

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	161.865	135.449	18.896	(26.415)	(17.711)	-11,56%	(20.417)	-13,10%	285.035	47,52%	(149.586)
2	Tabungan	1.803.617	1.920.425	1.889.948	1.894.669	73.106	4.722	(25.755)	-1,34%	91.053	5,05%	2.026.162	93,51%	(131.492)
3	Deposito	681.198	781.647	807.383	807.824	(10.210)	440	26.177	3,35%	126.626	18,59%	693.324	116,51%	114.500
Total		2.640.681	2.855.231	2.859.196	2.837.943	81.792	(21.253)	(17.289)	-0,61%	197.262	7,47%	3.004.521	94,46%	(166.578)
CASA		1.959.483	2.073.585	2.051.812	2.030.119	92.002	(21.694)	(43.466)	-2,10%	70.636	3,60%	2.311.197	87,84%	(281.078)
(% CASA		74,20%	72,62%	71,76%	71,53%									
FDR		99,99%	102,42%	102,94%	103,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	84.362	84.398		37	8.269	10,86%	18.789	28,64%	91.492	92,25%	(7.094)
2	Giro ISE	23.758	18.808	22.499	22.105		(393)	3.297	17,53%	(1.653)	-6,96%	39.445	56,04%	(17.340)
3	Tabungan ISE	30.646	47.654	52.096	52.526		430	4.872	10,22%	21.880	71,39%	34.243	116,51%	114.500
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	97.227	-	3.115	3.115	8.098	2.584	16.829	531	105.167	92,45%	(7.940)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	72.871	-	3.115	3.115	2.932	2.584	7.337	531	79.516	91,64%	(6.645)
	• Local Champion	62.373	66.852	69.456	-	3.115	3.115	2.714	2.604	7.083	511	69.002	100,66%	454
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	383.607	5.630	7.045	1.415	2.339	-266	15.549	7.311	411.003	93,33%	(27.396)
	KUR	343.457	358.694	357.741	5.530	6.045	515	2.561	-953	14.284	6.998	384.254	93,10%	(26.513)
	Non KUR	24.602	25.180	25.867	100	1.000	900	-222	687	1.265	313	26.750	96,70%	(883)
3	PWG	200.888	321.425	333.105	51.274	51.783	509	23.304	11.680	132.217	40.103	334.137	99,69%	(1.032)
	Cilem	92.590	174.437	179.965	17.621	13.539	-4.081	15.815	5.528	87.374	8.011	198.310	90,75%	(18.345)
	Gadai	108.298	146.988	153.140	33.654	38.244	4.590	7.489	6.152	44.842	32.092	135.828	112,75%	17.312
4	CFG	1.991.066	2.124.255	2.129.346	34.359	28.174	-6.184	19.608	5.091	138.281	23.083	2.178.372	97,75%	(49.025)
	CF 1	271.158	283.396	283.482	1.477	2.929	1.452	-887	86	12.324	2.843	302.660	93,66%	(19.178)
	Total Griya	236.939	236.200	235.111	1.236	850	-386	0	-1.089	-1.828	1.939	252.612	93,07%	(17.501)
	• Total Non Program	155.508	158.157	157.433	443	850	408	-785	-724	1.925	1.574	162.432	96,92%	(4.999)
	• Program	81.431	78.044	77.678	794	-	-794	154	-365	-3.752	365	90.181	86,14%	(12.502)
	Oto	34.219	47.196	48.371	241	2.079	1.838	-887	1.175	14.152	904	50.048	96,65%	(1.677)
	CF 2	1.719.908	1.840.859	1.845.864	32.882	25.245	-7.637	20.495	5.005	125.957	20.240	1.875.711	98,41%	(29.847)
	Mitraguna & Others	1.474.657	1.580.345	1.585.327	30.255	23.269	-6.986	16.923	4.981	110.670	18.287	1.616.843	98,05%	(31.516)
	Pensiun	245.250	260.513	260.537	2.627	1.977	-651	3.572	24	15.287	1.953	258.868	100,64%	1.669
Total Pembiayaan		2.640.411	2.924.197	2.943.286	91.263	90.118	-1.145	53.349	19.089	302.875	71.029	3.028.679	97,18%	(85.393)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	5.184	0,00%	0,64%	5,33%	4.582	5.184	4.581			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	4.472	0,00%	0,86%	6,14%	3.870	4.472	3.869			
	Value Chain	-	-	-	712	0,00%	0,00%	1,03%	712	712	712			
2	MBG	2.275	6.441	6.441	36.282	0,62%	1,68%	9,46%	29.841	34.007	29.841			
	KUR	1.785	4.983	4.983	31.263	0,52%	1,39%	8,74%	26.280	29.477	26.280			
	Non KUR	489	1.458	1.458	5.020	1,99%	5,79%	19,41%	3.562	4.530	3.562			
3	PWG	10	-	-	14.469	0,00%	0,00%	4,34%	14.469	14.459	14.469			
	Cilem	10	-	-	10.757	0,01%	0,00%	5,98%	10.757	10.747	10.757			
	Gadai	-	-	-	3.712	0,00%	0,00%	2,42%	3.712	3.712	3.712			
4	CFG	19.717	25.753	27.801	62.336	0,99%	1,31%	2,93%	34.535	42.619	36.583			
	CF 1	13.249	13.763	15.216	28.807	4,89%	5,37%	10,16%	13.591	15.559	15.044			
	Total Griya	12.780	13.116	14.475	22.082	5,39%	6,13%	9,39%	7.607	9.302	8.966			
	Oto	469	648	742	6.726	1,37%	1,57%	13,90%	5.984	6.257	6.078			
	CF 2	6.468	11.990	12.585	33.529	0,38%	0,68%	1,82%	20.944	27.061	21.539			
	Mitraguna & Others	5.999	11.313	11.277	30.797	0,41%	0,71%	1,94%	19.520	24.798	19.484			
	Pensiun	470	677	1.308	2.732	0,19%	0,50%	1,05%	1.424	2.262	2.055			
Total Pembiayaan		22.002	32.797	34.844	118.271	0,83%	1,19%	4,02%	83.427	96.269	85.474	0,88%	78,06%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.785	22,59%	25,33%	25,49%	812	6.626	798			
	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	9.943	5,06%	12,99%	13,64%	812	6.629	798			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.155	0,70%	0,60%	0,82%	846	583	317			
	KUR	1.118	1.467	1.018	1.529	0,33%	0,28%	0,43%	511	411	62			
	Non KUR	1.455	1.371	1.292	1.626	5,91%	5,13%	6,29%	334	171	255			
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	23.755	1,29%	1,09%	1,12%	706	(1.912)	1.491			
	CF 1	9.750	9.970	10.411	11.283	3,60%	3,67%	3,98%	872	1.533	1.312			
	Total Griya	9.274	9.581	9.871	10.739	3,91%	4,18%	4,57%	868	1.465	1.158			
	Oto	476	389	540	544	1,39%	1,14%	1,12%	4	68	155			
	CF 2	15.917	12.294	12.639	12.473	0,93%	0,69%	0,68%	(166)	(3.445)	179			
	Mitraguna & Others	14.983	11.599	11.801	11.634	1,02%	0,75%	0,73%	(166)	(3.349)	35			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	51.695	1,76%	1,69%	1,76%	2.363	5.297	2.606	1,83%	-4,10%	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	23.724	24.781	23.982	(97)	(799)	258	1,09%	(2.023)	-7,78%	37.326	64,25%	(13.345)
2	Tabungan	211.719	220.477	206.635	208.609	9.992	1.974	(11.869)	-5,38%	(3.110)	-1,47%	230.574	90,47%	(21.965)
3	Deposito	98.613	75.556	94.021	94.001	(22.636)	(20)	18.445	24,41%	(4.612)	-4,68%	99.651	94,33%	(5.650)
	Total	336.337	319.757	325.436	326.591	(12.741)	1.155	6.834	2,14%	(9.746)	-2,90%	367.551	88,86%	(40.960)
	CASA	237.724	244.201	231.415	232.590	9.895	1.175	(11.611)	-4,75%	(5.134)	-2,16%	267.900	86,82%	(35.310)
	(%) CASA	70,68%	76,37%	71,11%	71,22%									
	FDR	113,34%	127,22%	126,52%	126,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	13.530	20.241	20.348		107	6.818	50,39%	4.874	31,50%	-	0,00%	20.348
2	Giro ISE	9.559	7.832	11.475	11.416		(59)	3.585	45,77%	1.857	19,43%		0,00%	11.416
3	Tabungan ISE	5.622	5.699	8.766	8.932		166	3.233	56,74%	3.310	58,88%		0,00%	8.932
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	10.816	13.861	-	3.115	3.115	-103	3.044	-3.695	71	23.757	58,34%	(9.896)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	13.861	-	3.115	3.115	-103	3.044	-3.695	71	21.056	65,83%	(7.196)
	• Local Champion	16.779	10.104	13.149	-	3.115	3.115	-95	3.044	-3.630	71	18.438	71,31%	(5.290)
	• Value Chain	777	712	712	-	-	-	-7	0	-65	-	2.618	27,20%	(1.906)
2	MBG	48.456	42.472	41.914	75	150	75	-1.783	-559	-6.543	709	52.487	79,86%	(10.574)
	KUR	46.158	39.571	39.023	75	150	75	-1.731	-548	-7.135	698	49.993	78,06%	(10.970)
	Non KUR	2.298	2.902	2.891	-	-	0	-52	-11	592	11	2.494	115,89%	396
3	PWG	20.904	25.232	26.900	3.949	5.227	1.278	962	1.668	5.996	3.559	32.891	81,79%	(5.991)
	Cilem	9.146	14.355	14.356	1.929	917	-1.012	1.588	1	5.210	916	18.707	76,74%	(4.351)
	Gadai	11.759	10.877	12.545	2.020	4.310	2.290	-626	1.667	786	2.643	14.185	88,44%	(1.640)
4	CFG	294.292	328.290	329.054	4.565	4.880	315	2.071	764	34.762	4.116	308.152	106,78%	20.902
	CF 1	11.437	14.108	14.035	-	-	0	-110	-73	2.598	73	13.099	107,15%	937
	Total Griya	7.624	10.191	10.150	-	-	0	0	-41	2.526	41	8.046	126,15%	2.104
	• Total Non Program	7.624	10.191	10.150	-	-	0	850	-41	2.526	41	8.046	126,15%	2.104
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.885	-	-	0	-110	-32	72	32	5.052	76,90%	(1.167)
	CF 2	282.855	314.182	315.019	4.565	4.880	315	2.181	837	32.164	4.043	295.053	106,77%	19.965
	Mitraguna & Others	252.904	277.103	278.159	4.565	4.780	215	1.632	1.056	25.255	3.724	264.035	105,35%	14.123
	Pensiun	29.951	37.078	36.860	-	100	100	549	-219	6.909	319	31.018	118,83%	5.842
	Total Pembiayaan	381.208	406.811	411.729	8.589	13.372	4.783	1.147	4.918	30.520	8.454	417.288	98,67%	(5.559)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.274	0,00%	0,00%	9,19%	1.274	1.274	1.274			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	562	0,00%	0,00%	4,05%	562	562	562			
	Value Chain	-	-	-	712	0,00%	0,00%	5,42%	712	712	712			
2	MBG	66	1.528	2.049	3.737	0,14%	4,82%	8,92%	1.688	3.671	2.209			
	KUR	66	1.365	1.886	3.517	0,14%	4,77%	9,01%	1.631	3.451	2.152			
	Non KUR	-	163	163	220	0,00%	5,63%	7,61%	57	220	57			
3	PWG	-	176	-	776	0,00%	0,00%	2,88%	776	776	599			
	Cilem	-	176	-	346	0,00%	0,00%	2,41%	346	346	169			
	Gadai	-	-	-	430	0,00%	0,00%	3,43%	430	430	430			
4	CFG	-	2.088	2.198	5.536	0,00%	0,67%	1,68%	3.338	5.536	3.448			
	CF 1	-	94	91	868	0,00%	0,65%	6,18%	777	868	774			
	Total Griya	-	-	-	278	0,00%	0,00%	2,73%	278	278	278			
	Oto	-	94	91	590	0,00%	2,33%	15,20%	499	590	497			
	CF 2	-	1.995	2.107	4.668	0,00%	0,67%	1,48%	2.561	4.668	2.673			
	Mitraguna & Others	-	1.680	1.795	3.690	0,00%	0,65%	1,33%	1.895	3.690	2.010			
	Pensiun	-	315	312	978	0,00%	0,84%	2,65%	666	978	663			
	Total Pembiayaan	66	3.793	4.247	11.323	0,02%	1,04%	2,75%	7.076	11.257	7.530	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.813	3,84%	33,27%	27,51%	215	3.139	213			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.813	3,84%	33,27%	27,51%	215	3.139	213			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	276	275	274	0,36%	0,65%	0,65%	(0)	99	(2)			
	KUR	175	58	56	56	0,38%	0,14%	0,14%	(0)	(119)	(2)			
	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%	7,47%	-	-	-			
	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	5.676	0,62%	1,34%	1,38%	214	3.305	611	0,70%	49,05%	-0,7%

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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	8.884	9.282	9.834	113	552	950	10,70%	5.547	129,37%	15.073	65,24%	(5.239)
2	Tabungan	160.765	158.011	161.349	164.970	4.621	3.620	6.958	4,40%	4.205	2,62%	178.732	92,30%	(13.762)
3	Deposito	65.984	41.273	41.970	41.970	(2.064)	0	696	1,69%	(24.015)	-36,39%	66.935	62,70%	(24.965)
	Total	231.036	208.168	212.601	216.773	2.670	4.173	8.605	4,13%	(14.263)	-6,17%	260.740	83,14%	(43.966)
	CASA	165.052	166.895	170.631	174.804	4.734	4.172	7.909	4,74%	9.752	5,91%	193.805	90,20%	(19.001)
	(%) CASA	71,44%	80,17%	80,26%	80,64%									
	FDR	120,56%	147,35%	145,67%	142,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.671	2.519	2.509		(10)	(162)	-6,07%	954	61,37%	-	0,00%	2.509
2	Giro ISE	-	388	27	27		0	(361)	-92,97%	27	#DIV/0!	-	0,00%	27
3	Tabungan ISE	1.555	2.283	2.391	2.382		(10)	98	4,30%	827	53,18%	-	0,00%	2.382
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.318	4.317	-	-	0	-72	-1	4.246	1	3.037	142,16%	1.280
	Linkage	20	2	2	-	-	-	-2	0	-18	-	1.311	0,16%	(1.309)
	Non-Linkage	51	4.316	4.315	-	-	0	-70	-1	4.264	1	1.726	250,08%	2.590
	• Local Champion	51	4.316	4.315	-	-	0	-70	-1	4.264	1	845	510,63%	3.470
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.388	400	315	-85	264	86	4.742	229	17.334	111,85%	2.054
	KUR	12.693	16.340	16.451	400	315	-85	-6	111	3.758	204	15.251	107,87%	1.200
	Non KUR	1.952	2.962	2.937	-	-	0	270	-25	984	25	2.083	141,00%	854
3	PWG	16.365	25.224	26.345	2.484	3.306	822	1.941	1.121	9.980	2.185	27.681	95,17%	(1.336)
	Cilem	8.190	14.790	15.502	736	1.197	461	1.634	711	7.312	486	17.079	90,77%	(1.577)
	Gadai	8.175	10.434	10.843	1.747	2.109	362	307	410	2.668	1.699	10.602	102,27%	241
4	CFG	247.446	257.894	259.635	4.532	3.883	-649	2.758	1.741	12.189	2.142	261.656	99,23%	(2.021)
	CF 1	12.247	10.733	10.654	17	-	-17	-49	-78	-1.593	78	13.908	76,61%	(3.254)
	Total Griya	9.062	7.939	7.909	-	-	0	0	-30	-1.153	30	9.449	83,70%	(1.540)
	• Total Non Program	9.062	7.939	7.909	-	-	0	-64	-30	-1.153	30	9.449	83,70%	(1.540)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.745	17	-	-17	-49	-49	-439	49	4.459	61,57%	(1.714)
	CF 2	235.199	247.161	248.981	4.515	3.883	-632	2.807	1.819	13.782	2.064	247.748	100,50%	1.233
	Mitraguna & Others	206.067	217.130	219.082	4.115	3.783	-332	2.698	1.951	13.015	1.832	217.518	100,72%	1.563
	Pensiun	29.132	30.031	29.899	400	100	-300	109	-132	767	232	30.230	98,91%	(331)
	Total Pembiayaan	278.528	306.738	309.685	7.416	7.504	88	4.890	2.947	31.157	4.557	309.708	99,99%	(23)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.710	0,00%	0,00%	39,62%	1.710	1.710	1.710			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.710	0,00%	0,00%	39,64%	1.710	1.710	1.710			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	85	82	796	0,00%	0,43%	4,11%	714	796	711			
	KUR	-	85	82	450	0,00%	0,50%	2,74%	368	450	365			
	Non KUR	-	-	-	346	0,00%	0,00%	11,77%	346	346	346			
3	PWG	-	-	-	1.021	0,00%	0,00%	3,88%	1.021	1.021	1.021			
	Cilem	-	-	-	722	0,00%	0,00%	4,66%	722	722	722			
	Gadai	-	-	-	300	0,00%	0,00%	2,76%	300	300	300			
4	CFG	713	996	671	2.311	0,29%	0,26%	0,89%	1.640	1.598	1.315			
	CF 1	8	316	337	445	0,06%	3,14%	4,18%	108	437	129			
	Total Griya	-	238	261	163	0,00%	3,29%	2,06%	(98)	163	(75)			
	Oto	8	78	76	282	0,24%	2,72%	10,28%	206	275	204			
	CF 2	705	679	334	1.866	0,30%	0,13%	0,75%	1.532	1.160	1.186			
	Mitraguna & Others	705	679	334	1.866	0,34%	0,15%	0,85%	1.532	1.160	1.186			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	1.081	753	5.839	0,26%	0,25%	1,89%	5.086	5.126	4.758	1,20%	36,59%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.488	1.752	1.756	0,93%	0,68%	0,68%	4	(553)	268			
	CF 1	296	296	296	300	2,42%	2,76%	2,81%	4	4	4			
	Total Griya	296	296	296	296	3,26%	3,73%	3,74%	-	-	-			
	Oto	-	-	-	4	0,00%	0,00%	0,15%	4	4	4			
	CF 2	2.013	1.192	1.456	1.456	0,86%	0,59%	0,58%	-	(557)	264			
	Mitraguna & Others	2.013	1.192	1.456	1.456	0,98%	0,67%	0,66%	-	(557)	264			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.488	1.752	1.756	0,83%	0,57%	0,57%	4	(553)	268	5,98%	-954,01%	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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.589	28.974	28.405	(10.388)	(569)	(184)	-0,64%	988	3,60%	34.299	82,81%	(5.894)
2	Tabungan	55.536	58.291	64.193	63.591	(3.192)	(602)	5.300	9,09%	8.055	14,50%	67.185	94,65%	(3.594)
3	Deposito	6.088	7.144	6.448	6.738	175	290	(406)	-5,68%	650	10,67%	6.744	99,92%	(6)
	Total	89.042	94.024	99.614	98.734	(13.404)	(880)	4.710	5,01%	9.692	10,89%	108.228	91,23%	(9.494)
	CASA	82.953	86.880	93.166	91.996	(13.579)	(1.170)	5.116	5,89%	9.043	10,90%	101.484	90,65%	(9.488)
	(%) CASA	93,16%	92,40%	93,53%	93,18%									
	FDR	82,33%	99,86%	94,54%	95,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	891	737	734		(3)	(157)	-17,62%	(2.384)	-76,46%	-	0,00%	734
2	Giro ISE	560	570	105	96		(9)	(474)	-83,19%	(464)	-82,90%	-	0,00%	96
3	Tabungan ISE	2.557	321	632	638		6	317	98,77%	(1.919)	-75,05%	-	0,00%	638
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	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	17.622	300	100	-200	-183	-379	-199	479	21.423	82,26%	(3.801)
	KUR	16.625	17.288	16.913	300	100	-200	-168	-376	288	476	20.052	84,35%	(3.139)
	Non KUR	1.196	713	709	-	-	0	-15	-3	-487	3	1.371	51,73%	(662)
3	PWG	2.171	5.471	5.708	542	546	4	180	237	3.537	308	7.310	78,09%	(1.602)
	Cilem	2.171	5.471	5.708	542	546	4	180	237	3.537	308	7.310	78,09%	(1.602)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	68.186	1.282	1.137	-145	1.263	424	18.099	713	62.037	109,91%	6.148
	CF 1	13.142	16.014	15.914	243	-	-243	-72	-100	2.772	100	15.168	104,92%	746
	Total Griya	12.152	13.666	13.609	243	-	-243	0	-57	1.457	57	13.117	103,75%	492
	• Total Non Program	7.615	9.471	9.431	243	-	-243	128	-41	1.816	41	8.092	116,54%	1.339
	• Program	4.537	4.195	4.179	-	-	0	-38	-16	-359	16	5.025	83,16%	(846)
	Oto	989	2.348	2.304	-	-	0	-72	-44	1.315	44	2.051	112,35%	253
	CF 2	36.945	51.748	52.272	1.039	1.137	98	1.335	524	15.327	613	46.869	111,53%	5.403
	Mitraguna & Others	31.987	46.733	47.298	1.039	1.137	98	1.386	564	15.311	573	41.044	115,24%	6.254
	Pensiun	4.958	5.014	4.974	-	-	0	-51	-41	16	41	5.825	85,39%	(851)
	Total Pembiayaan	73.308	93.893	94.175	2.123	1.783	-341	1.191	282	20.867	1.500	93.999	100,19%	176

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.260	983	2.558	1,40%	5,46%	14,51%	1.575	2.309	1.298			
	KUR	249	1.174	917	2.219	1,50%	5,30%	13,12%	1.303	1.970	1.045			
	Non KUR	-	86	66	338	0,00%	9,27%	47,70%	272	338	253			
3	PWG	-	47	-	153	0,00%	0,00%	2,69%	153	153	107			
	Cilem	-	47	-	153	0,00%	0,00%	2,69%	153	153	107			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	779	2,00%	0,86%	1,14%	193	(223)	147			
	CF 1	727	631	586	702	5,53%	3,66%	4,41%	117	(25)	71			
	Total Griya	727	626	581	700	5,98%	4,25%	5,14%	119	(27)	73			
	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	3.490	1,71%	1,67%	3,71%	1.921	2.240	1.552	1,62%	56,35%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	599	0,90%	0,53%	0,88%	242	149	242			
	CF 1	-	90	90	332	0,00%	0,56%	2,09%	242	332	242			
	Total Griya	-	90	90	332	0,00%	0,66%	2,44%	242	332	242			
	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%	0,56%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	1.180	2,47%	1,00%	1,25%	240	(633)	243	0,77%	38,38%	-0,5%

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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	38.471	40.948	19.823	19.500	(21.124)	(18.648)	-48,47%	(5.895)	-22,92%	32.804	60,43%	(12.981)
2	Tabungan	122.400	135.786	135.454	135.526	7.461	72	(260)	-0,19%	13.126	10,72%	134.360	100,87%	1.165
3	Deposito	49.497	53.923	52.776	52.866	(3.736)	90	(1.057)	-1,96%	3.369	6,81%	50.150	105,42%	2.716
	Total	197.616	228.180	229.178	208.215	23.225	(20.963)	(19.965)	-8,75%	10.600	5,36%	217.314	95,81%	(9.099)
	CASA	148.118	174.257	176.402	155.349	26.960	(21.053)	(18.908)	-10,85%	7.231	4,88%	167.165	92,93%	(11.816)
	(%) CASA	74,95%	76,37%	76,97%	74,61%									
	FDR	74,94%	75,37%	77,47%	85,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.038	15.207	15.487		280	448	2,98%	6.104	65,05%	-	0,00%	15.487
2	Giro ISE	3.509	1.267	1.515	1.786		272	519	41,00%	(1.723)	-49,10%		0,00%	1.786
3	Tabungan ISE	5.874	13.772	13.692	13.700		8	(71)	-0,52%	7.826	133,24%		0,00%	13.700
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	39.546	475	1.130	655	946	408	4.645	722	38.227	103,45%	1.319
	KUR	33.390	36.985	37.200	475	930	455	799	215	3.810	715	36.554	101,77%	646
	Non KUR	1.512	2.153	2.346	-	200	200	146	193	834	7	1.673	140,20%	673
3	PWG	20.337	33.370	35.802	7.012	7.111	99	2.902	2.432	15.465	4.679	30.524	117,29%	5.278
	Cilem	6.847	16.459	17.745	2.201	1.927	-274	2.263	1.286	10.898	640	14.394	123,28%	3.351
	Gadai	13.490	16.911	18.057	4.811	5.184	373	639	1.145	4.567	4.039	16.129	111,95%	1.927
4	CFG	92.645	97.283	100.039	2.201	3.353	1.152	770	2.757	7.394	597	102.220	97,87%	(2.181)
	CF 1	21.426	20.256	20.506	-	357	357	-181	251	-920	107	22.572	90,85%	(2.066)
	Total Griya	17.556	15.682	15.639	-	-	0	0	-43	-1.917	43	17.848	87,63%	(2.208)
	• Total Non Program	17.556	15.682	15.639	-	-	0	-492	-43	-1.917	43	17.848	87,63%	(2.208)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.867	-	357	357	-181	294	997	64	4.725	103,01%	142
	CF 2	71.219	77.027	79.533	2.201	2.996	795	950	2.506	8.314	490	79.648	99,86%	(114)
	Mitraguna & Others	67.517	73.367	75.908	2.101	2.996	895	862	2.541	8.391	455	75.210	100,93%	698
	Pensiun	3.701	3.660	3.625	100	-	-100	88	-35	-76	35	4.438	81,68%	(813)
	Total Pembiayaan	148.099	171.973	177.554	9.688	11.594	1.906	4.602	5.581	29.455	6.013	171.186	103,72%	6.368

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	111	334	5.400	0,38%	0,85%	13,66%	5.066	5.269	5.289			
	KUR	131	111	170	3.879	0,39%	0,46%	10,43%	3.709	3.747	3.768			
	Non KUR	-	-	165	1.521	0,00%	7,66%	64,85%	1.357	1.521	1.521			
3	PWG	-	103	-	1.730	0,00%	0,00%	4,83%	1.730	1.730	1.627			
	Cilem	-	103	-	1.321	0,00%	0,00%	7,44%	1.321	1.321	1.218			
	Gadai	-	-	-	410	0,00%	0,00%	2,27%	410	410	410			
4	CFG	616	1.343	1.647	3.549	0,67%	1,69%	3,55%	1.903	2.933	2.206			
	CF 1	588	294	544	974	2,74%	2,69%	4,75%	429	386	680			
	Total Griya	588	167	420	851	3,35%	2,68%	5,44%	432	263	684			
	Oto	-	127	125	122	0,00%	2,73%	2,52%	(2)	122	(5)			
	CF 2	28	1.049	1.102	2.576	0,04%	1,43%	3,24%	1.474	2.548	1.526			
	Mitraguna & Others	28	1.049	1.102	2.576	0,04%	1,50%	3,39%	1.474	2.548	1.526			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	10.680	0,50%	1,15%	6,02%	8.699	9.932	9.122	0,05%	99,22%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	998	0,61%	0,97%	1,00%	57	433	56			
	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	998	0,70%	1,22%	1,25%	57	496	56			
	Mitraguna & Others	502	942	941	998	0,74%	1,28%	1,31%	57	496	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.277	0,53%	0,71%	0,72%	57	497	31	1,65%	-130,03%	0,9%

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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	97	358	358	73	0	260	267,29%	(62)	-14,76%	6.950	5,15%	(6.593)
2	Tabungan	44.796	49.863	49.481	49.384	4.133	(96)	(479)	-0,96%	4.588	10,24%	55.769	88,55%	(6.384)
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	55.920	55.824	4.546	(96)	(469)	-0,83%	(18.129)	-24,51%	92.019	60,67%	(36.195)
	CASA	45.216	49.961	49.838	49.742	4.206	(96)	(219)	-0,44%	4.526	10,01%	62.719	79,31%	(12.977)
	(%) CASA	61,14%	88,75%	89,12%	89,11%									
	FDR	129,31%	191,06%	194,56%	194,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.060	1.510	1.562		52	503	47,42%	655	72,17%	-	0,00%	1.562
2	Giro ISE	390	93	291	291		0	197	211,94%	(99)	-25,38%	-	0,00%	291
3	Tabungan ISE	518	967	1.220	1.272		52	305	31,56%	754	145,56%	-	0,00%	1.272
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	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	19.860	400	300	-100	694	-185	88	485	22.452	88,46%	(2.592)
	KUR	19.175	19.415	19.137	400	200	-200	708	-278	-38	478	21.724	88,09%	(2.587)
	Non KUR	597	630	723	-	100	100	-14	93	126	7	727	99,42%	(4)
3	PWG	2.596	7.101	7.349	794	577	-218	761	248	4.753	329	8.072	91,05%	(722)
	Cilem	2.069	5.679	5.865	670	316	-355	728	187	3.796	129	6.175	94,98%	(310)
	Gadai	527	1.423	1.484	124	261	137	34	61	957	199	1.897	78,24%	(413)
4	CFG	73.258	79.661	80.847	1.905	1.873	-32	1.856	1.185	7.589	687	82.762	97,69%	(1.916)
	CF 1	2.294	3.393	3.576	-	221	221	-50	183	1.282	38	3.436	104,09%	140
	Total Griya	712	1.633	1.621	-	-	0	0	-12	910	12	1.003	161,69%	619
	• Total Non Program	712	1.633	1.621	-	-	0	-22	-12	910	12	1.003	161,69%	619
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	1.760	1.955	-	221	221	-50	195	372	26	2.433	80,35%	(478)
	CF 2	70.963	76.268	77.271	1.905	1.652	-253	1.906	1.003	6.307	649	79.327	97,41%	(2.056)
	Mitraguna & Others	52.047	58.599	59.446	1.905	1.310	-595	2.067	846	7.398	464	59.681	99,61%	(235)
	Pensiun	18.916	17.668	17.825	-	342	342	-161	156	-1.091	186	19.646	90,73%	(1.821)
	Total Pembiayaan	95.626	107.552	108.800	3.099	2.749	-350	3.306	1.248	13.174	1.501	113.286	96,04%	(4.486)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	479	493	2.150	0,34%	2,46%	10,83%	1.657	2.083	1.671			
	KUR	67	448	397	2.150	0,35%	2,05%	11,24%	1.753	2.083	1.702			
	Non KUR	-	32	96	-	0,00%	15,23%	0,00%	(96)	-	(32)			
3	PWG	-	-	-	148	0,00%	0,00%	0,00%	148	148	148			
	Cilem	-	-	-	148	0,00%	0,00%	2,53%	148	148	148			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	2.662	0,00%	2,63%	3,29%	566	2.661	593			
	CF 1	-	-	-	440	0,00%	0,00%	12,31%	440	440	440			
	Total Griya	-	-	-	238	0,00%	0,00%	14,67%	238	238	238			
	Oto	-	-	-	203	0,00%	0,00%	10,36%	203	203	203			
	CF 2	1	2.068	2.095	2.221	0,00%	2,75%	2,87%	126	2.220	153			
	Mitraguna & Others	1	2.068	2.095	2.221	0,00%	3,58%	3,74%	126	2.220	153			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	4.960	0,07%	2,41%	4,56%	2.372	4.892	2.412	4,15%	9,00%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	144	116	122	0,91%	0,58%	0,61%	5	(59)	(22)			
	KUR	181	144	116	122	0,94%	0,60%	0,64%	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	22.643	26.093	21.886	5.228	(4.206)	(757)	-3,34%	(16.693)	-43,27%	49.052	44,62%	(27.166)
2	Tabungan	168.056	174.110	168.184	167.538	4.919	(645)	(6.572)	-3,77%	(517)	-0,31%	185.922	90,11%	(18.383)
3	Deposito	55.027	71.583	68.989	68.990	(4.612)	1	(2.593)	-3,62%	13.963	25,37%	56.002	123,19%	12.988
	Total	261.662	268.337	263.266	258.415	5.536	(4.851)	(9.922)	-3,70%	(3.247)	-1,24%	290.976	88,81%	(32.561)
	CASA	206.634	196.754	194.277	189.425	10.147	(4.852)	(7.329)	-3,72%	(17.210)	-8,33%	234.974	80,62%	(45.549)
	(%) CASA	78,97%	73,32%	73,79%	73,30%									
	FDR	64,72%	71,63%	73,94%	75,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.485	4.008	3.946		(62)	(539)	-12,02%	906	29,82%	-	0,00%	3.946
2	Giro ISE	335	363	243	223		(20)	(140)	-38,63%	(112)	-33,43%	-	0,00%	223
3	Tabungan ISE	2.705	4.122	3.766	3.723		(43)	(399)	-9,68%	1.018	37,65%	-	0,00%	3.723
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.366	-	-	0	3.375	-152	593	152	29.901	84,84%	(4.534)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.366	-	-	0	3.375	-152	593	152	27.668	91,68%	(2.302)
	• Local Champion	24.387	25.164	25.013	-	-	0	3.379	-152	626	152	25.759	97,10%	(746)
	• Value Chain	387	354	354	-	-	-	-4	0	-33	-	1.909	18,53%	(1.555)
2	MBG	21.941	24.058	24.234	200	700	500	324	176	2.293	524	24.614	98,46%	(380)
	KUR	20.349	22.648	22.833	200	700	500	233	185	2.484	515	22.892	99,74%	(60)
	Non KUR	1.592	1.411	1.401	-	-	0	91	-9	-191	9	1.722	81,38%	(321)
3	PWG	23.945	33.863	35.651	5.689	6.952	1.263	2.019	1.788	11.706	5.165	35.155	101,41%	495
	Cilem	8.631	14.991	15.430	1.490	1.435	-55	1.761	439	6.799	996	17.455	88,40%	(2.025)
	Gadai	15.314	18.872	20.221	4.199	5.517	1.318	257	1.349	4.907	4.168	17.700	114,24%	2.520
4	CFG	98.692	108.770	109.415	1.881	1.620	-261	683	645	10.723	975	112.781	97,02%	(3.365)
	CF 1	13.574	19.687	19.857	200	403	203	-58	169	6.282	234	15.257	130,15%	4.600
	Total Griya	9.477	13.901	13.753	200	-	-200	0	-148	4.276	148	9.906	138,84%	3.847
	• Total Non Program	9.477	13.901	13.753	200	-	-200	91	-148	4.276	148	9.906	138,84%	3.847
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.787	6.104	-	403	403	-58	317	2.007	86	5.351	114,06%	752
	CF 2	85.118	89.083	89.559	1.681	1.217	-464	741	476	4.441	741	97.524	91,83%	(7.965)
	Mitraguna & Others	51.909	55.196	55.142	1.681	475	-1.206	426	-55	3.232	530	63.235	87,20%	(8.094)
	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	194.666	7.770	9.272	1.503	6.400	2.457	25.315	6.816	202.451	96,15%	(7.785)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	665	0,00%	0,00%	2,62%	665	665	665			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	665	0,00%	0,00%	2,62%	665	665	665			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	66	99	1.889	0,51%	0,41%	7,79%	1.790	1.776	1.823			
	KUR	113	-	35	1.574	0,55%	0,16%	6,89%	1.539	1.461	1.574			
	Non KUR	-	66	64	314	0,00%	4,53%	22,44%	251	314	249			
3	PWG	-	62	-	1.768	0,00%	0,00%	4,96%	1.768	1.768	1.706			
	Cilem	-	62	-	1.418	0,00%	0,00%	9,19%	1.418	1.418	1.356			
	Gadai	-	-	-	350	0,00%	0,00%	1,73%	350	350	350			
4	CFG	211	14	347	2.158	0,21%	0,32%	1,97%	1.811	1.947	2.144			
	CF 1	-	-	132	887	0,00%	0,67%	4,47%	756	887	887			
	Total Griya	-	-	132	99	0,00%	0,95%	0,72%	(32)	99	99			
	Oto	-	-	788	788	0,00%	0,00%	12,91%	788	788	788			
	CF 2	211	14	215	1.271	0,25%	0,24%	1,42%	1.055	1.059	1.257			
	Mitraguna & Others	211	14	9	939	0,41%	0,02%	1,70%	930	728	925			
	Pensiun	-	-	206	332	0,00%	0,61%	0,96%	125	332	332			
	Total Pembiayaan	324	142	446	6.480	0,19%	0,23%	3,33%	6.033	6.155	6.338	0,36%	89,20%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,78%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,78%	-	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%	2,02%	-	(43)	(20)			
	Total Griya	405	405	386	386	4,28%	2,77%	2,80%	-	(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%	42,64%	-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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	734	804	800	(5)	(4)	66	8,95%	(3.807)	-82,64%	11.298	7,08%	(10.498)
2	Tabungan	52.069	49.816	49.401	49.393	1.018	(8)	(422)	-0,85%	(2.675)	-5,14%	63.397	77,91%	(14.004)
3	Deposito	11.396	8.717	8.317	8.317	(620)	0	(400)	-4,59%	(3.079)	-27,02%	11.995	69,33%	(3.678)
	Total	68.072	59.267	58.523	58.510	393	(12)	(756)	-1,28%	(9.562)	-14,05%	86.691	67,49%	(28.180)
	CASA	56.676	50.550	50.206	50.193	1.013	(12)	(356)	-0,70%	(6.483)	-11,44%	74.695	67,20%	(24.502)
	(%) CASA	83,26%	85,29%	85,79%	85,79%									
	FDR	200,44%	261,33%	268,30%	268,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.388	1.270	1.272		1	(117)	-8,41%	(312)	-19,69%	-	0,00%	1.272
2	Giro ISE	116	32	4	4		0	(28)	-86,04%	(111)	-96,11%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.266	1.267		1	(89)	-6,56%	(201)	-13,67%		0,00%	1.267
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.647	40.809	730	925	195	472	162	1.155	763	42.171	96,77%	(1.362)
	KUR	35.878	37.764	37.952	730	925	195	663	188	2.075	737	38.273	99,16%	(320)
	Non KUR	3.776	2.882	2.856	-	-	0	-191	-26	-920	26	3.898	73,27%	(1.042)
3	PWG	12.336	24.323	26.117	4.450	5.059	610	2.886	1.794	13.780	3.265	20.552	127,08%	5.565
	Cilem	3.767	8.043	8.471	1.023	600	-423	815	428	4.703	172	7.994	105,96%	476
	Gadai	8.569	16.279	17.646	3.427	4.459	1.032	2.071	1.366	9.077	3.093	12.558	140,52%	5.088
4	CFG	84.451	89.913	90.093	750	753	4	238	181	5.643	572	94.326	95,51%	(4.232)
	CF 1	4.785	7.153	7.277	473	158	-315	-14	124	2.491	34	5.942	122,47%	1.335
	Total Griya	4.537	6.422	6.392	473	-	-473	0	-30	1.854	30	4.859	131,54%	1.533
	• Total Non Program	4.383	5.766	5.739	-	-	0	-114	-27	1.355	27	4.689	122,40%	1.050
	• Program	154	656	653	473	-	-473	507	-3	499	3	171	382,88%	483
	Oto	248	731	885	-	158	158	-14	154	637	4	1.083	81,73%	(198)
	CF 2	79.665	82.760	82.817	277	596	319	253	57	3.151	539	88.384	93,70%	(5.567)
	Mitraguna & Others	63.755	64.392	64.297	277	323	47	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	157.019	5.929	6.737	808	3.596	2.137	20.578	4.600	157.048	99,98%	(30)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	557	588	3.544	0,47%	1,45%	8,68%	2.956	3.356	2.987			
	KUR	48	416	449	2.975	0,13%	1,19%	7,84%	2.526	2.927	2.558			
	Non KUR	140	140	138	569	3,70%	4,80%	19,91%	430	429	428			
3	PWG	-	-	-	985	0,00%	0,00%	3,77%	985	985	985			
	Cilem	-	-	-	496	0,00%	0,00%	5,86%	496	496	496			
	Gadai	-	-	-	488	0,00%	0,00%	2,77%	488	488	488			
4	CFG	1.300	452	448	5.259	1,54%	0,50%	5,84%	4.811	3.958	4.807			
	CF 1	-	-	-	1.461	0,00%	0,00%	20,08%	1.461	1.461	1.461			
	Total Griya	-	-	-	1.074	0,00%	0,00%	16,80%	1.074	1.074	1.074			
	Oto	-	-	-	387	0,00%	0,00%	43,73%	387	387	387			
	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	9.787	1,09%	0,67%	6,23%	8.751	8.299	8.778	0,50%	91,93%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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	455	0,00%	0,18%	1,11%	380	455	234			
	KUR	-	15	-	243	0,00%	0,00%	0,64%	243	243	228			
	Non KUR	-	206	74	212	0,00%	2,58%	7,42%	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%	0,50%	-	(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	901	0,47%	0,34%	0,57%	380	258	163	0,61%	-5,55%	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	6.385	4.595	4.611	935	16	(1.774)	-27,78%	231	5,27%	11.067	41,67%	(6.456)
2	Tabungan	121.239	128.771	125.279	126.319	5.278	1.039	(2.453)	-1,90%	5.080	4,19%	132.521	95,32%	(6.203)
3	Deposito	26.839	21.410	21.745	21.745	369	0	336	1,57%	(5.094)	-18,98%	27.466	79,17%	(5.721)
	Total	152.459	156.566	151.620	152.675	6.582	1.056	(3.891)	-2,48%	217	0,14%	171.055	89,26%	(18.380)
	CASA	125.619	135.156	129.874	130.930	6.213	1.056	(4.226)	-3,13%	5.311	4,23%	143.589	91,18%	(12.659)
	(%) CASA	82,40%	86,33%	85,66%	85,76%									
	FDR	80,08%	80,19%	82,77%	82,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	4.781	3.691	3.715		23	(1.066)	-22,30%	464	14,28%	-	0,00%	3.715
2	Giro ISE	1.707	2.935	2.245	2.260		15	(676)	-23,02%	553	32,39%	-	0,00%	2.260
3	Tabungan ISE	1.544	1.846	1.447	1.455		9	(390)	-21,15%	(89)	-5,75%	-	0,00%	1.455
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.650	14.643	-	-	0	-22	-8	-243	8	14.885	98,37%	(243)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.948	3.940	-	-	0	-22	-8	-243	8	4.183	94,20%	(243)
	• Local Champion	2.186	2.110	2.103	-	-	0	-3	-8	-83	8	2.186	96,18%	(83)
	• Value Chain	1.997	1.837	1.837	-	-	-	-19	0	-159	-	1.997	92,03%	(159)
2	MBG	31.186	27.497	27.146	420	130	-290	13	-351	-4.041	481	33.879	80,12%	(6.734)
	KUR	27.378	24.611	24.314	420	130	-290	218	-297	-3.064	427	29.941	81,21%	(5.627)
	Non KUR	3.809	2.886	2.832	-	-	0	-205	-54	-977	54	3.938	71,90%	(1.107)
3	PWG	1.449	4.760	5.159	664	548	-116	731	399	3.710	149	5.931	86,99%	(771)
	Cilem	1.449	4.760	5.159	664	548	-116	731	399	3.710	149	5.931	86,99%	(771)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	78.544	1.196	780	-416	853	-105	3.982	885	86.219	91,10%	(7.674)
	CF 1	26.770	24.580	25.151	-	650	650	-84	571	-1.619	79	28.535	88,14%	(3.384)
	Total Griya	26.477	21.355	21.952	-	650	650	0	597	-4.525	53	27.235	80,60%	(5.283)
	• Total Non Program	23.147	18.404	19.017	-	650	650	-279	613	-4.130	37	23.547	80,76%	(4.530)
	• Program	3.330	2.952	2.935	-	-	0	-45	-16	-395	16	3.688	79,59%	(753)
	Oto	293	3.225	3.199	-	-	0	-84	-26	2.906	26	1.300	246,13%	1.899
	CF 2	47.792	54.069	53.393	1.196	130	-1.066	937	-676	5.601	806	57.684	92,56%	(4.291)
	Mitraguna & Others	41.537	46.682	46.053	544	130	-414	326	-629	4.516	759	50.563	91,08%	(4.509)
	Pensiun	6.255	7.387	7.340	652	-	-652	611	-47	1.085	47	7.121	103,07%	219
	Total Pembiayaan	122.084	125.557	125.492	2.280	1.458	-822	1.575	-65	3.408	1.523	140.914	89,06%	(15.422)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	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	2.792	0,27%	3,94%	10,28%	1.709	2.708	1.503			
	KUR	83	450	412	2.209	0,30%	1,68%	9,09%	1.797	2.126	1.760			
	Non KUR	-	839	670	582	0,00%	23,23%	20,57%	(88)	582	(257)			
3	PWG	10	25	-	87	0,69%	0,00%	1,69%	87	77	62			
	Cilem	10	25	-	87	0,69%	0,00%	1,69%	87	77	62			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	4.751	2,19%	2,75%	6,05%	2.585	3.116	2.867			
	CF 1	1.522	1.087	1.690	4.401	5,68%	6,88%	17,50%	2.711	2.879	3.314			
	Total Griya	1.522	1.087	1.690	1.717	5,75%	7,91%	7,82%	27	195	630			
	Oto	-	-	-	2.684	0,00%	0,00%	83,91%	2.684	2.684	2.684			
	CF 2	114	798	476	351	0,24%	0,88%	0,66%	(125)	236	(447)			
	Mitraguna & Others	114	798	476	351	0,27%	1,02%	0,76%	(125)	236	(447)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	7.630	1,42%	3,07%	6,08%	3.780	5.901	3.830	0,93%	84,68%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	11.982	12.579	80,49%	81,79%	85,90%	597	597	597			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.279	1.876	30,58%	32,40%	47,62%	597	597	597			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	797	764	1.295	1,54%	2,78%	4,77%	530	816	498			
	KUR	111	405	276	487	0,41%	1,12%	2,00%	212	376	82			
	Non KUR	368	392	489	807	9,65%	16,93%	28,51%	319	440	416			
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	1.534	1,83%	2,19%	1,95%	(190)	169	219			
	CF 1	1.118	588	655	655	4,18%	2,67%	2,60%	(1)	(463)	66			
	Total Griya	1.118	588	655	655	4,22%	3,07%	2,98%	(1)	(463)	66			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	879	0,52%	1,98%	1,65%	(189)	632	152			
	Mitraguna & Others	247	726	1.068	879	0,59%	2,29%	1,91%	(189)	632	152			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	15.407	11,32%	11,52%	12,28%	938	1.582	1.314	1,33%	89,20%	-11,0%

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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	4.704	4.742	4.667	2.553	(74)	(37)	-0,78%	(1.252)	-21,15%	13.088	35,66%	(8.421)
2	Tabungan	49.567	54.352	53.536	52.856	2.095	(680)	(1.495)	-2,75%	3.289	6,64%	61.663	85,72%	(8.807)
3	Deposito	19.983	50.886	50.357	50.357	9.713	0	(529)	-1,04%	30.374	152,00%	20.643	243,94%	29.714
	Total	75.469	109.942	108.635	107.881	14.361	(754)	(2.061)	-1,87%	32.412	42,95%	95.394	113,09%	12.486
	CASA	55.486	59.056	58.278	57.524	4.648	(754)	(1.532)	-2,59%	2.038	3,67%	74.752	76,95%	(17.228)
	(%) CASA	73,52%	53,72%	53,65%	53,32%									
	FDR	164,25%	121,92%	124,28%	125,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.096	982	982		0	(113)	-10,36%	(187)	-15,99%	-	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	(113)	-12,01%	(162)	-16,35%		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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	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	4.375	354	204	-151	231	13	1.872	191	7.694	56,86%	(3.319)
	Cilem	2.503	4.362	4.375	354	204	-151	231	13	1.872	191	7.694	56,86%	(3.319)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	130.639	3.397	1.850	-1.547	3.086	955	9.198	895	132.451	98,63%	(1.812)
	CF 1	4.796	5.795	5.768	-	-	0	-28	-28	972	28	6.114	94,33%	(347)
	Total Griya	4.549	4.809	4.795	-	-	0	0	-13	246	13	4.884	98,18%	(89)
	• Total Non Program	4.549	4.809	4.795	-	-	0	-232	-13	246	13	4.884	98,18%	(89)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	987	972	-	-	0	-28	-14	726	14	1.230	79,04%	(258)
	CF 2	116.645	123.889	124.871	3.397	1.850	-1.547	3.113	983	8.226	867	126.337	98,84%	(1.465)
	Mitraguna & Others	110.497	116.979	117.906	3.047	1.730	-1.317	2.828	927	7.410	803	119.341	98,80%	(1.435)
	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	135.014	3.751	2.054	-1.698	3.316	968	11.057	1.086	140.224	96,28%	(5.210)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	26	0,00%	0,00%	0,60%	26	26	26			
	Cilem	-	-	-	26	0,00%	0,00%	0,60%	26	26	26			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	967	1.454	3.413	0,00%	1,12%	2,61%	1.959	3.413	2.445			
	CF 1	-	-	-	117	0,00%	0,00%	2,03%	117	117	117			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	117	0,00%	0,00%	12,01%	117	117	117			
	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	3.439	0,00%	1,08%	2,55%	1.985	3.439	2.472	0,79%	69,05%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	-941,78%	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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.830	2.060	2.215	(372)	155	385	21,02%	614	38,38%	11.756	18,84%	(9.541)
2	Tabungan	117.228	130.202	125.641	125.395	2.821	(246)	(4.807)	-3,69%	8.167	6,97%	134.200	93,44%	(8.805)
3	Deposito	47.162	44.016	43.928	43.928	1.000	0	(88)	-0,20%	(3.234)	-6,86%	48.088	91,35%	(4.160)
	Total	165.991	176.048	171.629	171.538	3.449	(91)	(4.510)	-2,56%	5.547	3,34%	194.044	88,40%	(22.506)
	CASA	118.829	132.032	127.701	127.610	2.449	(91)	(4.422)	-3,35%	8.781	7,39%	145.956	87,43%	(18.346)
	(%) CASA	71,59%	75,00%	74,41%	74,39%									
	FDR	85,30%	86,53%	88,70%	88,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.694	3.168	2.871		(297)	177	6,56%	(196)	-6,40%	-	0,00%	2.871
2	Giro ISE	515	1.171	1.445	1.129		(316)	(43)	-3,63%	614	119,33%		0,00%	1.129
3	Tabungan ISE	2.552	1.522	1.722	1.742		19	219	14,41%	(811)	-31,76%		0,00%	1.742
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	27.121	200	850	650	403	515	3.573	335	26.076	104,01%	1.045
	KUR	22.685	25.818	26.333	200	850	650	424	515	3.648	335	25.090	104,96%	1.243
	Non KUR	863	788	788	-	-	0	-20	-0	-75	0	986	79,89%	(198)
3	PWG	16.913	27.728	28.354	3.882	3.704	-178	2.179	625	11.441	3.079	28.183	100,61%	171
	Cilem	9.701	17.756	18.118	1.985	1.523	-462	1.766	363	8.417	1.160	18.542	97,72%	(423)
	Gadai	7.212	9.973	10.235	1.897	2.181	284	413	262	3.023	1.919	9.641	106,17%	594
4	CFG	101.109	97.999	96.762	545	137	-408	-1.008	-1.237	-4.347	1.374	113.166	85,50%	(16.403)
	CF 1	13.632	14.406	14.340	-	17	17	-63	-67	707	83	15.076	95,12%	(736)
	Total Griya	12.067	12.150	12.099	-	-	0	0	-51	32	51	12.433	97,31%	(335)
	• Total Non Program	12.067	12.150	12.099	-	-	0	-105	-51	32	51	12.433	97,31%	(335)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.241	-	17	17	-63	-15	675	32	2.642	84,80%	(402)
	CF 2	87.476	83.593	82.423	545	120	-425	-945	-1.170	-5.054	1.290	98.090	84,03%	(15.667)
	Mitraguna & Others	79.108	75.836	74.677	545	70	-475	-1.043	-1.160	-4.432	1.230	88.794	84,10%	(14.118)
	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	152.237	4.627	4.691	64	1.574	-97	10.647	4.788	167.445	90,92%	(15.208)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	1.374	0,81%	0,00%	0,00%	1.374	1.184	1.374			
	KUR	-	-	-	1.280	0,00%	0,00%	4,86%	1.280	1.280	1.280			
	Non KUR	190	-	-	94	21,98%	0,00%	11,89%	94	(96)	94			
3	PWG	-	-	-	1.842	0,00%	0,00%	6,50%	1.842	1.842	1.842			
	Cilem	-	-	-	1.713	0,00%	0,00%	9,45%	1.713	1.713	1.713			
	Gadai	-	-	-	129	0,00%	0,00%	1,26%	129	129	129			
4	CFG	854	1.070	607	5.814	0,84%	0,62%	6,01%	5.208	4.960	4.744			
	CF 1	-	167	84	640	0,00%	0,58%	4,46%	556	640	473			
	Total Griya	-	-	72	441	0,00%	0,59%	3,64%	369	441	441			
	Oto	-	167	12	199	0,00%	0,55%	8,89%	187	199	32			
	CF 2	854	903	522	5.175	0,98%	0,62%	6,28%	4.652	4.320	4.271			
	Mitraguna & Others	854	903	522	5.175	1,08%	0,69%	6,93%	4.652	4.320	4.271			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	9.030	0,74%	0,40%	5,93%	8.424	7.986	7.960	0,73%	87,63%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	189	189	0,32%	0,71%	0,70%	-	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%	0,73%	-	(3)	-			
	Oto	-	-	151	151	0,00%	6,68%	6,73%	-	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%	-4,26%	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.246	4.225	4.931	(485)	707	685	16,14%	(1.131)	-18,65%	15.849	31,11%	(10.918)
2	Tabungan	115.416	124.702	123.768	123.689	(255)	(79)	(1.013)	-0,81%	8.273	7,17%	131.787	93,86%	(8.098)
3	Deposito	39.351	36.019	36.517	36.517	2.718	0	498	1,38%	(2.833)	-7,20%	40.253	90,72%	(3.736)
	Total	160.829	164.968	164.510	165.138	1.978	628	170	0,10%	4.309	2,68%	187.889	87,89%	(22.751)
	CASA	121.478	128.948	127.992	128.620	(740)	628	(328)	-0,25%	7.142	5,88%	147.636	87,12%	(19.015)
	(%) CASA	75,53%	78,17%	77,80%	77,89%									
	FDR	76,61%	89,54%	88,93%	88,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.227	2.389	2.270		(120)	42	1,89%	789	53,24%	-	0,00%	2.270
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%	-	0,00%	9
3	Tabungan ISE	1.438	2.220	2.381	2.261		(120)	41	1,86%	822	57,17%	-	0,00%	2.261
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	9.731	165	-	-165	596	-144	1.397	144	10.429	93,31%	(698)
	KUR	8.171	9.690	9.546	165	-	-165	601	-144	1.375	144	10.164	93,92%	(618)
	Non KUR	163	185	185	-	-	0	-5	0	22	-	265	69,72%	(80)
3	PWG	22.470	32.199	32.002	6.153	4.590	-1.563	2.615	-197	9.532	4.787	33.100	96,68%	(1.098)
	Cilem	8.736	15.068	15.409	1.600	1.003	-596	1.307	341	6.673	663	17.150	89,85%	(1.741)
	Gadai	13.734	17.131	16.593	4.553	3.587	-967	1.308	-538	2.859	4.125	15.950	104,03%	643
4	CFG	92.027	104.352	103.284	2.126	806	-1.320	1.082	-1.068	11.257	1.874	102.386	100,88%	897
	CF 1	36.305	37.324	36.329	321	48	-273	-99	-995	24	1.043	37.544	96,76%	(1.215)
	Total Griya	33.468	33.837	32.860	321	-	-321	0	-977	-608	977	33.783	97,27%	(923)
	• Total Non Program	33.468	31.825	30.853	-	-	0	-207	-972	-2.616	972	33.783	91,33%	(2.930)
	• Program	-	2.013	2.007	321	-	-321	334	-5	2.007	5	0	0,00%	2.007
	Oto	2.837	3.487	3.469	-	48	48	-99	-18	633	66	3.762	92,23%	(292)
	CF 2	55.722	67.027	66.954	1.805	758	-1.047	1.181	-73	11.232	831	64.842	103,26%	2.112
	Mitraguna & Others	47.599	55.917	55.910	1.215	758	-457	248	-7	8.311	765	55.922	99,98%	(12)
	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	146.305	8.444	5.396	-3.048	4.276	-1.410	23.100	6.806	146.289	100,01%	16

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.914	0,00%	0,00%	19,67%	1.914	1.914	1.914			
	KUR	-	-	-	1.784	0,00%	0,00%	18,68%	1.784	1.784	1.784			
	Non KUR	-	-	-	130	0,00%	0,00%	70,46%	130	130	130			
3	PWG	-	190	-	1.244	0,00%	0,00%	3,89%	1.244	1.244	1.054			
	Cilem	-	190	-	916	0,00%	0,00%	5,94%	916	916	726			
	Gadai	-	-	-	328	0,00%	0,00%	1,98%	328	328	328			
4	CFG	1.195	331	325	1.206	1,30%	0,31%	1,17%	881	10	874			
	CF 1	69	158	154	877	0,19%	0,41%	2,41%	723	808	719			
	Total Griya	69	158	154	663	0,21%	0,45%	2,02%	510	595	506			
	Oto	-	-	-	213	0,00%	0,00%	6,15%	213	213	213			
	CF 2	1.127	174	171	329	2,02%	0,25%	0,49%	158	(798)	155			
	Mitraguna & Others	1.127	174	171	329	2,37%	0,31%	0,59%	158	(798)	155			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	4.364	0,97%	0,22%	2,98%	4.039	3.168	3.842	0,48%	84,06%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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%	90,87%	-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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.930	7.387	6.465	(402)	(922)	1.535	31,13%	(264)	-3,93%	17.703	36,52%	(11.237)
2	Tabungan	220.302	241.391	232.139	232.762	12.445	623	(8.629)	-3,57%	12.459	5,66%	238.607	97,55%	(5.845)
3	Deposito	143.210	182.461	193.019	192.978	10.219	(41)	10.517	5,76%	49.768	34,75%	144.229	133,80%	48.750
	Total	370.242	428.782	432.545	432.205	22.262	(339)	3.423	0,80%	61.963	16,74%	400.538	107,91%	31.667
	CASA	227.032	246.321	239.525	239.227	12.043	(299)	(7.094)	-2,88%	12.195	5,37%	256.310	93,34%	(17.083)
	(%) CASA	61,32%	57,45%	55,38%	55,35%									
	FDR	58,19%	61,16%	60,90%	60,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.330	22.090	22.125		35	795	3,73%	1.614	7,87%	-	0,00%	22.125
2	Giro ISE	3.669	3.479	4.235	4.065		(171)	586	16,83%	395	10,77%		0,00%	4.065
3	Tabungan ISE	6.637	8.334	8.338	8.543		205	209	2,51%	1.907	28,73%		0,00%	8.543
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.492	13.454	-	-	0	5.360	-38	13.426	38	7.721	174,26%	5.733
	Linkage	-	9.513	9.513	-	-	-	5.168	0	9.513	-	3.350	283,98%	6.163
	Non-Linkage	28	3.979	3.941	-	-	0	192	-38	3.913	38	4.371	90,17%	(430)
	• Local Champion	28	3.448	3.430	-	-	0	-56	-18	3.402	18	2.087	164,35%	1.343
	• Value Chain	-	531	511	-	-	-	248	-20	511	20	2.284	22,37%	(1.773)
2	MBG	7.817	11.949	11.768	-	-	0	189	-180	3.952	180	11.696	100,62%	72
	KUR	7.418	11.533	11.357	-	-	0	194	-177	3.939	177	11.109	102,23%	248
	Non KUR	399	415	412	-	-	0	-5	-3	13	3	587	70,08%	(176)
3	PWG	19.390	31.817	31.302	4.034	4.892	859	1.712	-515	11.912	5.407	30.449	102,80%	854
	Cilem	9.334	15.975	15.751	1.007	496	-511	83	-225	6.417	720	17.540	89,80%	(1.789)
	Gadai	10.057	15.842	15.552	3.026	4.397	1.370	1.629	-290	5.495	4.687	12.909	120,48%	2.643
4	CFG	188.225	204.991	206.889	4.656	4.000	-656	3.633	1.899	18.664	2.101	200.854	103,00%	6.035
	CF 1	13.467	13.272	13.478	168	600	432	41	205	11	395	15.027	89,69%	(1.549)
	Total Griya	8.915	8.278	8.415	-	200	200	0	137	-500	63	9.298	90,50%	(883)
	• Total Non Program	8.915	8.278	8.415	-	200	200	96	137	-500	63	9.298	90,50%	(883)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.995	5.063	168	400	232	41	68	512	332	5.729	88,37%	(667)
	CF 2	174.758	191.718	193.412	4.488	3.400	-1.088	3.592	1.693	18.653	1.706	185.827	104,08%	7.585
	Mitraguna & Others	169.164	185.974	187.702	4.488	3.400	-1.088	3.637	1.728	18.538	1.671	179.265	104,71%	8.437
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	263.414	8.690	8.892	203	10.894	1.165	47.954	7.727	250.720	105,06%	12.695

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	-	245	2,32%	0,00%	2,08%	245	64	245			
	KUR	181	-	-	168	2,44%	0,00%	1,48%	168	(13)	168			
	Non KUR	-	-	-	77	0,00%	0,00%	18,65%	77	77	77			
3	PWG	-	11	-	1.242	0,00%	0,00%	3,97%	1.242	1.242	1.231			
	Cilem	-	11	-	1.063	0,00%	0,00%	6,75%	1.063	1.063	1.052			
	Gadai	-	-	-	179	0,00%	0,00%	1,15%	179	179	179			
4	CFG	461	92	366	455	0,24%	0,18%	0,22%	89	(6)	362			
	CF 1	356	-	255	455	2,64%	1,92%	3,37%	199	99	455			
	Total Griya	-	-	-	320	0,00%	0,00%	3,80%	320	320	320			
	Oto	356	-	255	135	7,82%	5,11%	2,66%	(121)	(221)	135			
	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	1.942	0,30%	0,14%	0,74%	1.576	1.300	1.839	0,10%	85,90%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	5.561	5.364	5.339	2.814	(25)	(221)	-3,98%	5.194	3570,87%	3.473	153,72%	1.866
2	Tabungan	93.148	111.895	117.510	117.374	13.708	(135)	5.479	4,90%	24.227	26,01%	104.732	112,07%	12.642
3	Deposito	25.397	122.242	121.863	121.833	975	(30)	(408)	-0,33%	96.436	379,72%	26.027	468,10%	95.806
	Total	118.690	239.698	244.737	244.547	17.496	(190)	4.849	2,02%	125.857	106,04%	134.233	182,18%	110.314
	CASA	93.293	117.456	122.874	122.714	16.521	(160)	5.258	4,48%	29.421	31,54%	108.206	113,41%	14.508
	(%) CASA	78,60%	49,00%	50,21%	50,18%									
	FDR	96,89%	57,07%	55,72%	55,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.599	1.954	1.885		(69)	286	17,90%	1.068	130,64%	-	0,00%	1.885
2	Giro ISE	33	50	60	60		0	10	19,91%	26	79,70%		0,00%	60
3	Tabungan ISE	784	1.549	1.895	1.826		(69)	276	17,84%	1.041	132,80%		0,00%	1.826
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.661	34.998	1.000	1.030	30	816	337	5.228	693	33.047	105,90%	1.951
	KUR	28.200	32.727	32.996	900	930	30	817	269	4.796	661	31.318	105,36%	1.679
	Non KUR	1.570	1.933	2.001	100	100	0	-1	68	432	32	1.729	115,75%	272
3	PWG	4.527	9.921	9.957	1.100	420	-679	920	37	5.431	383	10.025	99,32%	(68)
	Cilem	4.527	9.921	9.957	1.100	420	-679	920	37	5.431	383	10.026	99,32%	(68)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	92.213	91.408	1.502	1.178	-324	1.212	-805	10.708	1.982	91.931	99,43%	(523)
	CF 1	1.386	7.374	7.527	22	198	176	102	152	6.141	45	2.734	275,30%	4.793
	Total Griya	404	3.761	3.754	-	-	0	0	-7	3.350	7	747	502,60%	3.007
	• Total Non Program	404	3.761	3.754	-	-	0	-10	-7	3.350	7	747	502,60%	3.007
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	3.613	3.773	22	198	176	102	160	2.791	38	1.987	189,87%	1.786
	CF 2	79.315	84.838	83.881	1.480	980	-500	1.110	-957	4.567	1.937	89.197	94,04%	(5.316)
	Mitraguna & Others	60.800	65.421	64.563	1.375	980	-395	919	-858	3.763	1.838	69.819	92,47%	(5.255)
	Pensiun	18.515	19.417	19.318	105	-	-105	191	-99	803	99	19.378	99,69%	(60)
	Total Pembiayaan	114.997	136.794	136.364	3.601	2.628	-973	2.948	-430	21.366	3.058	135.003	101,01%	1.361

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	62	103	4.030	0,72%	0,30%	11,52%	3.927	3.816	3.968			
	KUR	129	62	103	3.837	0,46%	0,31%	11,63%	3.734	3.708	3.775			
	Non KUR	85	-	-	193	5,40%	0,00%	9,64%	193	108	193			
3	PWG	-	-	-	600	0,00%	0,00%	6,03%	600	600	600			
	Cilem	-	-	-	600	0,00%	0,00%	6,03%	600	600	600			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	1.269	0,00%	1,24%	1,39%	130	1.266	(116)			
	CF 1	-	176	177	176	0,00%	2,40%	2,34%	(0)	176	(0)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	176	177	176	0,00%	4,89%	4,68%	(0)	176	(0)			
	CF 2	3	1.209	962	1.093	0,00%	1,13%	1,30%	130	1.089	(116)			
	Mitraguna & Others	3	995	962	994	0,01%	1,47%	1,54%	32	991	(1)			
	Pensiun	-	214	-	99	0,00%	0,00%	0,51%	99	99	(116)			
	Total Pembiayaan	217	1.448	1.242	5.900	0,19%	0,91%	4,33%	4.658	5.683	4.452	0,06%	98,62%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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%	3,01%	(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%	3,26%	(3)	229	(323)			
	Mitraguna & Others	2.503	3.055	2.521	2.518	4,12%	3,85%	3,90%	(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%	2,03%	(116)	47	(539)	0,10%	94,93%	-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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.484	1.517	1.380	(284)	(136)	(103)	-6,96%	(2.075)	-60,06%	13.786	10,01%	(12.406)
2	Tabungan	145.385	149.015	149.980	149.768	(362)	(213)	753	0,51%	4.382	3,01%	162.538	92,14%	(12.771)
3	Deposito	14.811	12.747	12.528	12.528	(1.053)	0	(219)	-1,72%	(2.283)	-15,42%	15.750	79,54%	(3.222)
	Total	163.652	163.245	164.025	163.676	(1.699)	(349)	431	0,26%	23	0,01%	192.074	85,21%	(28.399)
	CASA	148.841	150.498	151.497	151.148	(646)	(349)	650	0,43%	2.307	1,55%	176.325	85,72%	(25.177)
	(%) CASA	90,95%	92,19%	92,36%	92,35%									
	FDR	119,93%	128,60%	128,42%	128,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	1.275	2.361	2.377		16	1.102	86,39%	(157)	-6,18%	-	0,00%	2.377
2	Giro ISE	1.520	463	383	402		19	(61)	-13,16%	(1.118)	-73,56%	-	0,00%	402
3	Tabungan ISE	1.014	813	1.978	1.975		(3)	1.163	143,06%	961	94,77%	-	0,00%	1.975
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	36.488	365	1.290	925	-493	500	563	790	39.386	92,64%	(2.898)
	KUR	33.748	33.326	33.320	365	690	325	-401	-6	-428	696	37.041	89,95%	(3.722)
	Non KUR	2.176	2.662	3.168	-	600	600	-92	506	992	94	2.344	135,13%	824
3	PWG	12.551	23.009	24.013	3.875	3.385	-491	2.223	1.005	11.463	2.380	23.142	103,76%	871
	Cilem	6.245	12.408	13.176	1.207	1.425	218	1.236	768	6.930	657	14.633	90,04%	(1.458)
	Gadai	6.305	10.601	10.838	2.669	1.960	-709	986	237	4.533	1.723	8.509	127,37%	2.329
4	CFG	143.228	146.680	145.882	2.762	1.269	-1.493	1.760	-798	2.654	2.067	158.096	92,27%	(12.215)
	CF 1	29.589	26.763	26.782	-	129	129	-142	20	-2.806	109	33.909	78,98%	(7.126)
	Total Griya	26.165	23.885	23.798	-	-	0	0	-87	-2.367	87	29.414	80,91%	(5.616)
	• Total Non Program	3.355	2.494	2.470	-	-	0	-130	-24	-885	24	4.153	59,47%	(1.683)
	• Program	22.810	21.391	21.328	-	-	0	-157	-63	-1.482	63	25.261	84,43%	(3.933)
	Oto	3.424	2.878	2.985	-	129	129	-142	107	-439	22	4.494	66,41%	(1.510)
	CF 2	113.639	119.917	119.099	2.762	1.140	-1.622	1.903	-818	5.461	1.958	124.188	95,90%	(5.088)
	Mitraguna & Others	94.023	97.153	96.403	2.664	1.042	-1.622	1.342	-749	2.380	1.791	103.649	93,01%	(7.246)
	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	210.640	7.002	5.944	-1.059	3.457	707	14.370	5.237	225.192	93,54%	(14.553)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	120	96	2.360	1,77%	0,27%	6,47%	2.264	1.725	2.240			
	KUR	580	120	96	2.269	1,72%	0,29%	6,81%	2.173	1.690	2.149			
	Non KUR	55	-	-	90	2,54%	0,00%	2,86%	90	35	90			
3	PWG	-	19	-	1.303	0,00%	0,00%	5,43%	1.303	1.303	1.284			
	Cilem	-	19	-	980	0,00%	0,00%	7,44%	980	980	961			
	Gadai	-	-	-	323	0,00%	0,00%	2,98%	323	323	323			
4	CFG	3.895	4.292	4.268	5.693	2,72%	2,91%	3,90%	1.425	1.798	1.402			
	CF 1	3.671	3.594	3.535	4.930	12,41%	13,21%	18,41%	1.395	1.259	1.336			
	Total Griya	3.671	3.594	3.535	4.481	14,03%	14,80%	18,83%	946	810	887			
	Oto	-	-	-	449	0,00%	0,00%	15,05%	449	449	449			
	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%	0,79%	30	539	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	9.356	2,31%	2,08%	4,44%	4.992	4.826	4.925	3,70%	16,79%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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%	0,56%	(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%	1,77%	(0)	(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	3.302	2,51%	2,33%	2,26%	(117)	(288)	(30)			
	CF 1	3.133	3.006	3.178	3.061	10,59%	11,88%	11,43%	(117)	(72)	55			
	Total Griya	3.118	3.006	3.178	3.061	11,91%	13,31%	12,86%	(117)	(56)	55			
	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	7.644	4,11%	3,70%	3,63%	(118)	(422)	(42)	3,66%	-0,85%	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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	877	737	751	(286)	14	(126)	-14,32%	211	39,08%	11.509	6,53%	(10.757)
2	Tabungan	125.992	133.743	127.398	127.496	8.423	98	(6.247)	-4,67%	1.505	1,19%	144.175	88,43%	(16.679)
3	Deposito	49.100	47.338	48.823	48.973	(999)	150	1.635	3,45%	(127)	-0,26%	50.092	97,77%	(1.119)
	Total	175.632	181.958	176.959	177.220	7.137	262	(4.737)	-2,60%	1.589	0,90%	205.775	86,12%	(28.555)
	CASA	126.532	134.620	128.136	128.247	8.137	112	(6.372)	-4,73%	1.716	1,36%	155.683	82,38%	(27.436)
	(%) CASA	72,04%	73,98%	72,41%	72,37%									
	FDR	182,36%	176,70%	180,94%	180,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.933	2.097	2.179		82	246	12,72%	927	74,02%	-	0,00%	2.179
2	Giro ISE	222	156	462	337		(125)	181	115,51%	115	52,03%		0,00%	337
3	Tabungan ISE	1.030	1.777	1.635	1.842		207	65	3,67%	811	78,75%		0,00%	1.842
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.471	-	-	0	-303	-246	-207	246	17.461	82,88%	(2.990)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.471	-	-	0	-303	-246	-207	246	16.249	89,06%	(1.778)
	• Local Champion	14.678	14.717	14.471	-	-	0	-303	-246	-207	246	15.423	93,83%	(952)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	32.983	900	125	-775	83	-650	-1.290	775	37.703	87,48%	(4.720)
	KUR	31.590	30.977	30.366	900	125	-775	212	-611	-1.224	736	34.853	87,13%	(4.487)
	Non KUR	2.684	2.657	2.617	-	-	0	-129	-40	-66	40	2.850	91,83%	(233)
3	PWG	22.430	33.044	34.070	6.293	5.262	-1.031	1.043	1.026	11.640	4.237	33.428	101,92%	642
	Cilem	9.274	14.399	14.943	1.113	983	-130	573	544	5.669	439	17.679	84,52%	(2.736)
	Gadai	13.156	18.645	19.127	5.180	4.279	-901	470	482	5.971	3.797	15.749	121,45%	3.378
4	CFG	248.904	240.116	238.669	1.060	656	-404	-647	-1.447	-10.235	2.104	269.335	88,61%	(30.666)
	CF 1	66.307	62.537	62.288	34	149	-79	-79	-249	-4.019	398	74.339	83,79%	(12.051)
	Total Griya	63.771	58.691	58.364	-	-	0	0	-327	-5.407	327	70.590	82,68%	(12.226)
	• Total Non Program	13.172	11.853	11.788	-	-	0	-294	-65	-1.384	65	14.554	80,99%	(2.766)
	• Program	50.599	46.838	46.576	-	-	0	-447	-262	-4.023	262	56.036	83,12%	(9.460)
	Oto	2.536	3.847	3.924	34	149	115	-79	78	1.388	72	3.749	104,67%	175
	CF 2	182.596	177.579	176.380	1.026	507	-519	-569	-1.198	-6.216	1.705	194.996	90,45%	(18.615)
	Mitraguna & Others	145.742	143.862	142.782	694	355	-339	-785	-1.080	-2.960	1.435	157.055	90,91%	(14.273)
	Pensiun	36.854	33.716	33.598	332	152	-180	217	-118	-3.256	270	37.940	88,55%	(4.342)
	Total Pembiayaan	320.285	321.511	320.193	8.253	6.044	-2.209	176	-1.318	-93	7.362	357.926	89,46%	(37.734)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.535	0,00%	0,00%	10,61%	1.535	1.535	1.535			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.535	0,00%	0,00%	10,61%	1.535	1.535	1.535			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	422	531	3.494	0,46%	1,58%	10,59%	2.963	3.336	3.072			
	KUR	138	422	436	2.950	0,44%	1,41%	9,72%	2.514	2.812	2.528			
	Non KUR	20	-	95	544	0,75%	3,57%	20,78%	449	524	544			
3	PWG	-	95	-	1.542	0,00%	0,00%	4,53%	1.542	1.542	1.447			
	Cilem	-	95	-	768	0,00%	0,00%	5,14%	768	768	673			
	Gadai	-	-	-	774	0,00%	0,00%	4,05%	774	774	774			
4	CFG	7.829	8.139	9.486	17.482	3,15%	3,95%	7,32%	7.996	9.653	9.343			
	CF 1	6.309	7.247	7.631	11.435	9,51%	12,20%	18,36%	3.803	5.126	4.188			
	Total Griya	6.204	7.247	7.631	11.058	9,73%	13,00%	18,95%	3.427	4.854	3.811			
	Oto	105	-	-	377	4,15%	0,00%	9,60%	377	271	377			
	CF 2	1.520	892	1.854	6.047	0,83%	1,04%	3,43%	4.193	4.527	5.156			
	Mitraguna & Others	1.215	744	1.065	5.032	0,83%	0,74%	3,52%	3.968	3.817	4.288			
	Pensiun	305	148	790	1.015	0,83%	2,34%	3,02%	225	710	867			
	Total Pembiayaan	7.988	8.655	10.017	24.053	2,49%	3,12%	7,51%	14.036	16.065	15.398	0,61%	91,83%	-6,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,79%	1,82%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,82%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	287	0,50%	0,72%	0,87%	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	6.826	2,65%	2,54%	2,86%	719	228	690			
	CF 1	4.154	5.047	5.019	5.765	6,26%	8,03%	9,25%	745	1.611	717			
	Total Griya	4.071	4.965	4.937	5.682	6,38%	8,41%	9,74%	745	1.611	717			
	Oto	82	82	82	82	3,25%	2,14%	2,10%	-	-	-			
	CF 2	2.444	1.089	1.088	1.062	1,34%	0,61%	0,60%	(26)	(1.382)	(28)			
	Mitraguna & Others	1.967	1.089	1.088	1.062	1,35%	0,76%	0,74%	(26)	(905)	(28)			
	Pensiun	477	-	-	-	0,15%	0,00%	0,00%	-	(477)	-			
	Total Pembiayaan	7.031	6.731	6.611	7.376	2,20%	2,06%	2,30%	764	345	644	0,30%	86,88%	-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