182	97			
3	PWG	-	47	-	95	0,00%	0,00%	1,64%	95	95	48			
	Cilem	-	47	-	95	0,00%	0,00%	1,64%	95	95	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	831	2,00%	0,86%	1,22%	245	(170)	200			
	CF 1	727	631	586	754	5,53%	3,66%	4,74%	169	27	123			
	Total Griya	727	626	581	752	5,98%	4,25%	5,52%	171	25	126			
	Oto	-	5	5	2	0,00%	0,20%	0,11%	(2)	2	(2)			
	CF 2	274	-	-	76	0,74%	0,00%	0,15%	76	(198)	76			
	Mitraguna & Others	274	-	-	76	0,86%	0,00%	0,16%	76	(198)	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.938	1.568	2.475	1,71%	1,67%	2,63%	906	1.225	537	1,62%	38,54%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	426	414	414	15,77%	15,58%	15,58%	-	(95)	(12)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	426	414	414	15,77%	15,58%	15,58%	-	(95)	(12)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	156	170	168	4,80%	0,94%	0,95%	(2)	(687)	12			
	KUR	438	43	40	39	2,63%	0,23%	0,23%	(1)	(399)	(4)			
	Non KUR	417	112	129	128	34,85%	18,17%	18,08%	(1)	(289)	16			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,53%	0,53%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,56%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,52%	0,51%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,57%	0,57%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	938	2,47%	1,00%	1,00%	(2)	(876)	0	0,77%	22,57%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	38.471	18.216	40.000	19.500	21.784	1.529	3,97%	14.282	55,53%	32.804	121,93%	7.196
2	Tabungan	122.400	135.786	136.533	136.550	7.461	17	764	0,56%	14.150	11,56%	134.360	101,63%	2.189
3	Deposito	49.497	53.923	52.756	52.856	(3.736)	100	(1.068)	-1,98%	3.358	6,78%	50.150	105,40%	2.706
	Total	197.616	228.180	207.505	229.405	23.225	21.900	1.225	0,54%	31.790	16,09%	217.314	105,56%	12.091
	CASA	148.118	174.257	154.749	176.550	26.960	21.800	2.293	1,32%	28.432	19,20%	167.165	105,61%	9.385
	(%) CASA	74,95%	76,37%	74,58%	76,96%									
	FDR	74,94%	75,37%	84,95%	76,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.038	15.351	15.174		(178)	135	0,90%	5.791	61,71%	-	0,00%	15.174
2	Giro ISE	3.509	1.267	1.697	1.511		(186)	244	19,25%	(1.998)	-56,95%		0,00%	1.511
3	Tabungan ISE	5.874	13.772	13.655	13.663		8	(109)	-0,79%	7.789	132,60%		0,00%	13.663
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	117	119	119		0	2	1,71%	19	19,00%		0,00%	119

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Local Champion	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	39.138	39.753	75	1.100	1.025	946	615	4.852	485	38.227	103,99%	1.526
	KUR	33.390	36.985	37.404	75	900	825	799	418	4.014	482	36.554	102,32%	850
	Non KUR	1.512	2.153	2.349	-	200	200	146	197	838	3	1.673	140,40%	676
3	PWG	20.337	33.370	34.932	4.187	5.217	1.031	2.902	1.562	14.595	3.655	30.524	114,44%	4.408
	Cilem	6.847	16.459	17.517	1.069	1.522	453	2.263	1.058	10.670	463	14.394	121,69%	3.123
	Gadai	13.490	16.911	17.415	3.117	3.696	578	639	503	3.925	3.192	16.129	107,97%	1.285
4	CFG	92.645	97.283	99.424	1.005	2.647	1.642	770	2.141	6.779	506	102.220	97,26%	(2.796)
	CF 1	21.426	20.256	20.561	-	357	357	-181	305	-866	52	22.572	91,09%	(2.012)
	Total Griya	17.556	15.682	15.668	-	-	0	0	-14	-1.888	14	17.848	87,79%	(2.179)
	• Total Non Program	17.556	15.682	15.668	-	-	0	-492	-14	-1.888	14	17.848	87,79%	(2.179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.892	-	357	357	-181	319	1.022	38	4.725	103,54%	167
	CF 2	71.219	77.027	78.863	1.005	2.290	1.285	950	1.836	7.644	454	79.648	99,02%	(784)
	Mitraguna & Others	67.517	73.367	75.238	905	2.290	1.385	862	1.871	7.721	419	75.210	100,04%	28
	Pensiun	3.701	3.660	3.625	100	-	-100	88	-35	-76	35	4.438	81,68%	(813)
	Total Pembiayaan	148.099	171.973	176.275	5.267	8.965	3.698	4.602	4.302	28.176	4.662	171.186	102,97%	5.089

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	131	111	334	3.893	0,38%	0,85%	9,79%	3.558	3.761	3.782			
	KUR	131	111	170	3.155	0,39%	0,46%	8,44%	2.986	3.024	3.044			
	Non KUR	-	-	165	738	0,00%	7,66%	31,40%	573	738	738			
3	PWG	-	103	-	1.136	0,00%	0,00%	3,25%	1.136	1.136	1.033			
	Cilem	-	103	-	1.065	0,00%	0,00%	6,08%	1.065	1.065	961			
	Gadai	-	-	-	72	0,00%	0,00%	0,41%	72	72	72			
4	CFG	616	1.343	1.647	1.949	0,67%	1,69%	1,96%	302	1.333	605			
	CF 1	588	294	544	627	2,74%	2,69%	3,05%	83	39	333			
	Total Griya	588	167	420	438	3,35%	2,68%	2,79%	18	(150)	271			
	Oto	-	127	125	190	0,00%	2,73%	3,87%	65	190	62			
	CF 2	28	1.049	1.102	1.322	0,04%	1,43%	1,68%	219	1.293	272			
	Mitraguna & Others	28	1.049	1.102	1.322	0,04%	1,50%	1,76%	219	1.293	272			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	6.978	0,50%	1,15%	3,96%	4.997	6.230	5.420	0,05%	98,81%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	89	64	64	0,00%	0,16%	0,16%	-	64	(25)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	25	-	-	0,00%	0,00%	0,00%	-	-	(25)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	942	941	941	0,61%	0,97%	0,95%	-	376	(1)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	942	941	941	0,70%	1,22%	1,19%	-	439	(1)			
	Mitraguna & Others	502	942	941	941	0,74%	1,28%	1,25%	-	439	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.220	0,53%	0,71%	0,69%	-	440	(26)	1,65%	-139,10%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	97	189	295	73	106	197	202,45%	(125)	-29,80%	6.950	4,24%	(6.656)
2	Tabungan	44.796	49.863	49.834	50.034	4.133	200	171	0,34%	5.238	11,69%	55.769	89,72%	(5.734)
3	Deposito	28.737	6.332	6.082	6.082	340	0	(250)	-3,95%	(22.655)	-78,84%	29.300	20,76%	(23.218)
	Total	73.953	56.293	56.104	56.411	4.546	307	118	0,21%	(17.542)	-23,72%	92.019	61,30%	(35.608)
	CASA	45.216	49.961	50.023	50.329	4.206	306	368	0,74%	5.113	11,31%	62.719	80,25%	(12.390)
	(%) CASA	61,14%	88,75%	89,16%	89,22%									
	FDR	129,31%	191,06%	194,04%	192,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.060	1.347	1.362		15	303	28,56%	455	50,14%	-	0,00%	1.362
2	Giro ISE	390	93	184	184		0	91	97,81%	(205)	-52,68%		0,00%	184
3	Tabungan ISE	518	967	1.163	1.178		15	212	21,89%	660	127,50%		0,00%	1.178
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	151	152	152		0	1	0,66%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	• Local Champion	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	20.045	19.934	-	100	100	694	-111	162	211	22.452	88,78%	(2.518)
	KUR	19.175	19.415	19.309	-	100	100	708	-105	134	205	21.724	88,88%	(2.415)
	Non KUR	597	630	624	-	-	0	-14	-6	27	6	727	85,83%	(103)
3	PWG	2.596	7.101	7.377	460	526	66	761	276	4.781	250	8.072	91,40%	(694)
	Cilem	2.069	5.679	5.877	408	316	-92	728	199	3.808	117	6.175	95,17%	(298)
	Gadai	527	1.423	1.500	53	210	158	34	78	973	133	1.897	79,10%	(396)
4	CFG	73.258	79.661	80.807	1.385	1.743	358	1.856	1.146	7.550	597	82.762	97,64%	(1.955)
	CF 1	2.294	3.393	3.589	-	221	221	-50	196	1.295	25	3.436	104,47%	154
	Total Griya	712	1.633	1.622	-	-	0	0	-11	911	11	1.003	161,81%	620
	• Total Non Program	712	1.633	1.622	-	-	0	-22	-11	911	11	1.003	161,81%	620
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	1.760	1.967	-	221	221	-50	207	384	14	2.433	80,84%	(466)
	CF 2	70.963	76.268	77.218	1.385	1.522	137	1.906	950	6.255	572	79.327	97,34%	(2.109)
	Mitraguna & Others	52.047	58.599	59.358	1.385	1.180	-205	2.067	759	7.311	421	59.681	99,46%	(322)
	Pensiun	18.916	17.668	17.860	-	342	342	-161	191	-1.057	151	19.646	90,91%	(1.786)
	Total Pembiayaan	95.626	107.552	108.863	1.845	2.369	524	3.306	1.311	13.237	1.058	113.286	96,10%	(4.423)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	67	479	493	2.211	0,34%	2,46%	11,09%	1.718	2.144	1.732			
	KUR	67	448	397	2.170	0,35%	2,05%	11,24%	1.772	2.103	1.722			
	Non KUR	-	32	96	41	0,00%	15,23%	6,61%	(55)	41	10			
3	PWG	-	-	-	203	0,00%	0,00%	2,75%	203	203	203			
	Cilem	-	-	-	203	0,00%	0,00%	3,45%	203	203	203			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	2.391	0,00%	2,63%	2,96%	296	2.390	323			
	CF 1	-	-	-	267	0,00%	0,00%	7,45%	267	267	267			
	Total Griya	-	-	-	92	0,00%	0,00%	5,68%	92	92	92			
	Oto	-	-	-	175	0,00%	0,00%	8,90%	175	175	175			
	CF 2	1	2.068	2.095	2.124	0,00%	2,75%	2,75%	29	2.123	56			
	Mitraguna & Others	1	2.068	2.095	2.124	0,00%	3,58%	3,58%	29	2.123	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	4.805	0,07%	2,41%	4,41%	2.217	4.737	2.258	4,15%	6,02%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	181	144	116	122	0,91%	0,58%	0,61%	5	(59)	(22)			
	KUR	181	144	116	122	0,94%	0,60%	0,63%	5	(59)	(22)			
	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	-	356	363	363	0,00%	0,46%	0,45%	-	363	7			
	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	-	356	363	363	0,00%	0,48%	0,47%	-	363	7			
	Mitraguna & Others	-	200	207	207	0,00%	0,35%	0,35%	-	207	7			
	Pensiun	-	156	156	156	0,00%	0,14%	0,87%	-	156	(0)			
	Total Pembiayaan	181	500	479	485	0,19%	0,45%	0,45%	5	304	(15)	8,83%	#####	8,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	22.643	28.921	27.138	5.228	(1.784)	4.494	19,85%	(11.441)	-29,66%	49.052	55,32%	(21.915)
2	Tabungan	168.056	174.110	167.086	167.079	4.919	(8)	(7.032)	-4,04%	(977)	-0,58%	185.922	89,86%	(18.843)
3	Deposito	55.027	71.583	71.189	71.189	(4.612)	(0)	(394)	-0,55%	16.162	29,37%	56.002	127,12%	15.187
	Total	261.662	268.337	267.196	265.405	5.536	(1.791)	(2.932)	-1,09%	3.744	1,43%	290.976	91,21%	(25.571)
	CASA	206.634	196.754	196.007	194.216	10.147	(1.791)	(2.538)	-1,29%	(12.418)	-6,01%	234.974	82,65%	(40.758)
	(%) CASA	78,97%	73,32%	73,36%	73,18%									
	FDR	64,72%	71,63%	72,88%	73,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.485	3.877	3.919		43	(565)	-12,61%	880	28,96%	-	0,00%	3.919
2	Giro ISE	335	363	241	240		(0)	(123)	-33,78%	(94)	-28,17%	-	0,00%	240
3	Tabungan ISE	2.705	4.122	3.636	3.679		43	(443)	-10,74%	974	36,03%	-	0,00%	3.679
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	146	160	162	162		0	2	1,25%	16	10,96%	-	0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.409	-	-	0	3.375	-109	635	109	29.901	84,98%	(4.491)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.409	-	-	0	3.375	-109	635	109	27.668	91,84%	(2.259)
	• Local Champion	24.387	25.164	25.056	-	-	0	3.379	-109	669	109	25.759	97,27%	(703)
	• Value Chain	387	354	354	-	-	-	-4	0	-33	-	1.909	18,53%	(1.555)
2	MBG	21.941	24.058	24.424	-	700	700	324	366	2.484	334	24.614	99,23%	(190)
	KUR	20.349	22.648	23.020	-	700	700	233	373	2.672	327	22.892	100,56%	128
	Non KUR	1.592	1.411	1.404	-	-	0	91	-7	-188	7	1.722	81,54%	(318)
3	PWG	23.945	33.863	35.324	3.637	5.320	1.682	2.019	1.461	11.379	3.859	35.155	100,48%	168
	Cilem	8.631	14.991	15.780	805	1.357	552	1.761	790	7.150	567	17.455	90,41%	(1.675)
	Gadai	15.314	18.872	19.543	2.832	3.963	1.131	257	671	4.229	3.291	17.700	110,41%	1.843
4	CFG	98.692	108.770	109.575	1.431	1.620	189	683	805	10.884	815	112.781	97,16%	(3.205)
	CF 1	13.574	19.687	20.015	200	403	203	-58	327	6.441	76	15.257	131,18%	4.758
	Total Griya	9.477	13.901	13.894	200	-	-200	0	-7	4.417	7	9.906	140,27%	3.989
	• Total Non Program	9.477	13.901	13.894	200	-	-200	91	-7	4.417	7	9.906	140,27%	3.989
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.787	6.121	-	403	403	-58	334	2.024	69	5.351	114,37%	769
	CF 2	85.118	89.083	89.561	1.231	1.217	-14	741	478	4.443	739	97.524	91,83%	(7.963)
	Mitraguna & Others	51.909	55.196	55.144	1.231	475	475	426	-53	3.234	528	63.235	87,20%	(8.092)
	Pensiun	33.208	33.886	34.417	-	742	742	315	531	1.209	211	34.288	100,38%	129
	Total Pembiayaan	169.351	192.209	194.733	5.068	7.640	2.571	6.400	2.523	25.382	5.116	202.451	96,19%	(7.718)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.410	0,00%	0,00%	5,55%	1.410	1.410	1.410			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.410	0,00%	0,00%	5,55%	1.410	1.410	1.410			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	66	99	1.621	0,51%	0,41%	6,64%	1.521	1.508	1.555			
	KUR	113	-	35	1.401	0,55%	0,16%	6,08%	1.365	1.288	1.401			
	Non KUR	-	66	64	220	0,00%	4,53%	15,66%	156	220	154			
3	PWG	-	62	-	890	0,00%	0,00%	2,52%	890	890	828			
	Cilem	-	62	-	647	0,00%	0,00%	4,10%	647	647	585			
	Gadai	-	-	-	243	0,00%	0,00%	1,24%	243	243	243			
4	CFG	211	14	347	1.471	0,21%	0,32%	1,34%	1.124	1.259	1.457			
	CF 1	-	-	132	448	0,00%	0,67%	2,24%	316	448	448			
	Total Griya	-	-	132	-	0,00%	0,95%	0,00%	(132)	-	-			
	Oto	-	-	-	448	0,00%	0,00%	7,32%	448	448	448			
	CF 2	211	14	215	1.023	0,25%	0,24%	1,14%	808	812	1.009			
	Mitraguna & Others	211	14	9	691	0,41%	0,02%	1,25%	682	480	677			
	Pensiun	-	-	206	332	0,00%	0,61%	0,96%	125	332	332			
	Total Pembiayaan	324	142	446	5.392	0,19%	0,23%	2,77%	4.945	5.067	5.250	0,36%	87,01%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,76%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,76%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	104	-	-	0,20%	0,00%	0,00%	-	(44)	(104)			
	KUR	-	104	-	-	0,00%	0,00%	0,00%	-	-	(104)			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.694	1.483	1.478	2,15%	1,36%	1,35%	(5)	(646)	(216)			
	CF 1	445	422	402	402	3,28%	2,04%	2,01%	-	(43)	(20)			
	Total Griya	405	405	386	386	4,28%	2,77%	2,78%	-	(20)	(20)			
	Oto	40	16	16	16	0,98%	0,28%	0,27%	-	(24)	-			
	CF 2	1.679	1.272	1.081	1.076	1,97%	1,21%	1,20%	(5)	(603)	(196)			
	Mitraguna & Others	1.585	1.272	1.081	1.076	3,05%	1,96%	1,95%	(5)	(509)	(196)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.785	4.471	4.466	1,28%	2,33%	2,29%	(5)	2.297	(319)	1,32%	42,62%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.46	2.67	2.62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	734	719	711	(5)	(9)	(23)	-3,19%	(3.896)	-84,58%	11.298	6,29%	(10.587)
2	Tabungan	52.069	49.816	48.730	49.321	1.018	591	(494)	-0,99%	(2.748)	-5,28%	63.397	77,80%	(14.076)
3	Deposito	11.396	8.717	8.717	8.717	(620)	0	0	0,00%	(2.679)	-23,51%	11.995	72,67%	(3.278)
	Total	68.072	59.267	58.166	58.749	393	583	(518)	-0,87%	(9.324)	-13,70%	86.691	67,77%	(27.942)
	CASA	56.676	50.550	49.449	50.032	1.013	583	(518)	-1,02%	(6.644)	-11,72%	74.695	66,98%	(24.664)
	(%) CASA	83,26%	85,29%	85,01%	85,16%									
	FDR	200,44%	261,33%	269,51%	266,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.388	1.289	1.289		1	(99)	-7,12%	(294)	-18,56%	-	0,00%	1.289
2	Giro ISE	116	32	4	4		0	(28)	-86,04%	(111)	-96,11%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.284	1.285		1	(71)	-5,25%	(183)	-12,45%		0,00%	1.285
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	131	133	133		0	2	1,53%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-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	39.654	40.647	40.848	350	755	405	472	201	1.194	554	42.171	96,86%	(1.323)
	KUR	35.878	37.764	37.983	350	755	405	663	219	2.106	536	38.273	99,24%	(290)
	Non KUR	3.776	2.882	2.865	-	-	0	-191	-18	-912	18	3.898	73,48%	(1.034)
3	PWG	12.336	24.323	25.806	2.847	4.099	1.252	2.886	1.484	13.470	2.615	20.552	125,57%	5.254
	Cilem	3.767	8.043	8.327	599	408	-191	815	284	4.560	123	7.994	104,17%	333
	Gadai	8.569	16.279	17.479	2.248	3.691	1.443	2.071	1.199	8.910	2.492	12.558	139,19%	4.921
4	CFG	84.451	89.913	90.109	720	753	33	238	197	5.659	557	94.326	95,53%	(4.216)
	CF 1	4.785	7.153	7.292	473	158	-315	-14	140	2.507	18	5.942	122,73%	1.351
	Total Griya	4.537	6.422	6.407	473	-	-473	0	-15	1.869	15	4.859	131,85%	1.547
	• Total Non Program	4.383	5.766	5.752	-	-	0	-114	-14	1.368	14	4.689	122,68%	1.063
	• Program	154	656	655	473	-	-473	507	-1	501	1	171	383,82%	484
	Oto	248	731	886	-	158	158	-14	155	638	3	1.083	81,82%	(197)
	CF 2	79.665	82.760	82.817	247	596	349	253	57	3.151	539	88.384	93,70%	(5.567)
	Mitraguna & Others	63.755	64.392	64.297	247	323	76	381	-95	541	418	71.711	89,66%	(7.414)
	Pensiun	15.910	18.368	18.520	-	273	273	-128	152	2.610	121	16.673	111,08%	1.847
	Total Pembiayaan	136.441	154.882	156.763	3.917	5.607	1.690	3.596	1.881	20.322	3.726	157.048	99,82%	(286)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	187	557	588	2.814	0,47%	1,45%	6,89%	2.226	2.627	2.257			
	KUR	48	416	449	2.334	0,13%	1,19%	6,15%	1.885	2.287	1.918			
	Non KUR	140	140	138	479	3,70%	4,80%	16,74%	341	340	339			
3	PWG	-	-	-	893	0,00%	0,00%	3,46%	893	893	893			
	Cilem	-	-	-	386	0,00%	0,00%	4,63%	386	386	386			
	Gadai	-	-	-	507	0,00%	0,00%	2,90%	507	507	507			
4	CFG	1.300	452	448	3.806	1,54%	0,50%	4,22%	3.358	2.505	3.354			
	CF 1	-	-	-	8	0,00%	0,00%	0,11%	8	8	8			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	8	0,00%	0,00%	0,91%	8	8	8			
	CF 2	1.300	452	448	3.798	1,63%	0,54%	4,59%	3.350	2.497	3.346			
	Mitraguna & Others	1.135	452	448	3.489	1,78%	0,70%	5,43%	3.041	2.354	3.038			
	Pensiun	165	-	-	308	1,04%	0,00%	1,67%	308	144	308			
	Total Pembiayaan	1.487	1.008	1.035	7.512	1,09%	0,67%	4,79%	6.477	6.025	6.504	0,50%	89,50%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-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	-	221	74	574	0,00%	0,18%	1,40%	499	574	353			
	KUR	-	15	-	362	0,00%	0,00%	0,95%	362	362	347			
	Non KUR	-	206	74	212	0,00%	2,58%	7,40%	137	212	6			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	517	446	446	0,76%	0,50%	0,49%	-	(197)	(71)			
	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	643	517	446	446	0,81%	0,54%	0,54%	-	(197)	(71)			
	Mitraguna & Others	643	284	284	284	1,01%	0,44%	0,44%	-	(359)	(1)			
	Pensiun	-	233	162	162	0,00%	0,10%	0,88%	-	162	(70)			
	Total Pembiayaan	643	738	520	1.020	0,47%	0,34%	0,65%	499	377	282	0,61%	6,95%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	6.385	5.439	4.525	935	(914)	(1.860)	-29,13%	145	3,30%	11.067	40,89%	(6.542)
2	Tabungan	121.239	128.771	126.754	125.675	5.278	(1.078)	(3.096)	-2,40%	4.437	3,66%	132.521	94,83%	(6.846)
3	Deposito	26.839	21.410	21.860	21.845	369	(15)	436	2,03%	(4.994)	-18,61%	27.466	79,53%	(5.621)
	Total	152.459	156.566	154.053	152.046	6.582	(2.007)	(4.520)	-2,89%	(413)	-0,27%	171.055	88,89%	(19.009)
	CASA	125.619	135.156	132.193	130.201	6.213	(1.992)	(4.956)	-3,67%	4.581	3,65%	143.589	90,68%	(13.388)
	(%) CASA	82,40%	86,33%	85,81%	85,63%									
	FDR	80,08%	80,19%	81,67%	82,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	4.781	4.391	4.181		(210)	(600)	-12,55%	930	28,62%	-	0,00%	4.181
2	Giro ISE	1.707	2.935	2.762	2.707		(54)	(228)	-7,77%	1.001	58,63%	-	0,00%	2.707
3	Tabungan ISE	1.544	1.846	1.629	1.474		(155)	(372)	-20,15%	(70)	-4,55%	-	0,00%	1.474
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	162	164	164		0	2	1,23%	9	5,81%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.650	14.644	-	-	0	-22	-7	-242	7	14.885	98,38%	(242)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.948	3.941	-	-	0	-22	-7	-242	7	4.183	94,22%	(242)
	• Local Champion	2.186	2.110	2.104	-	-	0	-3	-7	-82	7	2.186	96,23%	(82)
	• Value Chain	1.997	1.837	1.837	-	-	-	-19	0	-159	-	1.997	92,03%	(159)
2	MBG	31.186	27.497	27.407	170	130	-40	13	-90	-3.780	220	33.879	80,90%	(6.472)
	KUR	27.378	24.611	24.574	170	130	-40	218	-37	-2.804	167	29.941	82,08%	(5.367)
	Non KUR	3.809	2.886	2.833	-	-	0	-205	-53	-976	53	3.938	71,92%	(1.106)
3	PWG	1.449	4.760	5.214	249	508	259	731	453	3.764	54	5.931	87,91%	(717)
	Cilem	1.449	4.760	5.214	249	508	259	731	453	3.764	54	5.931	87,91%	(717)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	78.546	496	760	264	853	-103	3.983	863	86.219	91,10%	(7.673)
	CF 1	26.770	24.580	25.164	-	650	650	-84	584	-1.606	66	28.535	88,19%	(3.371)
	Total Griya	26.477	21.355	21.960	-	650	650	0	605	-4.517	45	27.235	80,63%	(5.275)
	• Total Non Program	23.147	18.404	19.021	-	650	650	-279	618	-4.125	32	23.547	80,78%	(4.526)
	• Program	3.330	2.952	2.939	-	-	0	-45	-13	-391	13	3.688	79,69%	(749)
	Oto	293	3.225	3.204	-	-	0	-84	-21	2.911	21	1.300	246,52%	1.904
	CF 2	47.792	54.069	53.382	496	110	-386	937	-687	5.589	797	57.684	92,54%	(4.302)
	Mitraguna & Others	41.537	46.682	46.042	364	110	-254	326	-640	4.505	750	50.563	91,06%	(4.521)
	Pensiun	6.255	7.387	7.340	132	-	-132	611	-47	1.085	47	7.121	103,07%	219
	Total Pembiayaan	122.084	125.557	125.810	915	1.398	483	1.575	253	3.726	1.144	140.914	89,28%	(15.104)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	4,11%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	15,25%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.289	1.083	2.096	0,27%	3,94%	7,65%	1.014	2.013	807			
	KUR	83	450	412	1.600	0,30%	1,68%	6,51%	1.188	1.517	1.151			
	Non KUR	-	839	670	496	0,00%	23,23%	17,50%	(175)	496	(344)			
3	PWG	10	25	-	51	0,69%	0,00%	0,98%	51	41	26			
	Cilem	10	25	-	51	0,69%	0,00%	0,98%	51	41	26			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	1.740	2,19%	2,75%	2,22%	(426)	105	(144)			
	CF 1	1.522	1.087	1.690	1.579	5,68%	6,88%	6,27%	(112)	57	492			
	Total Griya	1.522	1.087	1.690	1.579	5,75%	7,91%	7,19%	(112)	57	492			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	798	476	162	0,24%	0,88%	0,30%	(314)	48	(636)			
	Mitraguna & Others	114	798	476	162	0,27%	1,02%	0,35%	(314)	48	(636)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	3.888	1,42%	3,07%	3,09%	37	2.158	87	0,93%	69,86%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	11.982	12.580	80,49%	81,79%	85,91%	598	598	598			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.279	1.877	30,58%	32,40%	47,63%	598	598	598			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	797	764	1.077	1,54%	2,78%	3,93%	313	598	280			
	KUR	111	405	276	269	0,41%	1,12%	1,09%	(7)	158	(137)			
	Non KUR	368	392	489	808	9,65%	16,93%	28,53%	320	441	417			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.315	1.723	1.723	1,83%	2,19%	2,19%	-	359	409			
	CF 1	1.118	588	655	655	4,18%	2,67%	2,60%	-	(463)	67			
	Total Griya	1.118	588	655	655	4,22%	3,07%	2,98%	-	(463)	67			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	1.068	0,52%	1,98%	2,00%	-	821	342			
	Mitraguna & Others	247	726	1.068	1.068	0,59%	2,29%	2,32%	-	821	342			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	15.380	11,32%	11,52%	12,23%	911	1.555	1.287	1,33%	89,15%	-10,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	4.704	4.600	4.619	2.553	18	(85)	-1,82%	(1.301)	-21,97%	13.088	35,29%	(8.470)
2	Tabungan	49.567	54.352	53.899	54.060	2.095	161	(292)	-0,54%	4.493	9,07%	61.663	87,67%	(7.603)
3	Deposito	19.983	50.886	50.382	50.382	9.713	0	(504)	-0,99%	30.399	152,12%	20.643	244,07%	29.739
	Total	75.469	109.942	108.882	109.061	14.361	179	(881)	-0,80%	33.592	44,51%	95.394	114,33%	13.667
	CASA	55.486	59.056	58.499	58.679	4.648	179	(377)	-0,64%	3.193	5,75%	74.752	78,50%	(16.073)
	(%) CASA	73,52%	53,72%	53,73%	53,80%									
	FDR	164,25%	121,92%	123,89%	123,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.096	982	982		0	(114)	-10,38%	(187)	-16,01%	-	0,00%	982
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,40%		0,00%	1
3	Tabungan ISE	994	945	831	831		0	(114)	-12,04%	(163)	-16,37%		0,00%	831
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-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	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
3	PWG	2.503	4.362	4.404	250	158	-93	231	41	1.901	116	7.694	57,23%	(3.291)
	Cilem	2.503	4.362	4.404	250	158	-93	231	41	1.901	116	7.694	57,23%	(3.291)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	130.487	1.840	1.670	-170	3.086	803	9.046	867	132.451	98,52%	(1.964)
	CF 1	4.796	5.795	5.772	-	-	0	-28	-24	976	24	6.114	94,40%	(343)
	Total Griya	4.549	4.809	4.797	-	-	0	0	-12	248	12	4.884	98,21%	(87)
	• Total Non Program	4.549	4.809	4.797	-	-	0	-232	-12	248	12	4.884	98,21%	(87)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	987	975	-	-	0	-28	-12	729	12	1.230	79,25%	(255)
	CF 2	116.645	123.889	124.715	1.840	1.670	-170	3.113	827	8.070	843	126.337	98,72%	(1.621)
	Mitraguna & Others	110.497	116.979	117.750	1.490	1.550	60	2.828	771	7.253	779	119.341	98,67%	(1.591)
	Pensiun	6.148	6.910	6.965	350	120	-230	286	55	817	65	6.995	99,57%	(30)
	Total Pembiayaan	123.957	134.046	134.890	2.090	1.828	-263	3.316	845	10.933	983	140.224	96,20%	(5.334)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	-	-	-	105	0,00%	0,00%	2,39%	105	105	105			
	Cilem	-	-	-	105	0,00%	0,00%	2,39%	105	105	105			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	967	1.454	3.296	0,00%	1,12%	2,53%	1.842	3.296	2.329			
	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	-	967	1.454	3.296	0,00%	1,17%	2,64%	1.842	3.296	2.329			
	Mitraguna & Others	-	967	1.454	3.296	0,00%	1,24%	2,80%	1.842	3.296	2.329			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	967	1.454	3.401	0,00%	1,08%	2,52%	1.947	3.401	2.434	0,79%	68,74%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	71	69	69	2,08%	0,05%	0,05%	-	(2.452)	(2)			
	CF 1	65	57	55	55	1,36%	0,94%	0,95%	-	(11)	(2)			
	Total Griya	65	57	55	55	1,44%	1,13%	1,14%	-	(11)	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	71	69	69	2,05%	0,05%	0,05%	-	(2.466)	(2)	0,53%	-940,83%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.830	1.999	2.847	(372)	849	1.017	55,58%	1.247	77,89%	11.756	24,22%	(8.909)
2	Tabungan	117.228	130.202	124.173	124.301	2.821	128	(5.901)	-4,53%	7.073	6,03%	134.200	92,62%	(9.899)
3	Deposito	47.162	44.016	44.173	44.173	1.000	0	157	0,36%	(2.990)	-6,34%	48.088	91,86%	(3.915)
	Total	165.991	176.048	170.344	171.321	3.449	977	(4.727)	-2,69%	5.330	3,21%	194.044	88,29%	(22.723)
	CASA	118.829	132.032	126.172	127.148	2.449	977	(4.884)	-3,70%	8.320	7,00%	145.956	87,11%	(18.808)
	(%) CASA	71,59%	75,00%	74,07%	74,22%									
	FDR	85,30%	86,53%	89,56%	89,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.694	2.807	2.837		29	143	5,30%	(231)	-7,52%	-	0,00%	2.837
2	Giro ISE	515	1.171	1.131	1.145		14	(27)	-2,26%	630	122,45%	-	0,00%	1.145
3	Tabungan ISE	2.552	1.522	1.677	1.692		15	169	11,12%	(861)	-33,73%	-	0,00%	1.692
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	117	117	117		0	0	0,00%	8	7,34%	-	0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.607	27.238	-	850	850	403	631	3.689	219	26.076	104,45%	1.161
	KUR	22.685	25.818	26.450	-	850	850	424	631	3.765	219	25.090	105,42%	1.360
	Non KUR	863	788	788	-	-	0	-20	-0	-75	0	986	79,89%	(198)
3	PWG	16.913	27.728	28.489	2.362	2.571	209	2.179	760	11.576	1.811	28.183	101,09%	306
	Cilem	9.701	17.756	18.164	1.203	1.246	43	1.766	408	8.463	838	18.542	97,96%	(378)
	Gadai	7.212	9.973	10.325	1.158	1.325	167	413	352	3.113	973	9.641	107,09%	684
4	CFG	101.109	97.999	96.826	530	137	-393	-1.008	-1.173	-4.283	1.310	113.166	85,56%	(16.340)
	CF 1	13.632	14.406	14.352	-	17	17	-63	-54	720	71	15.076	95,20%	(724)
	Total Griya	12.067	12.150	12.106	-	-	0	0	-44	39	44	12.433	97,37%	(327)
	• Total Non Program	12.067	12.150	12.106	-	-	0	-105	-44	39	44	12.433	97,37%	(327)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.246	-	17	17	-63	-10	680	27	2.642	84,99%	(397)
	CF 2	87.476	83.593	82.474	530	120	-410	-945	-1.119	-5.003	1.239	98.090	84,08%	(15.616)
	Mitraguna & Others	79.108	75.836	74.728	530	70	-460	-1.043	-1.109	-4.381	1.179	88.794	84,16%	(14.067)
	Pensiun	8.368	7.757	7.746	-	50	50	97	-11	-622	61	9.296	83,33%	(1.549)
	Total Pembiayaan	141.591	152.334	152.552	2.892	3.558	666	1.574	218	10.961	3.340	167.445	91,11%	(14.893)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	190	-	-	716	0,81%	0,00%	2,63%	716	526	716			
	KUR	-	-	-	622	0,00%	0,00%	2,35%	622	622	622			
	Non KUR	190	-	-	94	21,98%	0,00%	11,89%	94	(96)	94			
3	PWG	-	-	-	1.682	0,00%	0,00%	5,90%	1.682	1.682	1.682			
	Cilem	-	-	-	1.537	0,00%	0,00%	8,46%	1.537	1.537	1.537			
	Gadai	-	-	-	145	0,00%	0,00%	1,40%	145	145	145			
4	CFG	854	1.070	607	5.641	0,84%	0,62%	5,83%	5.034	4.786	4.570			
	CF 1	-	167	84	371	0,00%	0,58%	2,58%	286	371	203			
	Total Griya	-	-	72	371	0,00%	0,59%	3,06%	299	371	371			
	Oto	-	167	12	-	0,00%	0,55%	0,00%	(12)	-	(167)			
	CF 2	854	903	522	5.270	0,98%	0,62%	6,39%	4.748	4.416	4.367			
	Mitraguna & Others	854	903	522	5.270	1,08%	0,69%	7,05%	4.748	4.416	4.367			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	8.038	0,74%	0,40%	5,27%	7.432	6.994	6.968	0,73%	86,08%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-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	74	189	189	189	0,32%	0,71%	0,69%	-	115	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	189	189	4,73%	24,00%	24,01%	-	148	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	923	1.073	1.073	0,59%	1,10%	1,11%	-	477	151			
	CF 1	91	88	239	239	0,67%	1,66%	1,66%	-	148	151			
	Total Griya	91	88	88	88	0,75%	0,72%	0,72%	-	(3)	-			
	Oto	-	-	151	151	0,00%	6,68%	6,71%	-	151	151			
	CF 2	506	835	835	835	0,58%	1,00%	1,01%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,10%	1,12%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.112	1.262	1.262	0,47%	0,83%	0,83%	-	591	151	0,86%	-4,47%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.246	4.088	4.038	(485)	(50)	(208)	-4,91%	(2.024)	-33,39%	15.849	25,48%	(11.811)
2	Tabungan	115.416	124.702	123.273	123.726	(255)	454	(976)	-0,78%	8.310	7,20%	131.787	93,88%	(8.061)
3	Deposito	39.351	36.019	37.081	36.482	2.718	(599)	462	1,28%	(2.869)	-7,29%	40.253	90,63%	(3.771)
	Total	160.829	164.968	164.442	164.246	1.978	(196)	(722)	-0,44%	3.417	2,12%	187.889	87,42%	(23.643)
	CASA	121.478	128.948	127.360	127.764	(740)	404	(1.184)	-0,92%	6.286	5,17%	147.636	86,54%	(19.872)
	(%) CASA	75,53%	78,17%	77,45%	77,79%									
	FDR	76,61%	89,54%	89,19%	89,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.227	2.424	2.558		134	330	14,83%	1.077	72,69%	-	0,00%	2.558
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%	-	0,00%	9
3	Tabungan ISE	1.438	2.220	2.415	2.549		134	329	14,84%	1.111	77,20%	-	0,00%	2.549
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	458	472	472	472		0	0	0,00%	14	3,06%	-	0,00%	472

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	• Local Champion	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.875	9.764	125	-	-125	596	-111	1.430	111	10.429	93,63%	(665)
	KUR	8.171	9.690	9.579	125	-	-125	601	-111	1.409	111	10.164	94,25%	(584)
	Non KUR	163	185	185	-	-	0	-5	0	22	-	265	69,72%	(80)
3	PWG	22.470	32.199	32.332	3.980	3.985	4	2.615	133	9.862	3.852	33.100	97,68%	(768)
	Cilem	8.736	15.068	15.448	733	946	212	1.307	379	6.711	566	17.150	90,07%	(1.703)
	Gadai	13.734	17.131	16.884	3.247	3.039	-208	1.308	-247	3.150	3.286	15.950	105,86%	934
4	CFG	92.027	104.352	103.276	1.880	756	-1.125	1.082	-1.076	11.249	1.832	102.386	100,87%	890
	CF 1	36.305	37.324	36.356	160	48	-113	-99	-968	51	1.016	37.544	96,84%	(1.188)
	Total Griya	33.468	33.837	32.882	160	-	-160	0	-956	-586	956	33.783	97,33%	(901)
	• Total Non Program	33.468	31.825	30.872	-	-	0	-207	-952	-2.596	952	33.783	91,38%	(2.911)
	• Program	-	2.013	2.010	160	-	-160	334	-3	2.010	3	0	0,00%	2.010
	Oto	2.837	3.487	3.474	-	48	48	-99	-13	638	60	3.762	92,37%	(287)
	CF 2	55.722	67.027	66.920	1.720	708	-1.012	1.181	-108	11.198	816	64.842	103,20%	2.078
	Mitraguna & Others	47.599	55.917	55.875	1.130	708	-422	248	-42	8.276	750	55.922	99,92%	(47)
	Pensiun	8.123	11.111	11.045	590	-	-590	933	-66	2.922	66	8.920	123,82%	2.125
	Total Pembiayaan	123.205	147.715	146.661	5.986	4.740	-1.245	4.276	-1.054	23.456	5.795	146.289	100,25%	372

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	-	-	-	756	0,00%	0,00%	7,74%	756	756	756			
	KUR	-	-	-	756	0,00%	0,00%	7,89%	756	756	756			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	190	-	722	0,00%	0,00%	2,23%	722	722	532			
	Cilem	-	190	-	473	0,00%	0,00%	3,06%	473	473	283			
	Gadai	-	-	-	249	0,00%	0,00%	1,47%	249	249	249			
4	CFG	1.195	331	325	2.537	1,30%	0,31%	2,46%	2.212	1.342	2.206			
	CF 1	69	158	154	1.713	0,19%	0,41%	4,71%	1.560	1.645	1.556			
	Total Griya	69	158	154	1.713	0,21%	0,45%	5,21%	1.560	1.645	1.556			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	174	171	824	2,02%	0,25%	1,23%	653	(303)	650			
	Mitraguna & Others	1.127	174	171	824	2,37%	0,31%	1,47%	653	(303)	650			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	4.016	0,97%	0,22%	2,74%	3.691	2.820	3.494	0,48%	82,63%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	28,97%	28,97%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	28,97%	28,97%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,95%	0,96%	-	94	(0)			
	KUR	-	94	94	94	0,00%	0,97%	0,98%	-	94	(0)			
	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	802	721	821	819	0,87%	0,79%	0,79%	(2)	17	98			
	CF 1	46	63	163	161	0,13%	0,44%	0,44%	(2)	115	99			
	Total Griya	46	63	163	161	0,14%	0,48%	0,49%	(2)	115	99			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,98%	0,98%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,84%	0,84%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,70%	-	61	(0)			
	Total Pembiayaan	1.175	1.188	1.288	1.286	0,95%	0,87%	0,88%	(2)	111	98	0,08%	90,85%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.930	7.423	7.004	(402)	(419)	2.074	42,07%	275	4,08%	17.703	39,57%	(10.698)
2	Tabungan	220.302	241.391	236.059	233.082	12.445	(2.976)	(8.308)	-3,44%	12.780	5,80%	238.607	97,68%	(5.525)
3	Deposito	143.210	182.461	194.490	194.488	10.219	(1)	12.027	6,59%	51.278	35,81%	144.229	134,85%	50.260
	Total	370.242	428.782	437.971	434.575	22.262	(3.396)	5.793	1,35%	64.333	17,38%	400.538	108,50%	34.037
	CASA	227.032	246.321	243.482	240.087	12.043	(3.395)	(6.234)	-2,53%	13.055	5,75%	256.310	93,67%	(16.223)
	(%) CASA	61,32%	57,45%	55,59%	55,25%									
	FDR	58,19%	61,16%	60,04%	60,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.330	22.707	22.267		(440)	936	4,39%	1.755	8,56%	-	0,00%	22.267
2	Giro ISE	3.669	3.479	4.601	4.493		(108)	1.014	29,14%	823	22,44%		0,00%	4.493
3	Tabungan ISE	6.637	8.334	8.589	8.257		(332)	(77)	-0,93%	1.620	24,41%		0,00%	8.257
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	171	172	172		0	1	0,58%	30	21,13%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.492	13.472	-	-	0	5.360	-20	13.444	20	7.721	174,50%	5.752
	Linkage	-	9.513	9.513	-	-	-	5.168	0	9.513	-	3.350	283,98%	6.163
	Non-Linkage	28	3.979	3.959	-	-	0	192	-20	3.931	20	4.371	90,58%	(412)
	• Local Champion	28	3.448	3.448	-	-	0	-56	0	3.420	-	2.087	165,22%	1.361
	• Value Chain	-	531	511	-	-	-	248	-20	511	20	2.284	22,37%	(1.773)
2	MBG	7.817	11.949	11.819	-	-	0	189	-129	4.003	129	11.696	101,05%	123
	KUR	7.418	11.533	11.408	-	-	0	194	-126	3.990	126	11.109	102,69%	299
	Non KUR	399	415	412	-	-	0	-5	-3	13	3	587	70,08%	(176)
3	PWG	19.390	31.817	31.322	2.896	3.268	371	1.712	-496	11.932	3.763	30.449	102,87%	873
	Cilem	9.334	15.975	15.938	562	475	-87	83	-37	6.604	512	17.540	90,87%	(1.602)
	Gadai	10.057	15.842	15.384	2.335	2.793	459	1.629	-458	5.327	3.251	12.909	119,17%	2.475
4	CFG	188.225	204.991	206.345	2.623	3.332	709	3.633	1.355	18.120	1.977	200.854	102,73%	5.491
	CF 1	13.467	13.272	13.331	-	400	400	41	59	-136	341	15.027	88,71%	(1.696)
	Total Griya	8.915	8.278	8.247	-	-	0	0	-30	-668	30	9.298	88,70%	(1.051)
	• Total Non Program	8.915	8.278	8.247	-	-	0	96	-30	-668	30	9.298	88,70%	(1.051)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.995	5.084	-	400	400	41	89	532	311	5.729	88,73%	(646)
	CF 2	174.758	191.718	193.014	2.623	2.932	309	3.592	1.296	18.256	1.636	185.827	103,87%	7.187
	Mitraguna & Others	169.164	185.974	187.305	2.623	2.932	309	3.637	1.331	18.140	1.601	179.265	104,48%	8.039
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	262.958	5.519	6.599	1.080	10.894	709	47.498	5.890	250.720	104,88%	12.239

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	181	-	-	77	2,32%	0,00%	0,65%	77	(104)	77			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	-	77	0,00%	0,00%	18,65%	77	77	77			
3	PWG	-	11	-	1.803	0,00%	0,00%	5,76%	1.803	1.803	1.793			
	Cilem	-	11	-	1.039	0,00%	0,00%	6,52%	1.039	1.039	1.028			
	Gadai	-	-	-	764	0,00%	0,00%	4,97%	764	764	764			
4	CFG	461	92	366	4	0,24%	0,18%	0,00%	(362)	(457)	(88)			
	CF 1	356	-	255	4	2,64%	1,92%	0,03%	(252)	(352)	4			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	255	4	7,82%	5,11%	0,07%	(252)	(352)	4			
	CF 2	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Mitraguna & Others	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	103	366	1.884	0,30%	0,14%	0,72%	1.518	1.242	1.781	0,10%	85,49%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	147	0,04%	0,07%	0,07%	-	70	0			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Mitraguna & Others	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	147	0,05%	0,06%	0,06%	-	35	0	1,22%	#####	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	5.561	3.507	3.641	2.814	134	(1.920)	-34,52%	3.496	2403,43%	3.473	104,83%	168
2	Tabungan	93.148	111.895	111.615	111.831	13.708	216	(64)	-0,06%	18.684	20,06%	104.732	106,78%	7.099
3	Deposito	25.397	122.242	121.830	121.770	975	(60)	(471)	-0,39%	96.373	379,47%	26.027	467,86%	95.743
	Total	118.690	239.698	236.953	237.243	17.496	290	(2.455)	-1,02%	118.553	99,88%	134.233	176,74%	103.010
	CASA	93.293	117.456	115.123	115.473	16.521	350	(1.984)	-1,69%	22.179	23,77%	108.206	106,72%	7.267
	(%) CASA	78,60%	49,00%	48,58%	48,67%									
	FDR	96,89%	57,07%	58,07%	57,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.599	1.947	1.961		14	362	22,64%	1.144	139,92%	-	0,00%	1.961
2	Giro ISE	33	50	60	60		0	10	19,91%	26	79,70%		0,00%	60
3	Tabungan ISE	784	1.549	1.888	1.902		14	352	22,73%	1.117	142,47%		0,00%	1.902
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	80	82	82		0	2	2,50%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-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	29.770	34.661	35.089	800	870	70	816	428	5.319	442	33.047	106,18%	2.042
	KUR	28.200	32.727	33.079	700	770	70	817	352	4.879	418	31.318	105,63%	1.762
	Non KUR	1.570	1.933	2.010	100	100	0	-1	76	440	24	1.729	116,23%	281
3	PWG	4.527	9.921	10.032	804	398	-407	920	112	5.506	286	10.025	100,07%	7
	Cilem	4.527	9.921	10.032	804	398	-407	920	112	5.506	286	10.026	100,07%	7
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	92.213	92.467	355	843	488	1.212	254	11.766	589	91.931	100,58%	536
	CF 1	1.386	7.374	7.537	-	198	198	102	163	6.152	35	2.734	275,69%	4.803
	Total Griya	404	3.761	3.755	-	-	0	0	-6	3.351	6	747	502,74%	3.008
	• Total Non Program	404	3.761	3.755	-	-	0	-10	-6	3.351	6	747	502,74%	3.008
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	3.613	3.783	-	198	198	102	169	2.801	28	1.987	190,35%	1.795
	CF 2	79.315	84.838	84.929	355	645	290	1.110	91	5.614	554	89.197	95,22%	(4.268)
	Mitraguna & Others	60.800	65.421	65.611	250	645	395	919	190	4.811	455	69.819	93,97%	(4.208)
	Pensiun	18.515	19.417	19.318	105	-	-105	191	-99	803	99	19.378	99,69%	(60)
	Total Pembiayaan	114.997	136.794	137.588	1.959	2.111	151	2.948	794	22.591	1.317	135.003	101,91%	2.585

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	214	62	103	1.825	0,72%	0,30%	5,20%	1.722	1.611	1.763			
	KUR	129	62	103	1.712	0,46%	0,31%	5,18%	1.610	1.584	1.650			
	Non KUR	85	-	-	113	5,40%	0,00%	5,60%	113	28	113			
3	PWG	-	-	-	252	0,00%	0,00%	2,51%	252	252	252			
	Cilem	-	-	-	252	0,00%	0,00%	2,51%	252	252	252			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	3.071	0,00%	1,24%	3,32%	1.932	3.068	1.686			
	CF 1	-	176	177	1.191	0,00%	2,40%	15,80%	1.014	1.191	1.014			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	176	177	1.191	0,00%	4,89%	31,48%	1.014	1.191	1.014			
	CF 2	3	1.209	962	1.881	0,00%	1,13%	2,21%	918	1.877	671			
	Mitraguna & Others	3	995	962	1.621	0,01%	1,47%	2,47%	659	1.618	626			
	Pensiun	-	214	-	259	0,00%	0,00%	1,34%	259	259	45			
	Total Pembiayaan	217	1.448	1.242	5.148	0,19%	0,91%	3,74%	3.906	4.931	3.700	0,06%	98,40%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	212	223	119	7	0,71%	0,34%	0,02%	(113)	(205)	(216)			
	KUR	21	83	7	7	0,08%	0,02%	0,02%	-	(15)	(76)			
	Non KUR	190	140	113	-	12,12%	5,82%	0,00%	(113)	(190)	(140)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	3.078	2.759	2.756	3,10%	2,99%	2,98%	(3)	252	(323)			
	CF 1	-	23	23	23	0,00%	0,32%	0,31%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	3.055	2.735	2.732	3,16%	3,22%	3,22%	(3)	229	(323)			
	Mitraguna & Others	2.503	3.055	2.521	2.518	4,12%	3,85%	3,84%	(3)	15	(537)			
	Pensiun	-	-	214	214	0,00%	0,16%	1,11%	-	214	214			
	Total Pembiayaan	2.715	3.301	2.878	2.762	2,36%	2,10%	2,01%	(116)	47	(539)	0,10%	94,88%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.484	1.353	1.371	(284)	18	(113)	-7,59%	(2.085)	-60,33%	13.786	9,94%	(12.415)
2	Tabungan	145.385	149.015	150.235	150.318	(362)	83	1.304	0,87%	4.933	3,39%	162.538	92,48%	(12.220)
3	Deposito	14.811	12.747	12.727	12.428	(1.053)	(300)	(319)	-2,50%	(2.383)	-16,09%	15.750	78,91%	(3.322)
	Total	163.652	163.245	164.315	164.117	(1.699)	(198)	872	0,53%	465	0,28%	192.074	85,44%	(27.958)
	CASA	148.841	150.498	151.588	151.689	(646)	101	1.191	0,79%	2.848	1,91%	176.325	86,03%	(24.635)
	(%) CASA	90,95%	92,19%	92,25%	92,43%									
	FDR	119,93%	128,60%	127,93%	128,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	1.275	2.310	2.314		4	1.039	81,44%	(220)	-8,67%	-	0,00%	2.314
2	Giro ISE	1.520	463	326	358		32	(105)	-22,60%	(1.161)	-76,44%	-	0,00%	358
3	Tabungan ISE	1.014	813	1.984	1.956		(28)	1.143	140,67%	942	92,86%	-	0,00%	1.956
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	275	289	291	291		0	2	0,69%	16	5,82%	-	0,00%	291

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.257	4.257	-	-	0	-33	0	-311	-	4.568	93,19%	(311)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,93%	(3)
	Non-Linkage	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Local Champion	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	35.988	36.591	335	1.220	885	-493	603	666	617	39.386	92,90%	(2.795)
	KUR	33.748	33.326	33.415	335	620	285	-401	90	-333	530	37.041	90,21%	(3.626)
	Non KUR	2.176	2.662	3.175	-	600	600	-92	513	999	87	2.344	135,44%	831
3	PWG	12.551	23.009	23.944	2.590	2.668	78	2.223	935	11.393	1.733	23.142	103,46%	802
	Cilem	6.245	12.408	13.207	807	1.272	465	1.236	799	6.961	472	14.633	90,25%	(1.427)
	Gadai	6.305	10.601	10.737	1.783	1.396	-387	986	136	4.432	1.260	8.509	126,19%	2.228
4	CFG	143.228	146.680	145.418	1.277	782	-495	1.760	-1.262	2.190	2.044	158.096	91,98%	(12.679)
	CF 1	29.589	26.763	26.805	-	129	129	-142	43	-2.784	86	33.909	79,05%	(7.103)
	Total Griya	26.165	23.885	23.819	-	-	0	0	-66	-2.347	66	29.414	80,98%	(5.596)
	• Total Non Program	3.355	2.494	2.476	-	-	0	-130	-18	-879	18	4.153	59,62%	(1.677)
	• Program	22.810	21.391	21.343	-	-	0	-157	-48	-1.467	48	25.261	84,49%	(3.918)
	Oto	3.424	2.878	2.987	-	129	129	-142	109	-437	20	4.494	66,45%	(1.508)
	CF 2	113.639	119.917	118.612	1.277	653	-624	1.903	-1.305	4.974	1.958	124.188	95,51%	(5.575)
	Mitraguna & Others	94.023	97.153	95.916	1.179	555	-624	1.342	-1.236	1.893	1.791	103.649	92,54%	(7.733)
	Pensiun	19.615	22.765	22.696	98	98	0	561	-69	3.081	167	20.539	110,50%	2.157
	Total Pembiayaan	196.270	209.933	210.209	4.202	4.670	468	3.457	276	13.939	4.394	225.192	93,35%	(14.983)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	635	120	96	1.782	1,77%	0,27%	4,87%	1.686	1.147	1.662			
	KUR	580	120	96	1.782	1,72%	0,29%	5,33%	1.686	1.202	1.662			
	Non KUR	55	-	-	-	2,54%	0,00%	0,00%	-	(55)	-			
3	PWG	-	19	-	842	0,00%	0,00%	3,52%	842	842	823			
	Cilem	-	19	-	778	0,00%	0,00%	5,89%	778	778	759			
	Gadai	-	-	-	64	0,00%	0,00%	0,60%	64	64	64			
4	CFG	3.895	4.292	4.268	4.847	2,72%	2,91%	3,33%	579	952	555			
	CF 1	3.671	3.594	3.535	4.083	12,41%	13,21%	15,23%	549	412	490			
	Total Griya	3.671	3.594	3.535	4.083	14,03%	14,80%	17,14%	549	412	490			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	698	733	763	0,20%	0,61%	0,64%	30	539	66			
	Mitraguna & Others	224	698	733	763	0,24%	0,75%	0,80%	30	539	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	7.471	2,31%	2,08%	3,55%	3.107	2.941	3.040	3,70%	-4,00%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,23%	97,23%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	214	204	203	0,93%	0,57%	0,55%	(1)	(131)	(12)			
	KUR	146	150	148	147	0,43%	0,44%	0,44%	(1)	1	(3)			
	Non KUR	188	64	56	56	8,65%	2,10%	1,76%	-	(132)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.332	3.419	3.305	2,51%	2,33%	2,27%	(114)	(285)	(27)			
	CF 1	3.133	3.006	3.178	3.064	10,59%	11,88%	11,43%	(114)	(69)	58			
	Total Griya	3.118	3.006	3.178	3.064	11,91%	13,31%	12,86%	(114)	(53)	58			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	326	241	241	0,40%	0,20%	0,20%	-	(216)	(85)			
	Mitraguna & Others	221	208	123	123	0,23%	0,13%	0,13%	-	(98)	(85)			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.686	7.762	7.647	4,11%	3,70%	3,64%	(115)	(419)	(39)	3,66%	-0,61%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	877	667	826	(286)	159	(51)	-5,86%	285	52,82%	11.509	7,17%	(10.683)
2	Tabungan	125.992	133.743	128.908	129.665	8.423	757	(4.077)	-3,05%	3.674	2,92%	144.175	89,94%	(14.509)
3	Deposito	49.100	47.338	48.323	48.823	(999)	500	1.485	3,14%	(277)	-0,56%	50.092	97,47%	(1.269)
	Total	175.632	181.958	177.898	179.314	7.137	1.415	(2.644)	-1,45%	3.682	2,10%	205.775	87,14%	(26.461)
	CASA	126.532	134.620	129.576	130.491	8.137	915	(4.129)	-3,07%	3.959	3,13%	155.683	83,82%	(25.192)
	(%) CASA	72,04%	73,98%	72,84%	72,77%									
	FDR	182,36%	176,70%	180,28%	178,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.933	1.890	1.909		20	(24)	-1,25%	657	52,46%	-	0,00%	1.909
2	Giro ISE	222	156	303	304		1	148	94,34%	82	37,10%		0,00%	304
3	Tabungan ISE	1.030	1.777	1.587	1.605		19	(172)	-9,67%	575	55,76%		0,00%	1.605
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	216	221	221		0	5	2,31%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.666	-	-	0	-303	-51	-11	51	17.461	84,00%	(2.794)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.666	-	-	0	-303	-51	-11	51	16.249	90,26%	(1.582)
	• Local Champion	14.678	14.717	14.666	-	-	0	-303	-51	-11	51	15.423	95,10%	(756)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.169	900	50	-850	83	-464	-1.104	514	37.703	87,98%	(4.534)
	KUR	31.590	30.977	30.544	900	50	-850	212	-433	-1.046	483	34.853	87,64%	(4.309)
	Non KUR	2.684	2.657	2.625	-	-	0	-129	-32	-58	32	2.850	92,12%	(225)
3	PWG	22.430	33.044	33.908	4.196	4.372	176	1.043	864	11.478	3.508	33.428	101,44%	481
	Cilem	9.274	14.399	14.934	692	835	143	573	535	5.660	300	17.679	84,47%	(2.745)
	Gadai	13.156	18.645	18.974	3.504	3.537	33	470	329	5.818	3.208	15.749	120,48%	3.225
4	CFG	248.904	240.116	238.973	828	614	-214	-647	-1.143	-9.931	1.758	269.335	88,73%	(30.362)
	CF 1	66.307	62.537	62.419	34	149	115	-79	-118	-3.888	267	74.339	83,97%	(11.920)
	Total Griya	63.771	58.691	58.455	-	-	0	0	-236	-5.316	236	70.590	82,81%	(12.135)
	• Total Non Program	13.172	11.853	11.818	-	-	0	-294	-35	-1.354	35	14.554	81,20%	(2.736)
	• Program	50.599	46.838	46.637	-	-	0	-447	-200	-3.962	200	56.036	83,23%	(9.398)
	Oto	2.536	3.847	3.964	34	149	115	-79	118	1.428	32	3.749	105,73%	215
	CF 2	182.596	177.579	176.553	794	465	-329	-569	-1.025	-6.043	1.490	194.996	90,54%	(18.442)
	Mitraguna & Others	145.742	143.862	142.997	500	355	-145	-785	-866	-2.745	1.221	157.055	91,05%	(14.058)
	Pensiun	36.854	33.716	33.557	294	110	-184	217	-160	-3.298	270	37.940	88,45%	(4.384)
	Total Pembiayaan	320.285	321.511	320.717	5.924	5.036	-887	176	-794	432	5.831	357.926	89,60%	(37.209)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	698	0,00%	0,00%	4,76%	698	698	698			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	698	0,00%	0,00%	4,76%	698	698	698			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	422	531	2.268	0,46%	1,58%	6,84%	1.737	2.109	1.846			
	KUR	138	422	436	1.990	0,44%	1,41%	6,51%	1.554	1.852	1.568			
	Non KUR	20	-	95	278	0,75%	3,57%	10,58%	183	258	278			
3	PWG	-	95	-	779	0,00%	0,00%	2,30%	779	779	685			
	Cilem	-	95	-	213	0,00%	0,00%	1,43%	213	213	118			
	Gadai	-	-	-	566	0,00%	0,00%	2,99%	566	566	566			
4	CFG	7.829	8.139	9.486	15.447	3,15%	3,95%	6,46%	5.961	7.618	7.308			
	CF 1	6.309	7.247	7.631	10.837	9,51%	12,20%	17,36%	3.206	4.528	3.590			
	Total Griya	6.204	7.247	7.631	10.650	9,73%	13,00%	18,22%	3.019	4.446	3.403			
	Oto	105	-	-	187	4,15%	0,00%	4,72%	187	82	187			
	CF 2	1.520	892	1.854	4.610	0,83%	1,04%	2,61%	2.756	3.090	3.718			
	Mitraguna & Others	1.215	744	1.065	3.822	0,83%	0,74%	2,67%	2.758	2.607	3.078			
	Pensiun	305	148	790	788	0,83%	2,34%	2,35%	(2)	483	640			
	Total Pembiayaan	7.988	8.655	10.017	19.192	2,49%	3,12%	5,98%	9.176	11.205	10.537	0,61%	89,75%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,79%	1,79%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,79%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	287	0,50%	0,72%	0,86%	45	116	(45)			
	KUR	12	308	218	272	0,04%	0,70%	0,89%	54	259	(37)			
	Non KUR	158	23	23	15	5,88%	0,88%	0,57%	(8)	(143)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.137	6.107	6.821	2,65%	2,54%	2,85%	714	223	684			
	CF 1	4.154	5.047	5.019	5.756	6,26%	8,03%	9,22%	737	1.602	709			
	Total Griya	4.071	4.965	4.937	5.674	6,38%	8,41%	9,71%	737	1.602	709			
	Oto	82	82	82	82	3,25%	2,14%	2,08%	-	-	-			
	CF 2	2.444	1.089	1.088	1.065	1,34%	0,61%	0,60%	(23)	(1.379)	(25)			
	Mitraguna & Others	1.967	1.089	1.088	1.065	1,35%	0,76%	0,74%	(23)	(902)	(25)			
	Pensiun	477	-	-	-	0,15%	0,00%	0,00%	-	(477)	-			
	Total Pembiayaan	7.031	6.731	6.611	7.371	2,20%	2,06%	2,30%	759	340	639	0,30%	86,85%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117