

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	1.111.061	1.431.423	1.421.956	1.418.036	74.764	(3.920)	(13.387)	-0,94%	306.975	27,63%	1.322.054	107,26%	95.982
2	Tabungan	4.778.169	5.005.887	4.946.164	4.934.736	85.418	(11.428)	(71.151)	-1,42%	156.567	3,28%	5.099.763	96,76%	(165.027)
3	Deposito	1.667.902	1.728.824	1.748.598	1.751.051	405	2.453	22.227	1,29%	83.149	4,99%	1.686.464	103,83%	64.587
Total		7.557.133	8.166.133	8.116.718	8.103.823	160.587	(12.896)	(62.310)	-0,76%	546.690	7,23%	8.108.281	99,95%	(4.458)
CASA		5.889.231	6.437.309	6.368.120	6.352.772	160.182	(15.348)	(84.538)	-1,31%	463.541	7,87%	6.421.817	98,92%	(69.045)
(% CASA		77,93%	78,83%	78,46%	78,39%									
FDR		79,28%	79,49%	80,16%	80,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	362.100	362.464	-	364	3.991	1,11%	58.087	19,08%	385.505	94,02%	(23.041)
2	Giro ISE	93.275	92.040	102.826	103.379	-	553	11.339	12,32%	10.104	10,83%	142.601	72,50%	(39.222)
3	Tabungan ISE	174.173	212.269	205.236	205.060	-	(176)	(7.208)	-3,40%	30.887	17,73%	185.227	110,71%	19.833
4	Deposito ISE	36.929	54.165	54.039	54.025	-	(14)	(140)	-0,26%	17.096	46,29%	57.677	93,67%	(3.652)
5	CIF ISE	3.133	3.575	3.630	3.630	-	0	55	1,54%	497	15,86%		0,00%	3.630

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	808.221	-	1.350	1.350	-4.795	-8.444	-16.386	9.794	878.745	91,97%	(70.524)
	Linkage	583.855	553.306	553.306	-	-	-	-5.029	0	-30.549	-	607.246	91,12%	(53.940)
	Non-Linkage	240.753	263.359	254.915	-	1.350	1.350	234	-8.444	14.163	9.794	271.499	93,89%	(16.584)
	• Local Champion	177.655	195.105	186.740	-	-	0	1.257	-8.365	9.086	8.365	186.855	99,94%	(113)
	• Value Chain	63.098	68.253	68.175	-	1.350	1.350	-1.023	-79	5.077	1.429	84.646	80,54%	(16.471)
2	MBG	1.025.144	1.045.933	1.043.445	16.367	13.466	-2.901	2.841	-2.488	18.301	15.954	1.115.685	93,53%	(72.240)
	KUR	965.396	986.476	984.479	15.116	13.301	-1.815	2.859	-1.996	19.083	15.297	1.051.405	93,63%	(66.925)
	Non KUR	59.748	59.457	58.965	1.251	165	-1.086	-18	-492	-783	657	64.280	91,73%	(5.315)
3	PWG	255.819	477.283	506.120	55.584	70.975	15.391	46.636	28.838	250.301	42.137	525.365	96,34%	(19.244)
	Cilem	149.863	330.427	352.602	27.296	30.479	3.183	38.110	22.176	202.739	8.304	365.836	96,38%	(13.234)
	Gadai	105.956	146.856	153.518	28.288	40.495	12.207	8.526	6.662	47.563	33.833	159.528	96,23%	(6.010)
4	CFG	3.885.901	4.151.068	4.148.678	51.173	47.648	-3.525	38.714	-2.390	262.777	50.038	4.283.662	96,85%	(134.983)
	CF 1	838.535	895.893	896.671	6.855	9.703	2.848	1.926	778	58.136	8.925	905.413	99,03%	(8.742)
	Total Griya	595.912	602.650	602.009	1.963	4.024	2.062	0	259	6.997	3.765	629.412	95,79%	(26.503)
	• Total Non Program	435.065	452.121	452.664	1.804	3.706	1.902	-4.251	543	17.599	3.163	449.863	100,62%	2.801
	• Program	160.848	150.530	150.245	159	318	160	-1.380	-284	-10.602	603	179.549	83,68%	(29.304)
	Oto	242.622	293.243	293.762	4.893	5.679	786	1.926	519	51.140	5.160	276.000	106,44%	17.762
	CF 2	3.047.367	3.255.175	3.252.007	44.318	37.946	-6.372	36.788	-3.168	204.640	41.113	3.378.249	96,26%	(126.242)
	Mitraguna & Others	2.497.673	2.696.677	2.696.802	40.130	35.265	-4.865	33.940	125	199.129	35.139	2.799.668	96,33%	(102.866)
	Pensium	549.694	558.498	555.205	4.188	2.681	-1.507	2.848	-3.293	5.511	5.974	578.581	95,96%	(23.376)
Total Pembiayaan		5.991.472	6.490.949	6.506.465	123.124	133.439	10.315	83.397	15.516	514.993	117.922	6.803.457	95,63%	(296.992)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	2.080	0,16%	0,03%	0,26%	1.829	789	1.645			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	2.080	0,54%	0,10%	0,82%	1.829	789	1.645			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	55.228	1,12%	2,05%	5,29%	33.782	43.752	33.782			
	KUR	9.838	17.677	17.677	48.107	1,02%	1,79%	4,89%	30.430	38.270	30.430			
	Non KUR	1.638	3.769	3.769	7.121	2,74%	6,34%	12,08%	3.351	5.483	3.351			
3	PWG	124	155	155	10.174	0,05%	0,03%	2,01%	10.019	10.050	10.019			
	Cilem	118	-	-	7.034	0,08%	0,00%	1,99%	7.034	6.916	7.034			
	Gadai	7	155	155	3.140	0,01%	0,11%	2,05%	2.985	3.134	2.985			
4	CFG	59.411	64.056	71.220	132.556	1,53%	1,72%	3,20%	61.337	73.145	68.500			
	CF 1	35.165	40.591	42.144	62.479	4,19%	4,70%	6,97%	20.334	27.314	21.888			
	Total Griya	29.490	29.495	31.633	36.969	4,95%	5,25%	6,13%	5.336	7.479	7.474			
	Oto	5.675	11.095	10.511	25.510	2,34%	3,58%	8,68%	14.999	19.835	14.414			
	CF 2	24.246	23.465	29.076	70.078	0,80%	0,89%	2,15%	41.002	45.831	46.612			
	Mitraguna & Others	22.605	22.227	26.760	55.943	0,91%	0,99%	2,07%	29.183	33.338	33.717			
	Pensium	1.642	1.239	2.316	14.135	0,30%	0,41%	2,55%	11.819	12.493	12.896			
Total Pembiayaan		72.302	86.092	93.072	200.038	1,21%	1,43%	3,07%	106.966	127.736	113.946	1,24%	59,61%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	372	0,21%	0,14%	0,05%	(750)	(1.350)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	372	0,72%	0,43%	0,15%	(750)	(1.350)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	22.209	1,84%	2,08%	2,13%	460	3.332	487			
	KUR	14.751	17.344	16.970	17.454	1,53%	1,72%	1,77%	483	2.703	110			
	Non KUR	4.126	4.378	4.778	4.755	6,91%	8,04%	8,06%	(23)	629	377			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	74.420	72.384	73.167	1,31%	1,74%	1,76%	782	22.454	(1.253)			
	CF 1	15.203	26.703	26.269	26.791	1,81%	2,93%	2,99%	522	11.588	88			
	Total Griya	12.941	23.250	22.853	23.208	2,17%	3,79%	3,85%	355	10.266	(43)			
	Oto	2.262	3.453	3.416	3.584	0,93%	1,16%	1,22%	167	1.322	130			
	CF 2	35.510	47.717	46.115	46.376	1,17%	1,42%	1,43%	260	10.866	(1.341)			
	Mitraguna & Others	25.071	43.487	43.079	43.340	1,00%	1,60%	1,61%	262	18.269	(147)			
	Pensium	10.439	4.229	3.036	3.035	0,17%	0,05%	0,55%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	95.754	1,19%	1,47%	1,47%	492	24.443	(767)	1,16%	21,04%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	8.977	15.566	15.223	15.179	1.008	(44)	(387)	-2,48%	6.202	69,09%	18.157	83,60%	(2.978)
2	Tabungan	318.561	336.067	325.927	313.854	17.430	(12.073)	(22.213)	-6,61%	(4.707)	-1,48%	335.461	93,56%	(21.607)
3	Deposito	104.995	105.558	105.718	107.272	(2.024)	1.554	1.715	1,62%	2.278	2,17%	105.512	101,67%	1.761
	Total	432.533	457.190	446.869	436.306	16.413	(10.563)	(20.884)	-4,57%	3.773	0,87%	459.130	95,03%	(22.824)
	CASA	327.538	351.633	341.151	329.034	18.437	(12.117)	(22.599)	-6,43%	1.496	0,46%	353.618	93,05%	(24.584)
	(%) CASA	75,73%	76,91%	76,34%	75,41%									
	FDR	79,97%	80,67%	82,56%	84,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.094	13.802	13.705		(97)	(389)	-2,76%	3.399	32,98%	-	0,00%	13.705
2	Giro ISE	2.678	1.984	2.005	2.005		0	22	1,09%	(673)	-25,11%	-	0,00%	2.005
3	Tabungan ISE	7.628	9.110	8.797	8.700		(97)	(411)	-4,51%	1.071	14,05%	-	0,00%	8.700
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	171	171	171		0	0	0,00%	5	3,01%	-	0,00%	171

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.056	19.056	-	-	0	-394	0	-4.120	(0)	28.677	66,45%	(9.622)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	19.056	-	-	0	-394	0	-4.120	(0)	26.228	72,65%	(7.172)
	• Local Champion	13.476	10.978	10.978	-	-	0	-593	0	-2.498	(0)	14.439	76,03%	(3.461)
	• Value Chain	9.700	8.078	8.078	-	-	-	199	0	-1.622	-	11.789	68,52%	(3.711)
2	MBG	32.111	34.194	33.890	490	200	-290	382	-304	1.779	504	36.071	93,95%	(2.181)
	KUR	29.277	31.557	31.316	490	200	-290	524	-241	2.039	441	33.152	94,46%	(1.835)
	Non KUR	2.834	2.637	2.574	-	-	0	-141	-64	-261	64	2.919	88,16%	(346)
3	PWG	33.786	45.293	46.651	4.138	5.202	1.064	1.334	1.359	12.866	3.844	39.347	118,56%	7.304
	Cilem	19.457	29.599	30.337	2.090	1.585	-506	1.872	738	10.880	847	21.759	139,42%	8.578
	Gadai	14.329	15.694	16.314	2.048	3.618	1.570	-539	620	1.985	2.997	17.588	92,76%	(1.274)
4	CFG	256.811	270.254	269.341	5.847	5.014	-833	1.736	-912	12.530	5.926	268.964	100,14%	378
	CF 1	12.729	15.585	15.471	-	78	78	82	-113	2.743	191	14.185	109,07%	1.287
	Total Griya	2.031	4.143	4.139	-	-	0	0	-4	2.108	4	2.408	171,89%	1.731
	• Total Non Program	2.031	4.143	4.139	-	-	0	351	-4	2.108	4	2.408	171,89%	1.731
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	11.442	11.332	-	78	78	82	-110	635	187	11.776	96,23%	(444)
	CF 2	244.083	254.669	253.870	5.847	4.936	-911	1.654	-799	9.787	5.735	254.779	99,64%	(909)
	Mitraguna & Others	223.458	231.889	231.458	5.597	4.936	-661	1.485	-431	8.000	5.367	233.221	99,24%	(1.763)
	Pensiun	20.624	22.779	22.412	250	-	-250	170	-368	1.787	368	21.558	103,96%	854
	Total Pembiayaan	345.884	368.797	368.938	10.475	10.416	-59	3.059	142	23.054	10.274	373.059	98,90%	(4.121)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	20	20	0,00%	0,11%	0,11%	-	20	20			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	20	20	0,00%	0,11%	0,11%	-	20	20			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	1.926	940	1.428	0,71%	2,75%	4,21%	488	1.198	(498)			
	KUR	230	1.553	858	919	0,78%	2,72%	2,93%	61	689	(634)			
	Non KUR	-	373	82	509	0,00%	3,10%	19,78%	427	509	136			
3	PWG	-	-	-	729	0,00%	0,00%	1,56%	729	729	729			
	Cilem	-	-	-	544	0,00%	0,00%	1,79%	544	544	544			
	Gadai	-	-	-	185	0,00%	0,00%	1,13%	185	185	185			
4	CFG	1.832	1.586	1.119	2.551	0,71%	0,41%	0,95%	1.432	719	965			
	CF 1	169	630	580	666	1,33%	3,72%	4,31%	86	497	36			
	Total Griya	33	-	19	19	1,62%	0,46%	0,46%	-	(14)	19			
	Oto	136	630	561	647	1,28%	4,90%	5,71%	86	511	17			
	CF 2	1.662	956	539	1.885	0,68%	0,21%	0,74%	1.346	222	929			
	Mitraguna & Others	1.662	956	539	1.392	0,74%	0,23%	0,60%	854	(270)	436			
	Pensiun	-	-	-	492	0,00%	0,00%	2,20%	492	492	492			
	Total Pembiayaan	2.061	3.512	2.078	4.728	0,60%	0,56%	1,28%	2.649	2.666	1.215	0,41%	67,85%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	73	104	98	165	0,23%	0,29%	0,49%	67	93	62			
	KUR	73	104	98	165	0,25%	0,31%	0,53%	67	93	62			
	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	868	3.032	3.527	3.726	0,34%	1,31%	1,38%	199	2.858	694			
	CF 1	-	132	132	337	0,00%	0,85%	2,18%	205	337	205			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	337	0,00%	1,15%	2,97%	205	337	205			
	CF 2	868	2.900	3.395	3.389	0,36%	1,33%	1,34%	(6)	2.521	489			
	Mitraguna & Others	868	2.900	3.395	3.389	0,39%	1,46%	1,46%	(6)	2.521	489			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.136	3.625	3.891	0,27%	0,98%	1,05%	266	2.950	755	0,42%	60,16%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	432.156	432.533	457.190	25.034	
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,58	3,82	3,81	(0,00)	0,24
CIF Payroll	1.493	1.658	1.761	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	1.486	2.405	2.524	2.549	83	26	145	6,02%	1.063	71,55%	6.342	40,20%	(3.793)
2	Tabungan	231.208	244.208	234.629	235.749	7.464	1.120	(8.459)	-3,46%	4.540	1,96%	245.466	96,04%	(9.717)
3	Deposito	90.995	80.405	80.019	78.599	(1.951)	(1.420)	(1.805)	-2,25%	(12.395)	-13,62%	91.598	85,81%	(12.999)
	Total	323.689	327.017	317.171	316.897	5.597	(274)	(10.120)	-3,09%	(6.792)	-2,10%	343.406	92,28%	(26.508)
	CASA	232.695	246.613	237.152	238.298	7.547	1.146	(8.315)	-3,37%	5.604	2,41%	251.808	94,63%	(13.510)
	(%) CASA	71,89%	75,41%	74,77%	75,20%									
	FDR	38,52%	40,38%	42,01%	42,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.789	8.983	9.044		62	255	2,90%	1.283	16,52%	-	0,00%	9.044
2	Giro ISE	590	587	617	636		20	49	8,28%	46	7,72%	-	0,00%	636
3	Tabungan ISE	7.171	8.202	8.366	8.408		42	206	2,52%	1.237	17,25%	-	0,00%	8.408
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	30.140	29.698	-	-	0	-1.327	-442	-6.667	442	41.558	71,46%	(11.859)
	KUR	33.975	27.638	27.221	-	-	0	-1.165	-417	-6.754	417	38.976	69,84%	(11.755)
	Non KUR	2.390	2.502	2.477	-	-	0	-162	-25	87	25	2.582	95,94%	(105)
3	PWG	10.065	18.819	18.790	2.189	1.819	-370	2.189	-28	8.725	1.848	22.938	81,92%	(4.148)
	Cilem	6.212	12.768	13.178	892	702	-190	1.697	410	6.966	292	14.687	89,72%	(1.510)
	Gadai	3.854	6.051	5.612	1.297	1.117	-180	492	-438	1.759	1.555	8.251	68,02%	(2.639)
4	CFG	78.172	83.086	84.758	1.416	2.683	1.267	1.356	1.672	6.586	1.011	91.537	92,55%	(6.779)
	CF 1	15.674	20.115	20.841	836	1.041	205	532	726	5.167	315	17.275	120,64%	3.566
	Total Griya	3.604	3.680	3.973	-	300	300	0	293	369	7	4.018	98,87%	(45)
	• Total Non Program	3.604	3.680	3.973	-	300	300	135	293	369	7	4.018	98,87%	(45)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	16.435	16.868	836	741	-95	532	434	4.798	308	13.257	127,24%	3.611
	CF 2	62.498	62.971	63.917	580	1.642	1.062	824	946	1.419	696	74.261	86,07%	(10.345)
	Mitraguna & Others	54.964	55.505	56.252	390	1.370	980	747	747	1.288	623	65.701	85,62%	(9.449)
	Pensiun	7.534	7.466	7.665	190	272	82	77	199	131	73	8.561	89,53%	(896)
	Total Pembiayaan	124.679	132.044	133.246	3.605	4.502	897	2.219	1.202	8.567	3.300	156.109	85,35%	(22.863)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.146	2.277	3.688	2,92%	7,56%	12,42%	1.411	2.625	1.542			
	KUR	1.062	2.016	2.074	3.376	3,13%	7,50%	12,40%	1.302	2.314	1.360			
	Non KUR	-	129	203	312	0,00%	8,12%	12,59%	109	312	182			
3	PWG	-	-	-	1.027	0,00%	0,00%	5,47%	1.027	1.027	1.027			
	Cilem	-	-	-	710	0,00%	0,00%	5,39%	710	710	710			
	Gadai	-	-	-	317	0,00%	0,00%	5,64%	317	317	317			
4	CFG	113	1.221	586	2.056	0,14%	0,71%	2,43%	1.470	1.943	834			
	CF 1	113	355	304	896	0,72%	1,51%	4,30%	592	784	541			
	Total Griya	-	38	50	50	0,00%	1,37%	1,27%	-	50	12			
	Oto	113	317	254	846	0,93%	1,54%	5,02%	592	734	529			
	CF 2	-	866	282	1.160	0,00%	0,45%	1,81%	878	1.160	293			
	Mitraguna & Others	-	866	282	1.160	0,00%	0,51%	2,06%	878	1.160	293			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	3.367	2.863	6.771	1,00%	2,17%	5,08%	3.907	5.520	3.404	2,68%	47,30%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	846	850	886	879	2,33%	2,94%	2,96%	(7)	33	29			
	KUR	846	850	886	879	2,49%	3,21%	3,23%	(7)	33	29			
	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	588	262	411	373	0,75%	0,49%	0,44%	(37)	(214)	111			
	CF 1	-	22	17	17	0,00%	0,09%	0,08%	-	17	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	17	17	0,00%	0,10%	0,10%	-	17	(5)			
	CF 2	588	240	393	356	0,94%	0,62%	0,56%	(37)	(232)	116			
	Mitraguna & Others	588	140	293	256	1,07%	0,53%	0,45%	(37)	(332)	116			
	Pensiun	-	101	101	101	0,00%	0,08%	1,31%	-	101	-			
	Total Pembiayaan	1.434	1.112	1.297	1.253	1,15%	0,98%	0,94%	(44)	(181)	140	2,90%	-208,06%	2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,63	3,64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	23.891	25.010	25.854	26.116	3.860	262	1.106	4,42%	2.225	9,31%	31.787	82,16%	(5.671)
2	Tabungan	197.564	209.818	208.872	208.426	1.029	(445)	(1.391)	-0,66%	10.862	5,50%	209.165	99,65%	(739)
3	Deposito	16.291	19.666	19.346	19.246	4.562	(100)	(420)	-2,14%	2.955	18,14%	16.876	114,04%	2.370
	Total	237.746	254.494	254.071	253.788	9.451	(283)	(706)	-0,28%	16.042	6,75%	257.828	98,43%	(4.040)
	CASA	221.455	234.828	234.725	234.542	4.889	(183)	(286)	-0,12%	13.087	5,91%	240.952	97,34%	(6.410)
	(%) CASA	93,15%	92,27%	92,39%	92,42%									
	FDR	68,74%	65,61%	66,19%	66,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	41.818	40.084	39.523		(561)	(2.294)	-5,49%	8.710	28,27%	-	0,00%	39.523
2	Giro ISE	20.367	23.390	24.374	24.382		9	992	4,24%	4.015	19,71%	-	0,00%	24.382
3	Tabungan ISE	10.446	18.427	15.711	15.141		(570)	(3.286)	-17,83%	4.695	44,94%	-	0,00%	15.141
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	195	217	218	218		0	1	0,46%	23	11,79%	-	0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	863	863	-	-	0	-13	0	-113	-	975	88,46%	(113)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	863	863	-	-	0	-13	0	-113	-	975	88,46%	(113)
	• Local Champion	975	863	863	-	-	0	-13	0	-113	-	975	88,46%	(113)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.549	45.461	500	400	-100	-485	-88	-4.721	488	51.896	87,60%	(6.436)
	KUR	46.016	41.585	41.531	500	400	-100	-400	-54	-4.485	454	47.506	87,42%	(5.976)
	Non KUR	4.166	3.964	3.930	-	-	0	-85	-34	-236	34	4.390	89,52%	(460)
3	PWG	5.806	12.872	13.690	1.329	2.032	704	1.076	818	7.884	1.214	20.099	68,11%	(6.409)
	Cilem	4.026	9.832	10.588	934	1.196	262	1.088	757	6.562	439	13.603	77,84%	(3.015)
	Gadai	1.780	3.040	3.102	395	837	442	-11	62	1.322	775	6.496	47,74%	(3.395)
4	CFG	106.465	107.693	108.168	2.496	1.472	-1.024	2.141	475	1.703	997	116.162	93,12%	(7.995)
	CF 1	51.093	49.084	49.615	280	882	602	-225	530	-1.478	351	52.282	94,90%	(2.668)
	Total Griya	39.118	37.211	37.267	280	250	-30	0	57	-1.850	193	39.449	94,47%	(2.182)
	• Total Non Program	38.883	36.982	37.039	280	250	-30	19	57	-1.844	193	39.188	94,52%	(2.149)
	• Program	235	228	228	-	-	0	-1	0	-6	-	262	87,24%	(33)
	Oto	11.975	11.874	12.347	-	632	632	-225	473	372	158	12.833	96,21%	(486)
	CF 2	55.372	58.609	58.553	2.216	590	-1.626	2.367	-56	3.180	646	63.880	91,66%	(5.327)
	Mitraguna & Others	53.214	55.444	55.414	2.166	590	-1.576	2.345	-30	2.200	620	60.979	90,87%	(5.564)
	Pensiun	2.158	3.164	3.139	50	-	-50	22	-26	980	26	2.901	108,18%	237
	Total Pembiayaan	163.429	166.976	168.181	4.325	3.904	-421	2.720	1.204	4.752	2.699	189.133	88,92%	(20.952)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	1.207	2.660	2.603	3.687	2,41%	5,72%	8,11%	1.084	2.480	1.027			
	KUR	992	1.590	1.735	2.669	2,15%	4,17%	6,43%	934	1.678	1.079			
	Non KUR	216	1.070	868	1.018	5,18%	21,89%	25,91%	150	803	(52)			
3	PWG	-	299	-	702	0,00%	0,00%	5,13%	702	702	403			
	Cilem	-	290	-	702	0,00%	0,00%	6,63%	702	702	412			
	Gadai	-	9	-	-	0,00%	0,00%	0,00%	-	-	(9)			
4	CFG	1.664	3.519	4.680	6.625	1,56%	4,35%	6,13%	1.946	4.962	3.106			
	CF 1	1.143	3.292	3.118	4.984	2,24%	6,35%	10,04%	1.866	3.841	1.691			
	Total Griya	959	3.212	3.039	3.300	2,45%	8,17%	8,86%	262	2.342	89			
	Oto	185	81	79	1.683	1,54%	0,67%	13,63%	1.604	1.499	1.603			
	CF 2	521	227	1.562	1.642	0,94%	2,67%	2,80%	80	1.121	1.415			
	Mitraguna & Others	521	227	1.562	1.642	0,98%	2,82%	2,96%	80	1.121	1.415			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.479	7.283	11.015	1,76%	4,36%	6,55%	3.732	8.144	4.536	2,22%	66,08%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,81%	5,81%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,81%	5,81%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.244	1.491	1.688	1,16%	3,27%	3,71%	198	1.106	444			
	KUR	582	875	844	1.042	1,27%	2,03%	2,51%	198	459	167			
	Non KUR	-	370	646	646	0,00%	16,30%	16,45%	-	646	277			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.226	1.306	1.451	2,78%	1,21%	1,34%	144	(1.506)	225			
	CF 1	1.322	756	836	980	2,59%	1,70%	1,98%	144	(341)	225			
	Total Griya	1.322	664	744	889	3,38%	2,00%	2,38%	144	(433)	225			
	Oto	-	92	92	92	0,00%	0,77%	0,74%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.520	2.847	3.189	2,20%	1,70%	1,90%	342	(400)	669	3,00%	-58,36%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	233.412	237.820	254.568	21.156	
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,47	3,48	0,01	0,10
CIF Payroll	2.062	2.147	2.166	19	104

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	22.127	24.647	28.643	27.625	(9.397)	(1.018)	2.978	12,08%	5.498	24,85%	32.913	83,93%	(5.288)
2	Tabungan	184.167	192.540	195.343	194.911	2.758	(433)	2.370	1,23%	10.744	5,83%	202.737	96,14%	(7.826)
3	Deposito	54.206	50.932	49.493	49.386	(225)	(107)	(1.546)	-3,03%	(4.820)	-8,89%	54.636	90,39%	(5.250)
	Total	260.500	268.120	273.479	271.922	(6.864)	(1.557)	3.803	1,42%	11.422	4,38%	290.286	93,67%	(18.364)
	CASA	206.294	217.187	223.986	222.536	(6.639)	(1.450)	5.348	2,46%	16.242	7,87%	235.650	94,43%	(13.114)
	(%) CASA	79,19%	81,00%	81,90%	81,84%									
	FDR	138,97%	149,32%	146,83%	147,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.854	6.762	6.760		(2)	(2.094)	-23,65%	(1.740)	-20,47%	-	0,00%	6.760
2	Giro ISE	2.572	800	777	755		(22)	(45)	-5,58%	(1.817)	-70,63%		0,00%	755
3	Tabungan ISE	5.928	8.054	5.985	6.005		20	(2.049)	-25,45%	76	1,29%		0,00%	6.005
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	154	157	157		0	3	1,95%	25	18,94%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.838	16.264	-	-	0	-2.691	-574	-5.424	574	27.517	59,11%	(11.253)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.264	-	-	0	-2.691	-574	-5.424	574	24.933	65,23%	(8.669)
	• Local Champion	15.491	12.134	12.128	-	-	0	-183	-5	-3.362	5	16.507	73,47%	(4.379)
	• Value Chain	6.197	4.704	4.136	-	-	-	-2.508	-569	-2.061	569	8.426	49,08%	(4.290)
2	MBG	56.291	52.351	51.640	100	100	0	-1.137	-710	-4.651	810	57.500	89,81%	(5.860)
	KUR	53.330	49.760	49.072	100	100	0	-1.043	-687	-4.257	787	54.361	90,27%	(5.288)
	Non KUR	2.961	2.591	2.568	-	-	0	-94	-23	-393	23	3.139	81,80%	(571)
3	PWG	18.519	29.031	31.131	4.047	4.959	912	2.293	2.100	12.612	2.859	31.368	99,24%	(237)
	Cilem	7.342	14.973	16.014	1.044	1.464	420	1.391	1.041	8.673	423	17.671	90,62%	(1.657)
	Gadai	11.177	14.057	15.116	3.003	3.495	492	903	1.059	3.939	2.436	13.696	110,37%	1.420
4	CFG	265.530	302.127	302.522	2.162	3.392	1.230	5.947	395	36.992	2.997	291.066	103,94%	11.456
	CF 1	155.192	153.557	153.788	105	1.217	1.112	252	232	-1.403	985	172.308	89,25%	(18.520)
	Total Griya	146.765	139.591	139.584	-	780	780	0	-7	-7.182	787	163.033	85,62%	(23.449)
	• Total Non Program	29.135	30.778	31.225	-	780	780	-604	446	2.090	334	31.725	98,42%	(501)
	• Program	117.630	108.813	108.359	-	-	0	-1.210	-454	-9.271	454	131.307	82,52%	(22.948)
	Oto	8.426	13.966	14.204	105	437	332	252	239	5.778	198	9.276	153,14%	4.929
	CF 2	110.338	148.570	148.734	2.057	2.175	118	5.695	164	38.396	2.011	118.758	125,24%	29.976
	Mitraguna & Others	99.558	136.909	137.172	2.022	2.175	153	5.420	263	37.614	1.912	107.243	127,91%	29.929
	Pensiun	10.780	11.661	11.562	35	-	-35	276	-99	781	99	11.515	100,40%	46
	Total Pembiayaan	362.027	400.346	401.557	6.309	8.451	2.142	4.412	1.211	39.530	7.240	407.451	98,55%	(5.894)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	781	3.041	1.894	3.753	1,39%	3,62%	7,27%	1.859	2.972	712			
	KUR	645	2.534	1.569	3.190	1,21%	3,15%	6,50%	1.621	2.546	656			
	Non KUR	137	508	325	563	4,62%	12,55%	21,92%	238	426	55			
3	PWG	-	16	-	711	0,00%	0,00%	2,28%	711	711	695			
	Cilem	-	16	-	475	0,00%	0,00%	2,96%	475	475	459			
	Gadai	-	-	-	236	0,00%	0,00%	1,56%	236	236	236			
4	CFG	18.567	17.527	17.925	22.759	6,99%	5,93%	7,52%	4.834	4.192	5.232			
	CF 1	18.567	15.878	16.344	19.780	11,96%	10,64%	12,86%	3.436	1.213	3.902			
	Total Griya	18.403	15.720	16.099	18.837	12,54%	11,53%	13,50%	2.738	434	3.117			
	Oto	164	159	246	944	1,95%	1,76%	6,64%	698	779	785			
	CF 2	-	1.649	1.581	2.979	0,00%	1,06%	2,00%	1.398	2.979	1.330			
	Mitraguna & Others	-	1.649	1.399	2.797	0,00%	1,02%	2,04%	1.398	2.797	1.148			
	Pensiun	-	-	182	182	0,00%	1,56%	1,58%	(0)	182	182			
	Total Pembiayaan	19.349	20.584	19.819	27.223	5,34%	4,95%	6,78%	7.404	7.874	6.639	0,32%	95,35%	-6,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,06%	1,10%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,06%	1,10%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.353	1.515	1.690	2,77%	2,89%	3,27%	175	128	337			
	KUR	1.074	1.197	1.209	1.388	2,01%	2,43%	2,83%	178	313	191			
	Non KUR	488	156	306	302	16,47%	11,81%	11,77%	(4)	(185)	146			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.669	11.528	10.974	1,59%	3,82%	3,63%	(554)	6.758	(695)			
	CF 1	4.193	10.725	10.321	9.965	2,70%	6,72%	6,48%	(356)	5.773	(760)			
	Total Griya	4.144	10.582	10.272	9.916	2,82%	7,36%	7,10%	(356)	5.773	(666)			
	Oto	49	143	49	49	0,58%	0,35%	0,35%	-	-	(94)			
	CF 2	23	944	1.207	1.009	0,02%	0,81%	0,68%	(198)	986	65			
	Mitraguna & Others	23	944	1.207	1.009	0,02%	0,88%	0,74%	(198)	986	65			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.202	13.223	12.843	1,65%	3,30%	3,20%	(379)	6.886	(358)	0,67%	79,02%	-2,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	379.510	400.234	436.244	56.734	
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,07	3,08	0,01	0,31
CIF Payroll	1.430	1.442	1.472	30	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	16.610	47.608	42.296	38.833	17.478	(3.464)	(8.775)	-18,43%	22.223	133,79%	24.924	155,81%	13.909
2	Tabungan	236.060	258.839	258.751	258.315	2.296	(435)	(524)	-0,20%	22.255	9,43%	253.523	101,89%	4.792
3	Deposito	132.723	131.676	131.247	131.155	248	(93)	(521)	-0,40%	(1.568)	-1,18%	133.468	98,27%	(2.313)
	Total	385.393	438.123	432.295	428.303	20.022	(3.992)	(9.820)	-2,24%	42.910	11,13%	411.915	103,98%	16.388
	CASA	252.670	306.447	301.047	297.148	19.774	(3.899)	(9.299)	-3,03%	44.478	17,60%	278.447	106,72%	18.701
	(%) CASA	65,56%	69,95%	69,64%	69,38%									
	FDR	115,76%	106,22%	107,61%	108,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.232	55.927	56.107		180	3.875	7,42%	14.565	35,06%	-	0,00%	56.107
2	Giro ISE	8.627	6.135	9.663	9.841		179	3.706	60,41%	1.214	14,08%		0,00%	9.841
3	Tabungan ISE	5.900	9.846	10.139	10.154		15	309	3,13%	4.254	72,11%		0,00%	10.154
4	Deposito ISE	27.015	36.251	36.125	36.111		(14)	(140)	-0,39%	9.096	33,67%		0,00%	36.111
5	CIF ISE	181	205	208	208		0	3	1,46%	27	14,92%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	174.879	175.337	-	500	-	500	458	-9.057	42	189.174	92,69%	(13.837)
	Linkage	161.832	153.707	153.707	-	-	-	-1.254	0	-8.125	-	163.984	93,73%	(10.276)
	Non-Linkage	22.563	21.172	21.630	-	500	500	1.963	458	-933	42	25.190	85,87%	(3.560)
	• Local Champion	13.053	13.965	13.923	-	-	0	-239	-42	871	42	13.899	100,18%	24
	• Value Chain	9.510	7.207	7.707	-	500	500	2.202	500	-1.803	-	11.291	68,25%	(3.584)
2	MBG	15.807	19.726	19.803	750	330	-420	437	76	3.996	254	20.361	97,26%	(559)
	KUR	15.684	19.203	19.283	750	330	-420	555	80	3.599	250	20.112	95,88%	(829)
	Non KUR	123	523	520	-	-	0	-117	-3	397	3	249	208,31%	270
3	PWG	19.902	28.891	30.639	3.737	5.202	1.465	2.556	1.748	10.737	3.453	32.607	93,96%	(1.968)
	Cilem	10.166	16.240	17.205	1.396	1.590	194	1.728	965	7.039	625	19.005	90,53%	(1.800)
	Gadai	9.737	12.651	13.435	2.340	3.612	1.271	829	783	3.698	2.828	13.602	98,77%	(168)
4	CFG	226.020	241.868	239.415	1.084	2.062	978	629	-2.453	13.396	4.515	246.766	97,02%	(7.351)
	CF 1	15.856	20.426	20.262	359	-	-359	234	-165	4.405	165	18.342	110,47%	1.920
	Total Griya	12.125	16.897	16.793	-	-	0	0	-104	4.668	104	12.769	131,52%	4.024
	• Total Non Program	12.125	16.897	16.793	-	-	0	234	-104	4.668	104	12.769	131,52%	4.024
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.530	3.468	359	-	-359	234	-61	-263	61	5.573	62,23%	(2.105)
	CF 2	210.163	221.442	219.154	725	2.062	1.337	394	-2.288	8.990	4.350	228.424	95,94%	(9.270)
	Mitraguna & Others	179.175	185.496	183.467	725	2.062	1.337	134	-2.028	4.292	4.090	195.841	93,68%	(12.374)
	Pensiun	30.988	35.946	35.686	-	-	0	260	-260	4.698	260	32.583	109,53%	3.104
	Total Pembiayaan	446.124	465.365	465.194	5.570	8.094	2.523	4.331	-171	19.071	8.264	488.909	95,15%	(23.714)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	417	273	262	668	2,64%	1,33%	3,37%	406	251	395			
	KUR	294	273	262	668	1,87%	1,36%	3,46%	406	374	395			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	287	-	329	0,00%	0,00%	0,00%	329	329	42			
	Cilem	-	272	-	271	0,00%	0,00%	1,58%	271	271	(1)			
	Gadai	-	14	-	58	0,00%	0,00%	0,43%	58	58	44			
4	CFG	3.141	1.657	3.045	6.077	1,39%	1,26%	2,54%	3.033	2.936	4.420			
	CF 1	52	120	42	305	0,33%	0,21%	1,50%	262	253	185			
	Total Griya	52	44	42	42	0,43%	0,25%	0,25%	(1)	(10)	(2)			
	Oto	-	76	-	263	0,00%	0,00%	7,58%	263	263	187			
	CF 2	3.089	1.538	3.002	5.773	1,47%	1,36%	2,63%	2.770	2.683	4.235			
	Mitraguna & Others	2.920	1.538	3.002	5.056	1,63%	1,62%	2,76%	2.054	2.136	3.518			
	Pensiun	170	-	-	717	0,55%	0,00%	2,01%	717	547	717			
	Total Pembiayaan	3.558	2.217	3.307	7.074	0,80%	0,71%	1,52%	3.768	3.516	4.857	0,35%	77,22%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	111	-	-	0,52%	0,00%	0,00%	-	(83)	(111)			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	Non KUR	-	111	-	-	0,00%	0,00%	0,00%	-	-	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.627	4.773	4.772	1,57%	1,97%	1,99%	(1)	1.213	144			
	CF 1	753	303	302	301	4,75%	1,48%	1,49%	(0)	(452)	(1)			
	Total Griya	312	303	302	301	2,57%	1,79%	1,79%	(0)	(10)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.325	4.471	4.470	1,33%	2,02%	2,04%	(1)	1.665	145			
	Mitraguna & Others	2.805	4.325	4.471	4.470	1,57%	2,41%	2,44%	(1)	1.665	145			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.739	4.773	4.772	1,05%	1,03%	1,03%	(1)	96	33	1,07%	-4,18%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.207	453.809	476.460	42.253	
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,38	3,38	0,00	0,24
CIF Payroll	2.600	3.500	3.360	(140)	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	628.971	628.539	616.617	618.077	131.372	1.460	(10.461)	-1,66%	(10.893)	-1,73%	684.170	90,34%	(66.092)
2	Tabungan	522.123	530.517	518.797	526.459	3.310	7.662	(4.058)	-0,76%	4.336	0,83%	547.916	96,08%	(21.456)
3	Deposito	264.012	291.731	292.603	293.280	3.379	677	1.549	0,53%	29.268	11,09%	264.420	110,91%	28.860
	Total	1.415.106	1.450.787	1.428.018	1.437.817	138.061	9.800	(12.970)	-0,89%	22.711	1,60%	1.496.506	96,08%	(58.688)
	CASA	1.151.094	1.159.056	1.135.414	1.144.537	134.682	9.122	(14.519)	-1,25%	(6.557)	-0,57%	1.232.085	92,89%	(87.549)
	(%) CASA	81,34%	79,89%	79,51%	79,60%									
	FDR	55,59%	58,22%	58,85%	58,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	55.491	59.344	59.720		376	4.230	7,62%	20.112	50,78%	-	0,00%	59.720
2	Giro ISE	24.819	32.659	37.682	37.967		285	5.308	16,25%	13.148	52,97%	-	0,00%	37.967
3	Tabungan ISE	14.728	20.771	19.602	19.692		91	(1.078)	-5,19%	4.964	33,71%	-	0,00%	19.692
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%	-	0,00%	2.061
5	CIF ISE	155	168	170	170		0	2	1,19%	15	9,68%	-	0,00%	170

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	517.410	509.934	-	850	850	-1.350	-7.476	16.797	8.326	514.844	99,05%	(4.910)
	Linkage	388.874	369.345	369.345	-	-	-	-3.441	0	-19.529	-	397.993	92,80%	(28.648)
	Non-Linkage	104.263	148.065	140.589	-	850	850	2.091	-7.476	36.326	8.326	116.851	120,31%	23.738
	• Local Champion	71.739	102.380	94.913	-	-	0	2.972	-7.467	23.174	7.467	75.325	126,01%	19.588
	• Value Chain	32.524	45.686	45.676	-	850	850	-881	-10	13.152	860	41.526	109,99%	4.149
2	MBG	11.179	15.825	16.175	200	620	420	1.001	350	4.996	270	14.805	109,26%	1.371
	KUR	10.795	15.542	15.894	200	620	420	1.008	352	5.099	268	14.325	110,96%	1.569
	Non KUR	384	283	282	-	-	0	-6	-2	-103	2	480	58,64%	(199)
3	PWG	42.303	62.566	64.883	8.756	10.613	1.857	4.277	2.317	22.580	8.296	59.345	109,33%	5.537
	Cilem	16.301	28.738	30.308	2.523	2.327	-197	2.893	1.570	14.007	756	32.018	94,66%	(1.710)
	Gadai	26.001	33.828	34.574	6.232	8.286	2.054	1.384	747	8.573	7.539	27.327	126,52%	7.248
4	CFG	239.992	248.847	249.393	4.369	3.518	-851	968	546	9.401	2.973	263.599	94,61%	(14.206)
	CF 1	49.326	55.374	55.998	1.681	1.159	-522	150	623	6.671	536	52.155	107,37%	3.843
	Total Griya	38.490	43.084	43.238	1.024	400	-624	0	154	4.748	246	39.222	110,24%	4.016
	• Total Non Program	38.490	43.084	43.238	1.024	400	-624	1.160	154	4.748	246	39.222	110,24%	4.016
	• Program	-	-	-	-	-	-	0	0	0	0	0	0,00%	0
	Oto	10.837	12.290	12.760	657	759	102	150	469	1.923	290	12.933	98,66%	(173)
	CF 2	190.665	193.473	193.395	2.688	2.359	-329	818	-78	2.730	2.437	211.444	91,46%	(18.049)
	Mitraguna & Others	156.155	161.098	161.289	2.258	2.359	102	678	191	5.134	2.168	175.120	92,10%	(13.831)
	Pensiun	34.510	32.375	32.106	430	-	-430	140	-269	-2.404	269	36.324	88,39%	(4.218)
	Total Pembiayaan	786.611	844.648	840.385	13.324	15.601	2.276	4.896	-4.263	53.774	19.864	852.594	98,57%	(12.209)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	224	0,00%	0,00%	0,04%	224	224	224			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	224	0,00%	0,00%	0,16%	224	224	224			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	262	0,00%	0,00%	1,62%	262	262	262			
	KUR	-	-	-	262	0,00%	0,00%	1,65%	262	262	262			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	84	10	1.667	0,00%	0,02%	2,57%	1.657	1.667	1.583			
	Cilem	-	84	-	578	0,00%	0,00%	1,91%	578	578	495			
	Gadai	-	-	10	1.089	0,00%	0,03%	3,15%	1.079	1.089	1.089			
4	CFG	1.445	1.978	2.456	7.497	0,60%	0,99%	3,01%	5.040	6.052	5.518			
	CF 1	161	202	866	3.156	0,33%	1,56%	5,64%	2.291	2.996	2.955			
	Total Griya	152	146	752	766	0,39%	1,75%	1,77%	14	614	620			
	Oto	9	56	114	2.390	0,08%	0,93%	18,73%	2.277	2.382	2.334			
	CF 2	1.284	1.776	1.591	4.340	0,67%	0,82%	2,24%	2.749	3.056	2.564			
	Mitraguna & Others	1.284	1.763	1.591	3.798	0,82%	0,99%	2,35%	2.207	2.514	2.035			
	Pensiun	-	14	-	542	0,00%	0,00%	1,69%	542	542	529			
	Total Pembiayaan	1.445	2.062	2.466	9.649	0,18%	0,29%	1,15%	7.183	8.204	7.588	0,15%	87,06%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.260	3.635	3.626	2,03%	1,46%	1,45%	(9)	(1.253)	366			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.260	3.635	3.626	2,56%	1,88%	1,87%	(9)	(1.253)	366			
	Mitraguna & Others	4.851	3.260	3.635	3.626	3,11%	2,26%	2,25%	(9)	(1.226)	366			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	3.626	0,62%	0,43%	0,43%	(9)	(1.253)	366	0,12%	71,96%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	1.491.506	1.415.515	1.456.150	(35.356)	
2	Contribution Margin	61.248	81.475	53.696	(7.552)	12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,29	3,29	0,00	0,44
CIF Payroll	2.555	2.385	2.488	103	(67)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	28.143	26.918	30.916	33.183	(804)	2.267	6.264	23,27%	5.039	17,91%	35.576	93,27%	(2.393)
2	Tabungan	312.220	335.311	333.319	331.376	7.454	(1.943)	(3.936)	-1,17%	19.156	6,14%	329.969	100,43%	1.406
3	Deposito	88.440	73.380	72.873	74.825	(1.713)	1.952	1.445	1,97%	(13.615)	-15,40%	89.072	84,00%	(14.247)
	Total	428.803	435.609	437.108	439.383	4.937	2.275	3.774	0,87%	10.580	2,47%	454.617	96,65%	(15.234)
	CASA	340.363	362.230	364.235	364.558	6.650	323	2.328	0,64%	24.195	7,11%	365.545	99,73%	(987)
	(%) CASA	79,38%	83,15%	83,33%	82,97%									
	FDR	84,89%	89,87%	89,71%	89,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	41.556	43.001	42.437		(564)	880	2,12%	2.156	5,35%	-	0,00%	42.437
2	Giro ISE	7.566	4.637	5.436	5.434		(2)	797	17,18%	(2.132)	-28,18%		0,00%	5.434
3	Tabungan ISE	32.715	36.919	37.565	37.003		(562)	84	0,23%	4.288	13,11%		0,00%	37.003
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	200	205	205		0	5	2,50%	23	12,64%		0,00%	205

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.563	52.563	-	-	0	-445	0	-5.405	(0)	68.899	76,29%	(16.335)
	Linkage	31.740	29.210	29.210	-	-	-	-293	0	-2.530	-	36.423	80,20%	(7.213)
	Non-Linkage	26.229	23.354	23.354	-	-	0	-152	0	-2.875	(0)	32.475	71,91%	(9.122)
	• Local Champion	25.361	22.616	22.616	-	-	0	-137	0	-2.746	(0)	27.203	83,14%	(4.587)
	• Value Chain	867	738	738	-	-	-	-15	0	-130	-	5.272	13,99%	(4.534)
2	MBG	34.002	30.957	30.480	-	-	0	-1.276	-477	-3.522	477	35.355	86,21%	(4.875)
	KUR	32.921	29.685	29.216	-	-	0	-1.243	-468	-3.705	468	34.159	85,53%	(4.943)
	Non KUR	1.081	1.272	1.263	-	-	0	-33	-9	182	9	1.195	105,68%	68
3	PWG	9.475	19.029	19.209	1.963	1.861	-102	1.969	179	9.733	1.682	25.560	75,15%	(6.351)
	Cilem	5.148	12.330	12.454	719	547	-172	1.279	124	7.306	423	16.445	75,73%	(3.991)
	Gadai	4.327	6.699	6.754	1.244	1.315	70	691	56	2.427	1.259	9.115	74,10%	(2.360)
4	CFG	262.577	288.932	289.876	1.924	3.180	1.256	4.468	943	27.299	2.237	282.867	102,48%	7.009
	CF 1	159.367	168.492	169.173	179	1.910	1.731	251	681	9.806	1.229	161.798	104,56%	7.375
	Total Griya	139.426	144.422	145.402	-	1.801	1.801	0	979	5.976	822	140.055	103,82%	5.346
	• Total Non Program	139.426	144.422	145.402	-	1.801	1.801	315	979	5.976	822	140.055	103,82%	5.346
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.771	179	109	-70	251	-298	3.830	408	21.743	109,33%	2.028
	CF 2	103.210	120.441	120.703	1.745	1.270	-475	4.217	262	17.493	1.008	121.069	99,70%	(366)
	Mitraguna & Others	99.172	115.488	115.439	1.745	920	-825	4.258	-49	16.267	969	115.472	99,97%	(32)
	Pensiun	4.038	4.953	5.264	-	350	350	-41	311	1.226	39	5.597	94,05%	(333)
	Total Pembiayaan	364.023	391.482	392.127	3.888	5.042	1.154	4.716	645	28.104	4.397	412.680	95,02%	(20.552)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	29	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	29	30	30	0,00%	0,13%	0,13%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.878	1.889	2.819	2,57%	6,10%	9,25%	930	1.947	941			
	KUR	703	1.591	1.737	2.667	2,14%	5,85%	9,13%	930	1.964	1.076			
	Non KUR	169	287	152	152	15,61%	11,94%	12,03%	-	(17)	(135)			
3	PWG	-	222	-	384	0,00%	0,00%	2,00%	384	384	162			
	Cilem	-	222	-	342	0,00%	0,00%	2,75%	342	342	120			
	Gadai	-	-	-	42	0,00%	0,00%	0,62%	42	42	42			
4	CFG	4.689	3.876	3.435	9.019	1,79%	1,19%	3,11%	5.585	4.330	5.144			
	CF 1	4.583	3.324	3.018	6.846	2,88%	1,79%	4,05%	3.828	2.263	3.523			
	Total Griya	3.651	2.050	1.927	4.335	2,62%	1,33%	2,98%	2.408	684	2.285			
	Oto	932	1.274	1.091	2.511	4,67%	4,53%	10,56%	1.420	1.579	1.237			
	CF 2	106	552	417	2.173	0,10%	0,35%	1,80%	1.756	2.067	1.621			
	Mitraguna & Others	106	552	417	2.173	0,11%	0,36%	1,88%	1.756	2.067	1.621			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	6.006	5.353	12.252	1,53%	1,37%	3,12%	6.899	6.691	6.247	0,00%	100,00%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,24%	0,24%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,53%	0,53%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.932	1.576	1.566	1,53%	5,09%	5,14%	(9)	1.045	(365)			
	KUR	341	1.602	1.120	1.113	1,04%	3,77%	3,81%	(7)	772	(489)			
	Non KUR	180	330	456	453	16,68%	35,82%	35,87%	(3)	273	123			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.861	6.822	6.568	1,07%	2,36%	2,27%	(255)	3.770	(294)			
	CF 1	2.607	5.561	5.540	5.286	1,64%	3,29%	3,12%	(255)	2.678	(275)			
	Total Griya	2.357	4.922	4.907	4.905	1,69%	3,40%	3,37%	(2)	2.547	(17)			
	Oto	250	639	633	381	1,25%	2,63%	1,60%	(252)	131	(258)			
	CF 2	190	1.300	1.282	1.282	0,18%	1,06%	1,06%	-	1.092	(19)			
	Mitraguna & Others	190	1.300	1.282	1.282	0,19%	1,11%	1,11%	-	1.092	(19)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.918	8.522	8.258	0,91%	2,18%	2,11%	(264)	4.940	(659)	0,00%	100,00%	-2,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.888	431.152	437.306	2.418	
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,31	3,45	3,50	0,05	0,19
CIF Payroll	1.298	1.823	1.730	(93)	432

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	218	36	44	47	6	4	11	30,37%	(170)	-78,26%	4.016	1,18%	(3.969)
2	Tabungan	144.169	157.059	160.074	160.076	(3.152)	1	3.017	1,92%	15.907	11,03%	153.747	104,12%	6.329
3	Deposito	10.918	22.690	22.178	22.178	1.622	0	(512)	-2,25%	11.261	103,14%	11.390	194,72%	10.789
	Total	155.304	179.785	182.296	182.301	(1.524)	5	2.516	1,40%	26.997	17,38%	169.153	107,77%	13.149
	CASA	144.386	157.095	160.118	160.123	(3.146)	5	3.028	1,93%	15.737	10,90%	157.763	101,50%	2.360
	(%) CASA	92,97%	87,38%	87,83%	87,83%									
	FDR	134,72%	125,44%	123,66%	123,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.150	881	920		38	(230)	-20,00%	(341)	-27,02%	-	0,00%	920
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-65,22%		0,00%	0
3	Tabungan ISE	1.260	1.150	881	920		38	(230)	-20,00%	(340)	-27,01%		0,00%	920
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	81	83	83		0	2	2,47%	12	16,90%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	• Local Champion	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	58.756	825	600	-225	681	-295	3.843	895	59.967	97,98%	(1.211)
	KUR	53.824	57.681	57.406	825	600	-225	710	-276	3.581	876	58.554	98,04%	(1.148)
	Non KUR	1.089	1.370	1.351	-	-	0	-29	-19	261	19	1.413	95,57%	(63)
3	PWG	2.063	7.419	7.894	414	534	119	457	475	5.831	58	8.829	89,42%	(935)
	Cilem	2.063	7.419	7.894	414	534	119	457	475	5.831	58	8.829	89,42%	(935)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	156.892	2.379	670	-1.709	986	-275	6.894	945	159.620	98,29%	(2.728)
	CF 1	15.162	17.559	17.323	264	-	-264	112	-235	2.162	235	16.355	105,92%	969
	Total Griya	4.320	3.872	3.871	-	-	0	0	-1	-449	1	4.663	83,02%	(792)
	• Total Non Program	3.984	3.556	3.555	-	-	0	-40	-1	-429	1	4.288	82,90%	(733)
	• Program	336	317	316	-	-	0	-2	-1	-20	1	375	84,31%	(59)
	Oto	10.841	13.686	13.452	264	-	-264	112	-234	2.611	234	11.692	115,06%	1.761
	CF 2	134.836	139.609	139.569	2.115	670	-1.445	874	-40	4.732	710	143.265	97,42%	(3.697)
	Mitraguna & Others	130.780	135.631	135.604	2.115	670	-1.445	897	-27	4.823	697	138.474	97,93%	(2.870)
	Pensiun	4.056	3.978	3.965	-	-	0	-23	-13	-91	13	4.792	82,75%	(827)
	Total Pembiayaan	209.233	225.525	225.428	3.618	1.804	-1.815	2.090	-97	16.195	1.901	230.674	97,73%	(5.246)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.368	0,00%	0,00%	72,55%	1.368	1.368	1.368			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.368	0,00%	0,00%	72,55%	1.368	1.368	1.368			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	88	57	2.275	0,00%	0,10%	3,87%	2.218	2.275	2.186			
	KUR	-	22	-	2.211	0,00%	0,00%	3,85%	2.211	2.211	2.189			
	Non KUR	-	67	57	64	0,00%	4,14%	4,72%	7	64	(3)			
3	PWG	-	-	-	53	0,00%	0,00%	0,68%	53	53	53			
	Cilem	-	-	-	53	0,00%	0,00%	0,68%	53	53	53			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.123	1.464	3.476	0,72%	0,93%	2,22%	2.012	2.399	2.352			
	CF 1	278	526	521	812	1,83%	2,97%	4,69%	290	534	285			
	Total Griya	278	253	253	500	6,43%	6,54%	12,91%	246	222	246			
	Oto	-	273	268	312	0,00%	1,96%	2,32%	44	312	39			
	CF 2	799	597	942	2.664	0,59%	0,68%	1,91%	1.722	1.865	2.067			
	Mitraguna & Others	799	597	942	2.080	0,61%	0,69%	1,53%	1.138	1.282	1.484			
	Pensiun	-	-	-	583	0,00%	0,00%	14,71%	583	583	583			
	Total Pembiayaan	1.077	1.212	1.520	7.171	0,51%	0,67%	3,18%	5.651	6.094	5.960	0,43%	86,57%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	-	9	-	0,26%	0,02%	0,00%	(9)	(144)	-			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	-	9	-	3,71%	0,68%	0,00%	(9)	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.321	1.390	1.390	0,54%	0,88%	0,89%	-	580	69			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,98%	-	-	-			
	CF 2	670	1.190	1.258	1.258	0,50%	0,90%	0,90%	-	588	69			
	Mitraguna & Others	670	1.122	1.190	1.190	0,51%	0,88%	0,88%	-	520	69			
	Pensiun	-	68	68	68	0,00%	0,03%	1,71%	-	68	-			
	Total Pembiayaan	954	1.321	2.149	1.390	0,46%	0,95%	0,62%	(759)	436	69	0,15%	75,40%	-0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.252	214.060	229.253	24.001	
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,34	3,42	3,37	(0,05)	0,03
CIF Payroll	607	827	604	(223)	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	238	2.292	2.259	2.260	(8)	1	(33)	-1,42%	2.022	850,47%	3.947	57,25%	(1.687)
2	Tabungan	85.480	92.325	93.865	96.194	5.233	2.330	3.869	4,19%	10.714	12,53%	93.731	102,63%	2.463
3	Deposito	55.765	42.238	42.002	42.002	(996)	0	(236)	-0,56%	(13.763)	-24,62%	56.364	74,52%	(14.362)
	Total	141.483	136.856	138.126	140.456	4.229	2.330	3.600	2,63%	(1.026)	-0,73%	154.042	91,18%	(13.586)
	CASA	85.718	94.618	96.124	98.454	5.225	2.330	3.836	4,05%	12.736	14,86%	97.678	100,79%	776
	(%) CASA	60,59%	69,14%	69,59%	70,10%									
	FDR	57,51%	64,33%	63,95%	62,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.442	2.446	2.447	1	5	0,20%	2.110	625,96%	-	0,00%	2.447	
2	Giro ISE	44	2.056	2.056	2.056	0	(0)	-0,02%	2.012	4523,42%		0,00%	2.056	
3	Tabungan ISE	293	385	390	391	1	5	1,40%	98	33,54%		0,00%	391	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	90	95	96	96	0	1	1,05%	6	6,67%		0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	28.590	25.909	25.996	770	550	-220	53	87	-2.595	463	29.069	89,43%	(3.073)
	KUR	28.019	25.337	25.431	770	550	-220	67	93	-2.588	457	28.375	89,62%	(2.945)
	Non KUR	572	572	565	-	-	0	-14	-7	-7	7	694	81,45%	(129)
3	PWG	2.056	6.069	6.532	629	589	-40	630	463	4.476	126	6.812	95,89%	(280)
	Cilem	2.056	6.069	6.532	629	589	-40	630	463	4.476	126	6.812	95,89%	(280)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	55.799	100	715	615	898	-263	5.074	977	58.468	95,43%	(2.669)
	CF 1	3.683	6.400	6.526	-	185	185	-156	126	2.843	59	4.611	141,53%	1.915
	Total Griya	695	363	361	-	-	0	0	-2	-334	2	935	38,57%	(575)
	• Total Non Program	695	363	361	-	-	0	-5	-2	-334	2	935	38,57%	(575)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.037	6.165	-	185	185	-156	127	3.177	57	3.675	167,73%	2.489
	CF 2	47.042	49.662	49.273	100	530	430	1.053	-388	2.231	918	53.857	91,49%	(4.584)
	Mitraguna & Others	38.019	39.703	39.380	100	530	430	712	-323	1.361	853	44.239	89,01%	(4.860)
	Pensiun	9.023	9.959	9.894	-	-	0	341	-65	871	65	9.618	102,87%	276
	Total Pembiayaan	81.372	88.039	88.327	1.499	1.854	355	1.580	287	6.955	1.566	94.350	93,62%	(6.023)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	574	594	689	1.474	2,01%	2,66%	5,67%	785	900	880			
	KUR	574	538	632	1.418	2,05%	2,50%	5,57%	786	844	880			
	Non KUR	-	56	57	56	0,00%	9,90%	9,89%	(1)	56	0			
3	PWG	-	72	-	179	0,00%	0,00%	2,73%	179	179	106			
	Cilem	-	72	-	179	0,00%	0,00%	2,73%	179	179	106			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	1.401	2.457	6.370	0,46%	4,38%	11,42%	3.913	6.136	4.969			
	CF 1	134	113	106	550	3,65%	1,65%	8,42%	444	415	436			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	113	106	550	4,50%	1,75%	8,91%	444	415	436			
	CF 2	100	1.288	2.351	5.820	0,21%	4,73%	11,81%	3.469	5.721	4.533			
	Mitraguna & Others	-	1.202	1.360	4.482	0,00%	3,42%	11,38%	3.122	4.482	3.279			
	Pensiun	100	85	992	1.338	1,10%	9,96%	13,53%	347	1.239	1.253			
	Total Pembiayaan	808	2.067	3.146	8.022	0,99%	3,57%	9,08%	4.876	7.214	5.955	1,87%	79,43%	-7,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	315	482	431	430	1,10%	1,66%	1,65%	(1)	115	(52)			
	KUR	178	315	266	266	0,63%	1,05%	1,05%	(0)	89	(49)			
	Non KUR	138	167	165	164	24,08%	28,86%	29,03%	(1)	26	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	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	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,50%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	680	629	628	0,39%	0,71%	0,71%	(1)	313	(52)	0,04%	94,22%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	20.173	37.658	36.383	36.034	17.716	(350)	(1.624)	-4,31%	15.861	78,63%	24.947	144,44%	11.087
2	Tabungan	135.101	144.598	148.424	147.146	1.028	(1.278)	2.548	1,76%	12.045	8,92%	144.648	101,73%	2.498
3	Deposito	28.599	25.975	25.896	25.896	(270)	0	(79)	-0,30%	(2.703)	-9,45%	29.038	89,18%	(3.142)
	Total	183.873	208.231	210.704	209.076	18.473	(1.628)	845	0,41%	25.203	13,71%	198.633	105,26%	10.443
	CASA	155.274	182.256	184.808	183.180	18.743	(1.628)	924	0,51%	27.906	17,97%	169.595	108,01%	13.585
	(%) CASA	84,45%	87,53%	87,71%	87,61%									
	FDR	85,47%	92,27%	91,77%	92,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.960	13.146	13.163		16	203	1,56%	4.494	51,84%	-	0,00%	13.163
2	Giro ISE	6.094	219	201	208		6	(11)	-5,08%	(5.886)	-96,59%		0,00%	208
3	Tabungan ISE	2.575	10.941	11.145	11.155		10	214	1,95%	8.580	333,20%		0,00%	11.155
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	137	138	138		0	1	0,73%	17	14,05%		0,00%	138

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.119	35.939	400	250	-150	559	-181	6.050	431	33.708	106,62%	2.230
	KUR	29.147	35.304	35.129	400	250	-150	379	-175	5.981	425	32.755	107,25%	2.374
	Non KUR	742	816	810	-	-	0	180	-6	68	6	953	84,95%	(143)
3	PWG	5.787	16.629	17.661	1.963	2.090	127	1.882	1.033	11.874	1.057	18.765	94,12%	(1.104)
	Cilem	4.662	13.656	14.699	1.195	1.392	197	1.700	1.043	10.038	349	14.106	104,21%	593
	Gadai	1.126	2.972	2.962	768	698	-70	182	-10	1.836	709	4.659	63,57%	(1.697)
4	CFG	121.436	139.388	139.759	1.522	1.372	-150	2.652	371	18.324	1.001	130.535	107,07%	9.224
	CF 1	20.925	20.382	20.356	-	92	92	52	-26	-569	117	22.015	92,46%	(1.659)
	Total Griya	15.996	15.349	15.323	-	-	0	0	-26	-673	26	16.278	94,13%	(955)
	• Total Non Program	15.996	15.349	15.323	-	-	0	-76	-26	-673	26	16.278	94,13%	(955)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.033	5.033	-	92	92	52	0	103	91	5.737	87,72%	(704)
	CF 2	100.511	119.006	119.403	1.522	1.280	-242	2.600	397	18.893	883	108.520	110,03%	10.883
	Mitraguna & Others	63.905	77.355	77.803	1.522	980	-542	2.759	448	13.898	532	71.215	109,25%	6.588
	Pensiun	36.606	41.651	41.600	-	300	300	-159	-51	4.995	351	37.305	111,51%	4.296
	Total Pembiayaan	157.150	192.136	193.359	3.885	3.712	-174	5.092	1.223	36.209	2.489	183.047	105,63%	10.312

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	179	321	182	1.051	0,60%	0,50%	2,93%	869	873	731			
	KUR	179	267	128	891	0,61%	0,36%	2,54%	763	712	624			
	Non KUR	-	53	54	161	0,00%	6,64%	19,83%	106	161	107			
3	PWG	74	217	-	209	1,27%	0,00%	1,18%	209	136	(7)			
	Cilem	74	217	-	87	1,58%	0,00%	0,59%	87	13	(130)			
	Gadai	-	-	-	122	0,00%	0,00%	4,13%	122	122	122			
4	CFG	1.115	1.247	1.652	8.815	0,92%	1,19%	6,31%	7.163	7.701	7.569			
	CF 1	120	78	248	368	0,57%	1,22%	1,81%	120	248	290			
	Total Griya	-	-	170	170	0,00%	1,11%	1,11%	-	170	170			
	Oto	120	78	78	198	2,43%	1,56%	3,94%	120	78	121			
	CF 2	995	1.169	1.404	8.447	0,99%	1,18%	7,07%	7.043	7.452	7.278			
	Mitraguna & Others	254	1.169	1.081	3.292	0,40%	1,40%	4,23%	2.211	3.038	2.123			
	Pensiun	740	-	324	5.155	2,02%	0,78%	12,39%	4.832	4.415	5.155			
	Total Pembiayaan	1.367	1.784	1.834	10.076	0,87%	0,95%	5,21%	8.241	8.709	8.292	0,15%	97,06%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	132	144	144	0,12%	0,40%	0,40%	-	109	11			
	KUR	-	132	144	144	0,00%	0,41%	0,41%	-	144	11			
	Non KUR	35	-	-	-	4,67%	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	-	1.278	1.102	1.101	0,00%	0,79%	0,79%	(1)	1.101	(177)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.105	1.102	1.101	0,00%	0,93%	0,92%	(1)	1.101	(4)			
	Mitraguna & Others	-	829	826	826	0,00%	1,07%	1,06%	-	826	(3)			
	Pensiun	-	276	275	275	0,00%	0,14%	0,66%	(1)	275	(1)			
	Total Pembiayaan	35	1.410	1.245	1.245	0,02%	0,65%	0,64%	(1)	1.210	(166)	0,06%	90,74%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	460	372	271	282	149	11	(90)	-24,28%	(179)	-38,85%	4.062	6,93%	(3.780)
2	Tabungan	104.069	105.577	101.932	101.559	3.780	(373)	(4.018)	-3,81%	(2.510)	-2,41%	112.224	90,50%	(10.664)
3	Deposito	24.703	24.980	24.796	24.796	492	0	(183)	-0,73%	93	0,38%	25.260	98,16%	(464)
	Total	129.233	130.929	127.000	126.637	4.422	(363)	(4.291)	-3,28%	(2.595)	-2,01%	141.546	89,47%	(14.909)
	CASA	104.530	105.949	102.204	101.841	3.930	(363)	(4.108)	-3,88%	(2.689)	-2,57%	116.286	87,58%	(14.445)
	(%) CASA	80,88%	80,92%	80,48%	80,42%									
	FDR	125,49%	142,46%	145,56%	145,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.810	2.790	2.482		(308)	(327)	-11,65%	(1.552)	-38,47%	-	0,00%	2.482
2	Giro ISE	415	313	186	190		4	(123)	-39,32%	(226)	-54,31%		0,00%	190
3	Tabungan ISE	3.618	2.497	2.604	2.292		(312)	(204)	-8,19%	(1.326)	-36,65%		0,00%	2.292
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	142	142		0	0	0,00%	23	19,33%		0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	22.894	22.377	22.420	480	435	-45	-240	43	-474	392	24.568	91,26%	(2.148)
	KUR	22.067	21.538	21.522	480	370	-110	-202	-16	-545	386	23.628	91,09%	(2.106)
	Non KUR	827	839	898	-	65	65	-37	59	71	6	939	95,58%	(41)
3	PWG	1.733	6.358	7.447	898	1.343	444	1.107	1.090	5.714	253	9.106	81,78%	(1.659)
	Cilem	1.733	6.358	7.447	898	1.343	444	1.107	1.090	5.714	253	9.106	81,78%	(1.659)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	154.994	3.878	1.104	-2.774	5.839	-2.798	17.443	3.902	156.383	99,11%	(1.388)
	CF 1	5.904	7.952	7.970	-	133	133	38	18	2.066	115	8.161	97,67%	(190)
	Total Griya	1.926	1.766	1.761	-	-	0	0	-5	-165	5	2.510	70,14%	(749)
	• Total Non Program	1.926	1.766	1.761	-	-	0	-18	-5	-165	5	2.510	70,14%	(749)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.210	-	133	133	38	24	2.231	110	5.650	109,90%	559
	CF 2	131.647	149.840	147.024	3.878	971	-2.907	5.801	-2.816	15.377	3.787	148.222	99,19%	(1.198)
	Mitraguna & Others	65.693	81.670	79.474	3.320	580	-2.740	5.470	-2.195	13.781	2.775	80.821	98,33%	(1.347)
	Pensiun	65.954	68.170	67.550	558	391	-167	331	-621	1.596	1.012	67.401	100,22%	149
	Total Pembiayaan	162.178	186.527	184.862	5.256	2.882	-2.374	6.707	-1.665	22.683	4.547	190.056	97,27%	(5.195)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	640	988	560	1.985	2,80%	2,50%	8,85%	1.425	1.345	997			
	KUR	508	882	507	1.875	2,30%	2,36%	8,71%	1.368	1.367	993			
	Non KUR	132	106	53	110	15,90%	6,31%	12,25%	57	(22)	3			
3	PWG	-	49	-	130	0,00%	0,00%	1,74%	130	130	81			
	Cilem	-	49	-	130	0,00%	0,00%	1,74%	130	130	81			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	649	709	2.250	0,75%	0,45%	1,45%	1.541	1.216	1.601			
	CF 1	-	-	-	355	0,00%	0,00%	4,45%	355	355	355			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	355	0,00%	0,00%	5,72%	355	355	355			
	CF 2	1.035	649	709	1.895	0,79%	0,47%	1,29%	1.186	861	1.246			
	Mitraguna & Others	403	-	63	1.042	0,61%	0,08%	1,31%	979	639	1.042			
	Pensiun	632	649	646	853	0,96%	0,95%	1,26%	207	222	204			
	Total Pembiayaan	1.675	1.686	1.269	4.365	1,03%	0,68%	2,36%	3.096	2.691	2.679	1,20%	49,15%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	306	180	257	328	1,34%	1,15%	1,47%	71	23	148			
	KUR	52	127	153	225	0,23%	0,71%	1,04%	71	173	98			
	Non KUR	254	54	104	104	30,69%	12,37%	11,56%	-	(150)	50			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	219	295	366	0,19%	0,16%	0,20%	71	61	148	0,88%	-344,98%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	4.344	2.276	11.490	6.872	(1.303)	(4.618)	4.596	201,95%	2.529	58,21%	8.521	80,65%	(1.649)
2	Tabungan	114.974	123.277	120.592	120.116	3.546	(476)	(3.161)	-2,56%	5.141	4,47%	123.744	97,07%	(3.628)
3	Deposito	26.220	20.252	20.115	20.115	(98)	0	(137)	-0,68%	(6.105)	-23,28%	26.643	75,50%	(6.528)
	Total	145.538	145.805	152.197	147.103	2.145	(5.094)	1.298	0,89%	1.565	1,08%	158.908	92,57%	(11.805)
	CASA	119.318	125.553	132.082	126.988	2.243	(5.094)	1.435	1,14%	7.670	6,43%	132.265	96,01%	(5.277)
	(%) CASA	81,98%	86,11%	86,78%	86,33%									
	FDR	76,36%	86,66%	83,00%	85,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	1.291	1.612	1.627	15	336	26,04%	(239)	-12,81%	-	0,00%	1.627	
2	Giro ISE	28	21	20	23	3	1	6,48%	(6)	-20,59%		0,00%	23	
3	Tabungan ISE	1.837	1.269	1.592	1.604	12	335	26,37%	(233)	-12,69%		0,00%	1.604	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	40	44	44	44	0	0	0,00%	4	10,00%		0,00%	44	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.251	1.251	-	-	0	-68	0	-405	-	1.656	75,54%	(405)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.251	-	-	0	-68	0	-405	-	1.656	75,54%	(405)
	• Local Champion	1.656	1.251	1.251	-	-	0	-68	0	-405	-	1.656	75,54%	(405)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.423	52.946	51.982	650	200	-450	-558	-964	-1.442	1.164	55.808	93,14%	(3.827)
	KUR	51.074	49.781	48.862	550	200	-350	-452	-919	-2.212	1.119	53.209	91,83%	(4.347)
	Non KUR	2.349	3.165	3.119	100	-	-100	-106	-46	770	46	2.599	120,00%	520
3	PWG	2.145	12.222	12.854	1.362	756	-605	2.357	632	10.709	124	9.026	142,41%	3.828
	Cilem	2.145	12.222	12.854	1.362	756	-605	2.357	632	10.709	124	9.026	142,41%	3.828
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	53.904	59.938	60.239	297	829	532	43	300	6.334	529	58.971	102,15%	1.267
	CF 1	25.145	28.154	28.338	257	439	182	339	184	3.193	255	26.337	107,60%	2.001
	Total Griya	14.964	15.575	15.528	-	-	0	0	-47	564	47	15.765	98,49%	(237)
	• Total Non Program	10.068	10.957	10.924	-	-	0	-141	-33	856	33	10.300	106,06%	624
	• Program	4.896	4.618	4.604	-	-	0	-37	-13	-292	13	5.466	84,24%	(861)
	Oto	10.181	12.579	12.810	257	439	182	339	230	2.629	209	10.572	121,17%	2.238
	CF 2	28.759	31.784	31.901	40	390	350	-296	116	3.141	274	32.634	97,75%	(733)
	Mitraguna & Others	27.880	30.852	31.061	40	390	350	-276	209	3.181	181	31.416	98,87%	(355)
	Pensiun	880	933	840	-	-	0	-20	-93	-40	93	1.218	68,94%	(378)
	Total Pembiayaan	111.128	126.357	126.324	2.308	1.785	-523	1.773	-32	15.196	1.818	125.462	100,69%	863

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	291	-	238	68,36%	0,00%	19,02%	238	(894)	(54)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	291	-	238	68,36%	0,00%	19,02%	238	(894)	(54)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	393	596	2.277	0,03%	1,13%	4,38%	1.680	2.261	1.884			
	KUR	16	322	437	1.984	0,03%	0,88%	4,06%	1.547	1.969	1.662			
	Non KUR	-	71	159	292	0,00%	5,02%	9,37%	134	292	222			
3	PWG	-	-	-	172	0,00%	0,00%	1,34%	172	172	172			
	Cilem	-	-	-	172	0,00%	0,00%	1,34%	172	172	172			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	857	1.035	1.008	1.307	1,59%	1,68%	2,17%	299	450	272			
	CF 1	857	823	1.008	1.307	3,41%	3,58%	4,61%	299	450	484			
	Total Griya	582	477	659	684	3,89%	4,23%	4,40%	25	101	207			
	Oto	275	346	349	623	2,70%	2,77%	4,87%	274	349	277			
	CF 2	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Mitraguna & Others	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.005	1.719	1.604	3.993	1,80%	1,27%	3,16%	2.390	1.989	2.274	0,55%	82,47%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	278	12	12	12	0,52%	0,02%	0,02%	(0)	(266)	(0)			
	KUR	271	12	12	12	0,53%	0,02%	0,02%	(0)	(259)	(0)			
	Non KUR	8	-	-	-	0,33%	0,00%	0,00%	-	(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	1.287	1.474	1.642	1.703	2,39%	2,74%	2,83%	61	415	229			
	CF 1	592	640	631	692	2,35%	2,24%	2,44%	61	101	52			
	Total Griya	592	640	631	631	3,95%	4,05%	4,06%	-	40	(9)			
	Oto	-	-	-	61	0,00%	0,00%	0,48%	61	61	61			
	CF 2	696	834	1.011	1.010	2,42%	3,18%	3,17%	(0)	315	177			
	Mitraguna & Others	696	834	1.011	1.010	2,50%	3,28%	3,25%	(0)	315	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.565	1.486	1.654	1.714	1,41%	1,31%	1,36%	61	149	228	0,04%	96,90%	-1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139.452	145.538	145.805	6.353	
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,88	3,86	(0,02)	0,73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	33	203	212	214	52	2	11	5,33%	181	551,29%	5.242	4,08%	(5.029)
2	Tabungan	95.230	93.477	93.599	94.070	158	470	593	0,63%	(1.160)	-1,22%	103.074	91,26%	(9.004)
3	Deposito	25.200	24.172	23.896	23.874	660	(22)	(299)	-1,24%	(1.326)	-5,26%	25.823	92,45%	(1.949)
	Total	120.463	117.852	117.707	118.157	870	450	305	0,26%	(2.306)	-1,91%	134.139	88,09%	(15.982)
	CASA	95.263	93.680	93.811	94.283	210	472	604	0,64%	(979)	-1,03%	108.316	87,04%	(14.033)
	(%) CASA	79,08%	79,49%	79,70%	79,79%									
	FDR	167,21%	177,99%	179,22%	178,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.646	1.594	1.606		12	(40)	-2,40%	590	58,03%	-	0,00%	1.606
2	Giro ISE	1	29	25	31		6	2	6,58%	30	5925,20%		0,00%	31
3	Tabungan ISE	1.016	1.617	1.568	1.575		7	(41)	-2,56%	560	55,09%		0,00%	1.575
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	67	70	70		0	3	4,48%	11	18,64%		0,00%	70

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	58.418	61.084	60.869	370	850	480	-743	-215	2.451	1.065	58.966	103,23%	1.903
	KUR	53.406	57.124	56.952	370	850	480	-644	-172	3.547	1.022	53.818	105,82%	3.135
	Non KUR	5.013	3.959	3.916	-	-	0	-100	-43	-1.096	43	5.148	76,08%	(1.231)
3	PWG	7.973	11.790	12.411	771	817	46	733	620	4.438	197	14.414	86,10%	(2.004)
	Cilem	7.973	11.790	12.411	771	817	46	733	620	4.438	197	14.414	86,10%	(2.004)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	137.673	846	1.462	616	-1.161	787	2.633	675	158.372	86,93%	(20.699)
	CF 1	25.995	30.631	30.608	151	226	75	363	-23	4.613	248	28.791	106,31%	1.818
	Total Griya	13.277	16.172	16.274	-	125	125	0	102	2.997	23	14.001	116,23%	2.273
	• Total Non Program	13.277	16.172	16.274	-	125	125	-145	102	2.997	23	14.001	116,23%	2.273
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.459	14.334	151	101	-50	363	-125	1.616	225	14.789	96,92%	(455)
	CF 2	109.045	106.256	107.065	695	1.236	541	-1.525	809	-1.980	427	129.582	82,62%	(22.517)
	Mitraguna & Others	98.253	96.042	96.689	695	1.010	315	-1.452	647	-1.563	363	116.997	82,64%	(20.307)
	Pensiun	10.792	10.213	10.376	-	226	226	-73	162	-416	64	12.585	82,44%	(2.209)
	Total Pembiayaan	201.431	209.761	210.953	1.987	3.129	1.142	-1.172	1.192	9.522	1.937	231.752	91,03%	(20.800)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	1.180	2.221	1.895	3.872	2,02%	3,10%	6,36%	1.977	2.692	1.651			
	KUR	896	1.651	1.456	3.327	1,68%	2,55%	5,84%	1.870	2.431	1.676			
	Non KUR	284	570	439	546	5,67%	11,08%	13,93%	107	261	(24)			
3	PWG	-	13	-	26	0,00%	0,00%	0,21%	26	26	13			
	Cilem	-	13	-	26	0,00%	0,00%	0,21%	26	26	13			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.268	2.089	3.964	0,59%	1,53%	2,88%	1.876	3.169	1.696			
	CF 1	92	358	281	1.128	0,35%	0,92%	3,69%	848	1.037	771			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	358	281	1.128	0,72%	1,94%	7,87%	848	1.037	771			
	CF 2	704	1.911	1.808	2.836	0,65%	1,70%	2,65%	1.028	2.132	925			
	Mitraguna & Others	704	1.911	1.808	2.692	0,72%	1,88%	2,78%	885	1.989	782			
	Pensiun	-	-	-	143	0,00%	0,00%	1,38%	143	143	143			
	Total Pembiayaan	1.975	4.502	3.984	7.863	0,98%	1,90%	3,73%	3.879	5.888	3.360	0,86%	76,91%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	695	878	785	795	1,19%	1,29%	1,31%	10	100	(83)			
	KUR	639	713	624	635	1,20%	1,09%	1,12%	11	(4)	(78)			
	Non KUR	56	165	161	160	1,12%	4,08%	4,09%	(1)	104	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.024	1.129	1.300	0,82%	0,82%	0,94%	172	196	277			
	CF 1	-	136	136	308	0,00%	0,44%	0,00%	172	308	172			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	136	308	0,00%	0,94%	2,15%	172	308	172			
	CF 2	1.105	887	992	992	1,01%	0,93%	0,93%	-	(112)	105			
	Mitraguna & Others	899	887	992	992	0,92%	1,03%	1,03%	-	93	105			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.902	1.914	2.096	0,89%	0,91%	0,99%	182	296	194	0,15%	85,31%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	190.527	204.546	212.462	21.935	
2	Contribution Margin	5.493	7.563	6.309	816	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,44	4,06	4,14	0,08	0,71
CIF Payroll	402	341	359	18	(43)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	1.175	150	489	337	(53)	(152)	186	124,16%	(839)	-71,35%	3.787	8,89%	(3.451)
2	Tabungan	91.378	103.309	103.771	104.300	1.863	528	991	0,96%	12.922	14,14%	97.657	106,80%	6.643
3	Deposito	20.885	16.971	17.098	17.098	(184)	0	127	0,75%	(3.788)	-18,14%	21.385	79,95%	(4.287)
	Total	113.438	120.430	121.358	121.734	1.627	376	1.304	1,08%	8.296	7,31%	122.829	99,11%	(1.095)
	CASA	92.553	103.459	104.260	104.636	1.811	376	1.177	1,14%	12.083	13,06%	101.444	103,15%	3.192
	(%) CASA	81,59%	85,91%	85,91%	85,95%									
	FDR	111,58%	119,38%	121,42%	121,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.492	1.239	1.251		12	(242)	-16,19%	(163)	-11,51%	-	0,00%	1.251
2	Giro ISE	4	7	84	93		9	86	1280,21%	88	2034,16%	-	0,00%	93
3	Tabungan ISE	1.409	1.486	1.155	1.158		3	(328)	-22,04%	(251)	-17,81%	-	0,00%	1.158
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	95	98	99	99		0	1	1,02%	4	4,21%	-	0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	59.493	59.922	785	1.350	565	468	429	1.734	921	65.181	91,93%	(5.258)
	KUR	54.166	54.900	55.357	685	1.350	665	490	458	1.191	892	60.909	90,88%	(5.552)
	Non KUR	4.022	4.593	4.565	100	-	-100	-22	-28	543	28	4.271	106,87%	294
3	PWG	2.382	8.045	9.431	1.317	1.541	224	1.869	1.386	7.049	155	8.936	105,55%	496
	Cilem	2.382	8.045	9.431	1.317	1.541	224	1.869	1.386	7.049	155	8.936	105,55%	496
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	78.005	1.155	1.860	705	1.086	1.775	12.062	85	72.936	106,95%	5.068
	CF 1	8.522	7.918	7.979	-	100	100	-253	61	-544	40	9.360	85,24%	(1.382)
	Total Griya	5.933	5.594	5.594	-	-	0	0	0	-340	-	6.150	90,95%	(556)
	• Total Non Program	5.933	5.594	5.594	-	-	0	-43	0	-340	-	6.150	90,95%	(556)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.324	2.385	-	100	100	-253	61	-204	40	3.210	74,30%	(825)
	CF 2	57.421	68.312	70.026	1.155	1.760	605	1.339	1.715	12.605	45	63.576	110,15%	6.450
	Mitraguna & Others	56.582	66.967	68.653	1.155	1.725	570	964	1.686	12.070	39	62.200	110,37%	6.452
	Pensiun	838	1.345	1.373	-	35	35	375	28	535	7	1.376	99,83%	(2)
	Total Pembiayaan	126.569	143.768	147.358	3.257	4.751	1.494	3.423	3.590	20.789	1.161	147.108	100,17%	251

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	130	386	576	3.301	0,22%	0,22%	0,97%	2.726	3.172	2.915			
	KUR	123	177	204	2.706	0,23%	0,37%	4,89%	2.503	2.583	2.529			
	Non KUR	6	209	372	595	0,16%	8,10%	13,04%	223	589	386			
3	PWG	-	5	-	213	0,00%	0,00%	0,00%	213	213	208			
	Cilem	-	5	-	213	0,00%	0,00%	2,26%	213	213	208			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	542	597	852	0,68%	0,78%	1,09%	254	404	309			
	CF 1	217	530	497	751	2,55%	6,27%	9,41%	254	534	221			
	Total Griya	-	430	497	497	0,00%	8,88%	8,88%	-	497	67			
	Oto	217	100	-	254	8,39%	0,00%	10,66%	254	37	155			
	CF 2	230	13	100	100	0,40%	0,15%	0,14%	-	(130)	88			
	Mitraguna & Others	230	13	100	100	0,41%	0,15%	0,15%	-	(130)	88			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	933	1.173	4.366	0,46%	0,82%	2,96%	3.193	3.789	3.433	1,31%	55,86%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	47	210	116	116	0,08%	0,19%	0,19%	-	69	(95)			
	KUR	-	131	38	38	0,00%	0,07%	0,07%	-	38	(93)			
	Non KUR	47	80	78	78	1,16%	1,70%	1,71%	-	31	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	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	-	87	87	87	0,00%	0,13%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,13%	0,13%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	297	202	202	0,04%	0,14%	0,14%	-	155	(95)	0,48%	-252,26%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	1.878	3.071	3.072	3.074	(48)	2	4	0,12%	1.196	63,72%	3.692	83,27%	(618)
2	Tabungan	48.550	58.141	53.669	53.170	611	(499)	(4.972)	-8,55%	4.619	9,51%	54.723	97,16%	(1.553)
3	Deposito	7.602	11.118	13.408	13.408	(25)	0	2.290	20,60%	5.806	76,38%	8.225	163,03%	5.184
	Total	58.030	72.330	70.149	69.652	539	(497)	(2.678)	-3,70%	11.622	20,03%	66.639	104,52%	3.013
	CASA	50.428	61.212	56.741	56.244	563	(497)	(4.968)	-8,12%	5.816	11,53%	58.414	96,28%	(2.170)
	(%) CASA	86,90%	84,63%	80,89%	80,75%									
	FDR	148,42%	134,44%	139,15%	140,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	620	526	566		41	(54)	-8,67%	108	23,59%	-	0,00%	566
2	Giro ISE	360	211	101	142		41	(69)	-32,88%	(218)	-60,66%	-	0,00%	142
3	Tabungan ISE	99	409	425	425		(0)	16	3,79%	326	330,93%	-	0,00%	425
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%	-	0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	45.037	48.815	48.564	400	300	-100	366	-251	3.526	551	51.370	94,54%	(2.806)
	KUR	43.986	47.464	47.230	200	300	100	110	-234	3.245	534	50.024	94,42%	(2.794)
	Non KUR	1.052	1.351	1.334	200	-	-200	255	-17	282	17	1.346	99,04%	(13)
3	PWG	3.221	8.375	8.635	820	464	-356	981	260	5.413	204	7.751	111,40%	884
	Cilem	3.221	8.375	8.635	820	464	-356	981	260	5.413	204	7.751	111,40%	884
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.417	444	850	406	915	363	2.546	487	43.526	92,86%	(3.109)
	CF 1	26.387	25.677	25.374	374	-	-374	-303	-303	-1.013	303	27.065	93,75%	(1.691)
	Total Griya	5.331	5.367	5.350	159	-	-159	0	-17	19	17	5.506	97,17%	(156)
	• Total Non Program	5.331	5.033	5.017	-	-	0	-56	-16	-314	16	5.506	91,12%	(489)
	• Program	-	334	333	159	-	-159	166	-1	333	1	0	0,00%	333
	Oto	21.057	20.310	20.024	216	-	-216	-303	-286	-1.033	286	21.559	92,88%	(1.535)
	CF 2	11.484	14.377	15.043	70	850	780	1.218	665	3.559	185	16.461	91,39%	(1.418)
	Mitraguna & Others	8.469	9.981	10.669	70	850	780	1.241	688	2.200	162	13.011	82,00%	(2.343)
	Pensiun	3.015	4.397	4.374	-	-	0	-23	-23	1.359	23	3.449	126,81%	925
	Total Pembiayaan	86.130	97.244	97.615	1.664	1.614	-50	2.261	371	11.486	1.243	102.647	95,10%	(5.031)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	409	373	352	666	0,91%	0,72%	0,137%	314	257	293			
	KUR	384	373	352	666	0,87%	0,74%	0,141%	314	281	293			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	66	0,18%	0,00%	0,76%	66	60	66			
	Cilem	6	-	-	66	0,18%	0,00%	0,76%	66	60	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	865	1.865	3.173	3,22%	4,66%	7,85%	1.309	1.954	2.309			
	CF 1	985	712	1.084	2.129	3,73%	4,22%	8,39%	1.045	1.144	1.417			
	Total Griya	-	-	64	-	0,00%	1,20%	0,00%	(64)	-	-			
	Oto	985	712	1.020	2.129	4,68%	5,02%	10,63%	1.109	1.144	1.417			
	CF 2	235	153	781	1.045	2,05%	5,43%	6,94%	264	809	892			
	Mitraguna & Others	235	153	781	781	2,78%	7,83%	7,32%	-	546	628			
	Pensiun	-	-	-	264	0,00%	0,00%	6,02%	264	264	264			
	Total Pembiayaan	1.635	1.238	2.217	3.905	1,90%	2,28%	4,00%	1.689	2.270	2.667	3,27%	18,24%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	324	256	275	273	0,72%	0,56%	0,56%	(2)	(52)	17			
	KUR	102	152	192	190	0,23%	0,40%	0,40%	(2)	88	38			
	Non KUR	222	104	83	83	21,14%	6,11%	6,19%	-	(140)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	648	648	0,89%	1,62%	1,60%	-	310	-			
	CF 1	338	648	648	648	1,28%	2,52%	2,55%	-	310	-			
	Total Griya	-	131	131	131	0,00%	2,44%	2,45%	-	131	-			
	Oto	338	517	517	517	1,61%	2,55%	2,58%	-	179	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	904	923	921	0,77%	0,95%	0,94%	(2)	258	17	3,64%	-286,10%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	28.187	21.341	19.616	19.676	170	60	(1.665)	-7,80%	(8.511)	-30,19%	33.561	58,63%	(13.885)
2	Tabungan	231.223	226.599	234.248	234.100	1.518	(148)	7.501	3,31%	2.877	1,24%	242.859	96,39%	(8.759)
3	Deposito	34.752	39.313	39.689	39.689	1.639	0	376	0,96%	4.937	14,21%	34.790	114,08%	4.900
	Total	294.162	287.254	293.553	293.465	3.326	(88)	6.212	2,16%	(697)	-0,24%	311.210	94,30%	(17.745)
	CASA	259.410	247.940	253.864	253.776	1.687	(88)	5.836	2,35%	(5.634)	-2,17%	276.420	91,81%	(22.644)
	(%) CASA	88,19%	86,31%	86,48%	86,48%									
	FDR	81,90%	89,36%	87,80%	87,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.092	5.526	5.682		155	590	11,58%	1.194	26,61%	-	0,00%	5.682
2	Giro ISE	733	851	634	675		40	(176)	-20,73%	(59)	-8,00%		0,00%	675
3	Tabungan ISE	3.754	4.241	4.892	5.007		115	766	18,07%	1.253	33,37%		0,00%	5.007
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	107	111	111		0	4	3,74%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.754	1.754	-	-	0	-106	0	-1.488	-	3.242	54,10%	(1.488)
	Linkage	1.406	1.044	1.044	-	-	-	-41	0	-362	-	1.406	74,27%	(362)
	Non-Linkage	1.836	710	710	-	-	0	-65	0	-1.126	-	1.836	38,65%	(1.126)
	• Local Champion	1.836	710	710	-	-	0	-65	0	-1.126	-	1.836	38,65%	(1.126)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	71.253	71.756	2.085	1.350	-735	735	502	-718	848	73.644	97,44%	(1.889)
	KUR	67.505	66.715	67.259	2.085	1.350	-735	659	544	-245	806	68.537	98,14%	(1.278)
	Non KUR	4.969	4.538	4.496	-	-	0	76	-42	-472	42	5.107	88,04%	(611)
3	PWG	12.827	22.228	24.381	1.963	4.454	2.491	1.243	2.153	11.554	2.301	26.907	90,61%	(2.526)
	Cilem	7.700	14.623	16.777	854	2.523	1.669	1.175	2.154	9.077	369	18.141	92,48%	(1.363)
	Gadai	5.127	7.606	7.604	1.109	1.931	822	68	-2	2.477	1.932	8.766	86,74%	(1.162)
4	CFG	152.377	161.442	159.852	2.262	1.502	-760	1.358	-1.590	7.474	3.092	171.931	92,97%	(12.080)
	CF 1	49.433	46.573	46.766	-	555	555	-47	193	-2.666	362	54.620	85,62%	(7.854)
	Total Griya	45.444	41.310	41.086	-	50	50	0	-224	-4.358	274	49.183	83,54%	(8.096)
	• Total Non Program	21.636	18.470	18.296	-	50	50	-146	-175	-3.340	225	22.606	80,93%	(4.311)
	• Program	23.808	22.840	22.791	-	-	0	-166	-49	-1.017	49	26.576	85,76%	(3.786)
	Oto	3.989	5.263	5.680	-	505	505	-47	417	1.691	88	5.438	104,45%	242
	CF 2	102.945	114.868	113.085	2.262	947	-1.315	1.406	-1.783	10.141	2.730	117.311	96,40%	(4.225)
	Mitraguna & Others	90.697	100.649	99.014	1.695	781	-914	803	-1.635	8.317	2.416	103.809	95,38%	(4.795)
	Pensiun	12.248	14.219	14.071	567	166	-401	602	-148	1.823	314	13.502	104,22%	569
	Total Pembiayaan	240.919	256.678	257.742	6.310	7.306	996	3.230	1.065	16.823	6.241	275.724	93,48%	(17.982)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	64	57	57	0,00%	3,22%	3,22%	-	57	(7)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	64	57	57	0,00%	7,97%	7,97%	-	57	(7)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	1.110	908	4.152	0,26%	1,27%	5,79%	3.244	3.962	3.042			
	KUR	190	697	310	3.565	0,28%	0,46%	5,30%	3.255	3.375	2.868			
	Non KUR	-	413	598	587	0,00%	13,18%	13,05%	(11)	587	174			
3	PWG	-	-	-	500	0,00%	0,00%	2,05%	500	500	500			
	Cilem	-	-	-	481	0,00%	0,00%	2,86%	481	481	481			
	Gadai	-	-	-	19	0,00%	0,00%	0,25%	19	19	19			
4	CFG	3.319	4.994	4.884	5.264	2,18%	3,02%	3,29%	381	1.945	270			
	CF 1	1.762	3.053	3.615	3.457	3,57%	7,76%	7,39%	(158)	1.695	405			
	Total Griya	1.762	2.840	3.343	3.032	3,88%	8,09%	7,38%	(311)	1.270	192			
	Oto	-	213	272	425	0,00%	5,16%	7,49%	153	425	212			
	CF 2	1.556	1.941	1.269	1.807	1,51%	1,10%	1,60%	538	251	(134)			
	Mitraguna & Others	1.556	1.647	1.269	1.807	1,72%	1,26%	1,82%	538	251	160			
	Pensiun	-	294	-	-	0,00%	0,00%	0,00%	-	-	(294)			
	Total Pembiayaan	3.509	6.168	5.849	9.972	1,46%	2,28%	3,87%	4.124	6.464	3.805	8,43%	-117,83%	4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	-	-	11,36%	0,00%	0,00%	-	(368)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	-	-	20,07%	0,00%	0,00%	-	(368)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	294	292	285	0,27%	0,41%	0,40%	(7)	91	(10)			
	KUR	3	191	193	190	0,00%	0,29%	0,28%	(3)	187	(0)			
	Non KUR	191	104	98	94	3,84%	2,17%	2,10%	(4)	(97)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.538	4.790	4.953	3,15%	2,97%	3,10%	164	159	415			
	CF 1	2.642	3.116	3.176	3.275	5,34%	6,82%	7,00%	98	633	158			
	Total Griya	2.642	3.069	3.176	3.275	5,81%	7,69%	7,97%	98	633	205			
	Oto	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	CF 2	2.153	1.422	1.613	1.679	2,09%	1,40%	1,48%	66	(474)	257			
	Mitraguna & Others	2.153	1.422	1.319	1.385	2,37%	1,31%	1,40%	66	(768)	(37)			
	Pensiun	-	-	294	294	0,00%	0,11%	2,09%	-	294	294			
	Total Pembiayaan	5.357	4.833	5.081	5.238	2,22%	1,98%	2,03%	156	(119)	405	2,36%	-16,13%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288.130	292.870	287.254	(876)	
2	Contribution Margin	11.615	17.537	12.417	802	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,50	3,51	0,01	0,33
CIF Payroll	1.070	1.198	1.228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	14.345	10.362	10.314	10.304	260	(9)	(58)	-0,56%	(4.041)	-28,17%	20.583	50,06%	(10.279)
2	Tabungan	145.625	143.324	145.969	145.453	4.593	(516)	2.129	1,49%	(172)	-0,12%	158.336	91,86%	(12.883)
3	Deposito	70.189	89.110	87.250	87.252	1.010	1	(1.858)	-2,08%	17.063	24,31%	70.818	123,21%	16.434
	Total	230.159	242.796	243.533	243.009	5.863	(524)	213	0,09%	12.850	5,58%	249.737	97,31%	(6.727)
	CASA	159.970	153.686	156.283	155.757	4.853	(525)	2.071	1,35%	(4.213)	-2,63%	178.919	87,05%	(23.162)
	(%) CASA	69,50%	63,30%	64,17%	64,10%									
	FDR	49,05%	51,24%	50,78%	50,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.160	14.834	15.464		631	304	2,01%	2.821	22,31%	-	0,00%	15.464
2	Giro ISE	2.499	3.281	3.290	3.290		0	9	0,28%	791	31,67%	-	0,00%	3.290
3	Tabungan ISE	9.095	10.829	10.494	11.125		631	295	2,73%	2.030	22,32%	-	0,00%	11.125
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%	-	0,00%	1.050
5	CIF ISE	89	111	112	112		0	1	0,90%	23	25,84%	-	0,00%	112

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	15.500	15.348	-	-	0	-487	-152	-3.901	152	20.839	73,65%	(5.491)
	KUR	17.796	14.111	13.959	-	-	0	-476	-152	-3.838	152	19.314	72,27%	(5.355)
	Non KUR	1.452	1.389	1.389	-	-	0	-11	0	-63	-	1.525	91,09%	(136)
3	PWG	5.178	11.639	12.057	1.153	1.384	231	408	418	6.879	966	18.605	64,81%	(6.548)
	Cilem	3.578	8.338	8.760	466	585	119	389	422	5.182	163	12.347	70,95%	(3.587)
	Gadai	1.600	3.301	3.297	688	800	112	19	-4	1.697	803	6.258	52,69%	(2.961)
4	CFG	88.436	97.271	96.258	237	403	166	-410	-1.013	7.821	1.415	109.218	88,13%	(12.960)
	CF 1	19.579	24.821	24.835	237	233	-4	164	14	5.256	219	22.123	112,26%	2.712
	Total Griya	14.822	14.863	14.823	-	-	0	0	-40	1	40	15.527	95,47%	(703)
	• Total Non Program	14.371	14.435	14.395	-	-	0	45	-40	24	40	15.023	95,82%	(627)
	• Program	451	428	428	-	-	0	-3	0	-24	-	504	84,91%	(76)
	Oto	4.757	9.958	10.012	237	233	-4	164	54	5.255	179	6.597	151,78%	3.415
	CF 2	68.857	72.449	71.423	-	170	170	-573	-1.027	2.566	1.197	87.095	82,01%	(15.672)
	Mitraguna & Others	68.359	71.565	70.545	-	170	170	-567	-1.021	2.185	1.191	85.005	82,99%	(14.461)
	Pensiun	498	884	878	-	-	0	-6	-6	380	6	2.090	42,01%	(1.212)
	Total Pembiayaan	112.901	124.410	123.663	1.390	1.787	397	-489	-747	10.762	2.534	148.700	83,16%	(25.037)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	1.267	994	772	846	6,58%	4,98%	5,51%	74	(421)	(148)			
	KUR	1.267	981	772	839	7,12%	5,47%	6,01%	68	(428)	(142)			
	Non KUR	-	13	-	7	0,00%	0,00%	0,47%	7	7	(6)			
3	PWG	-	403	-	230	0,00%	0,00%	0,00%	230	230	(172)			
	Cilem	-	403	-	223	0,00%	0,00%	2,54%	223	223	(180)			
	Gadai	-	-	-	7	0,00%	0,00%	0,23%	7	7	7			
4	CFG	1.470	1.138	1.479	2.322	1,66%	1,52%	2,41%	843	852	1.184			
	CF 1	117	577	973	1.378	0,60%	3,92%	5,55%	405	1.261	801			
	Total Griya	-	373	469	143	0,00%	3,16%	0,97%	(326)	143	(230)			
	Oto	117	204	504	1.235	2,46%	5,06%	12,33%	731	1.118	1.031			
	CF 2	1.353	561	506	944	1,96%	0,70%	1,32%	438	(409)	383			
	Mitraguna & Others	1.353	561	506	944	1,98%	0,71%	1,34%	438	(409)	383			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.534	2.251	3.398	2,42%	1,81%	2,75%	1.147	661	863	2,48%	9,83%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	10.113	10.159	52,35%	65,24%	66,19%	46	83	46			
	KUR	8.740	8.792	8.795	8.842	49,11%	62,33%	63,34%	46	102	49			
	Non KUR	1.336	1.321	1.318	1.318	92,03%	94,86%	94,86%	-	(19)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.608	1.216	1.472	1,12%	1,25%	1,53%	256	483	(136)			
	CF 1	244	233	233	488	1,24%	0,94%	1,97%	256	244	255			
	Total Griya	244	119	118	373	1,64%	0,79%	2,52%	256	130	255			
	Oto	-	115	115	115	0,00%	1,15%	1,14%	-	115	-			
	CF 2	745	1.374	984	984	1,08%	1,36%	1,38%	-	238	(391)			
	Mitraguna & Others	745	1.374	984	984	1,09%	1,37%	1,39%	-	238	(391)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.721	11.329	11.631	9,80%	9,11%	9,41%	302	566	(90)	1,49%	84,20%	-7,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	15.552	5.745	8.455	8.027	(2.088)	(428)	2.282	39,71%	(7.525)	-48,39%	23.981	33,47%	(15.953)
2	Tabungan	146.646	146.599	141.504	141.627	(2.893)	123	(4.972)	-3,39%	(5.019)	-3,42%	157.571	89,88%	(15.944)
3	Deposito	29.176	27.115	26.937	26.937	89	1	(177)	-0,65%	(2.238)	-7,67%	29.965	89,90%	(3.027)
	Total	191.374	179.459	176.896	176.592	(4.892)	(305)	(2.867)	-1,60%	(14.782)	-7,72%	211.516	83,49%	(34.924)
	CASA	162.198	152.344	149.960	149.654	(4.981)	(305)	(2.690)	-1,77%	(12.544)	-7,73%	181.551	82,43%	(31.897)
	(%) CASA	84,75%	84,89%	84,77%	84,75%									
	FDR	87,12%	105,03%	108,47%	108,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	9.966	11.672	11.901		230	1.935	19,42%	(2.202)	-15,61%	-	0,00%	11.901
2	Giro ISE	4.458	3.768	5.984	5.854		(130)	2.086	55,36%	1.396	31,32%		0,00%	5.854
3	Tabungan ISE	9.645	6.197	5.688	6.047		359	(151)	-2,43%	(3.598)	-37,31%		0,00%	6.047
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	104	104		0	0	0,00%	4	4,00%		0,00%	104

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	16.150	17.180	17.494	300	550	250	335	313	1.344	237	20.804	84,09%	(3.310)
	KUR	14.812	16.013	16.341	300	550	250	444	328	1.528	222	19.321	84,58%	(2.980)
	Non KUR	1.337	1.167	1.153	-	-	0	-109	-14	-184	14	1.483	77,75%	(330)
3	PWG	15.238	25.910	28.736	4.927	9.492	4.565	4.834	2.826	13.499	6.666	28.263	101,67%	473
	Cilem	3.814	10.863	11.717	1.140	1.198	58	2.655	854	7.902	344	14.047	83,41%	(2.330)
	Gadai	11.423	15.048	17.020	3.787	8.294	4.507	2.179	1.972	5.596	6.322	14.216	119,72%	2.804
4	CFG	135.343	145.397	145.646	4.372	1.292	-3.080	2.963	250	10.303	1.043	156.577	93,02%	(10.931)
	CF 1	16.023	17.730	17.759	1.342	257	-1.085	538	29	1.736	228	18.567	95,65%	(808)
	Total Griya	9.034	10.195	10.159	500	-	-500	0	-36	1.125	36	9.693	104,81%	466
	• Total Non Program	9.034	10.195	10.159	500	-	-500	402	-36	1.125	36	9.693	104,81%	466
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.600	842	257	-585	538	65	612	192	8.874	85,65%	(1.274)
	CF 2	119.320	127.667	127.887	3.030	1.035	-1.995	2.425	220	8.567	815	138.010	92,67%	(10.123)
	Mitraguna & Others	104.787	113.927	114.256	2.670	1.035	-1.635	2.379	329	9.469	706	121.845	93,77%	(7.589)
	Pensiun	14.533	13.740	13.631	360	-	-360	45	-109	-902	109	16.165	84,33%	(2.534)
	Total Pembiayaan	166.730	188.487	191.876	9.599	11.334	1.735	8.132	3.389	25.146	7.945	205.644	93,31%	(13.768)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	46	696	543	1.074	0,29%	3,16%	6,14%	531	1.028	378			
	KUR	-	611	459	938	0,00%	2,87%	5,74%	478	938	326			
	Non KUR	46	85	83	136	3,44%	7,15%	11,81%	53	90	51			
3	PWG	-	-	146	357	0,00%	0,56%	1,24%	211	357	357			
	Cilem	-	-	-	136	0,00%	0,00%	1,16%	136	136	136			
	Gadai	-	-	146	221	0,00%	0,97%	1,30%	75	221	221			
4	CFG	993	271	410	918	0,73%	0,28%	0,63%	508	(75)	647			
	CF 1	153	74	410	820	0,95%	2,31%	4,62%	410	667	746			
	Total Griya	15	3	341	340	0,16%	3,35%	3,34%	(1)	325	337			
	Oto	138	71	69	480	1,98%	0,92%	6,32%	411	342	409			
	CF 2	840	197	-	98	0,70%	0,00%	0,08%	98	(742)	(99)			
	Mitraguna & Others	840	-	-	98	0,80%	0,00%	0,09%	98	(742)	98			
	Pensiun	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)			
	Total Pembiayaan	1.039	967	1.099	2.348	0,62%	0,58%	1,22%	1.250	1.309	1.382	2,92%	-138,55%	1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	261	456	402	402	1,61%	2,34%	2,30%	-	141	(54)			
	KUR	204	184	183	183	1,38%	1,14%	1,12%	-	(21)	(1)			
	Non KUR	57	272	219	219	4,24%	18,77%	19,01%	-	163	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.275	3.271	3.271	1,59%	2,25%	2,25%	0	1.115	(4)			
	CF 1	22	11	11	12	0,14%	0,06%	0,07%	1	(10)	1			
	Total Griya	22	11	11	12	0,25%	0,10%	0,12%	1	(10)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.264	3.260	3.259	1,79%	2,55%	2,55%	(1)	1.125	(5)			
	Mitraguna & Others	1.368	3.264	3.260	3.259	1,31%	2,86%	2,85%	(1)	1.892	(5)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.731	3.673	3.673	1,45%	1,95%	1,91%	0	1.256	(58)	1,49%	22,25%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	8.687	8.390	8.823	8.799	4.152	(24)	409	4,87%	112	1,29%	17.486	50,32%	(8.687)
2	Tabungan	252.421	258.244	254.690	253.446	(615)	(1.243)	(4.798)	-1,86%	1.026	0,41%	266.858	94,97%	(13.412)
3	Deposito	76.726	73.577	72.733	72.709	(2.551)	(25)	(869)	-1,18%	(4.017)	-5,24%	77.619	93,67%	(4.910)
	Total	337.834	340.212	336.246	334.954	986	(1.292)	(5.285)	-1,55%	(2.880)	-0,85%	361.963	92,54%	(27.009)
	CASA	261.108	266.634	263.513	262.245	3.537	(1.267)	(4.389)	-1,65%	1.137	0,44%	284.344	92,23%	(22.099)
	(%) CASA	77,29%	78,37%	78,37%	78,29%									
	FDR	106,55%	109,05%	110,14%	110,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.914	12.331	12.326		(5)	412	3,46%	3.878	45,90%	-	0,00%	12.326
2	Giro ISE	1.077	1.109	1.101	1.106		5	(3)	-0,26%	29	2,66%	-	0,00%	1.106
3	Tabungan ISE	7.371	10.805	11.230	11.220		(10)	415	3,84%	3.849	52,22%	-	0,00%	11.220
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	163	186	187	187		0	1	0,54%	24	14,72%	-	0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.413	25.597	-	-	0	-277	-816	-7.810	816	38.797	65,98%	(13.200)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)
	Non-Linkage	33.404	26.413	25.597	-	-	0	-277	-816	-7.807	816	36.390	70,34%	(10.793)
	• Local Champion	29.104	25.515	24.699	-	-	0	-277	-816	-4.405	816	30.049	82,20%	(5.350)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)
2	MBG	23.844	25.304	25.238	886	250	-636	392	-66	1.394	316	27.259	92,59%	(2.020)
	KUR	21.881	23.186	23.131	886	250	-636	461	-55	1.250	305	25.201	91,79%	(2.070)
	Non KUR	1.963	2.118	2.107	-	-	0	-69	-11	144	11	2.058	102,40%	49
3	PWG	18.313	32.899	34.508	4.728	4.883	155	3.034	1.609	16.195	3.274	30.424	113,42%	4.084
	Cilem	9.363	18.021	18.804	1.167	1.331	165	1.511	783	9.441	548	18.484	101,73%	319
	Gadai	8.950	14.878	15.704	3.561	3.552	-10	1.523	826	6.754	2.726	11.939	131,53%	3.765
4	CFG	284.398	286.370	285.014	740	1.803	1.063	-933	-1.356	615	3.159	292.505	97,44%	(7.491)
	CF 1	38.670	36.151	35.676	-	189	189	-269	-475	-2.994	664	39.641	90,00%	(3.965)
	Total Griya	32.928	30.763	30.270	-	-	0	0	-493	-2.658	493	33.179	91,23%	(2.910)
	• Total Non Program	32.928	30.763	30.270	-	-	0	-255	-493	-2.658	493	33.179	91,23%	(2.910)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.388	5.406	-	189	189	-269	18	-336	170	6.462	83,66%	(1.056)
	CF 2	245.728	250.219	249.338	740	1.614	874	-664	-881	3.609	2.495	252.864	98,61%	(3.526)
	Mitraguna & Others	226.104	232.460	231.726	740	1.614	874	-508	-734	5.622	2.348	232.617	99,62%	(891)
	Pensiun	19.624	17.759	17.612	-	-	0	-156	-147	-2.012	147	20.247	86,98%	(2.635)
	Total Pembiayaan	359.963	370.986	370.357	6.354	6.936	582	2.217	-629	10.394	7.565	388.984	95,21%	(18.627)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	95	95	0,00%	0,36%	0,37%	-	95	95			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	95	95	0,00%	0,36%	0,37%	-	95	95			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	448	238	655	1,32%	0,94%	2,60%	417	341	207			
	KUR	205	406	191	608	0,94%	0,83%	2,63%	417	403	202			
	Non KUR	109	42	47	47	5,56%	2,22%	2,23%	-	(62)	5			
3	PWG	-	93	-	337	0,00%	0,00%	0,98%	337	337	244			
	Cilem	-	93	-	279	0,00%	0,00%	1,48%	279	279	186			
	Gadai	-	-	-	58	0,00%	0,00%	0,37%	58	58	58			
4	CFG	4.834	6.158	7.506	10.984	1,70%	2,62%	3,85%	3.478	6.150	4.825			
	CF 1	1.936	3.590	3.401	3.016	5,01%	9,41%	8,45%	(385)	1.079	(574)			
	Total Griya	1.859	3.036	3.002	2.330	5,65%	9,76%	7,70%	(672)	471	(706)			
	Oto	77	554	399	685	1,35%	7,40%	12,68%	287	608	131			
	CF 2	2.897	2.568	4.105	7.968	1,18%	1,64%	3,20%	3.863	5.071	5.400			
	Mitraguna & Others	2.897	2.568	4.105	7.968	1,28%	1,77%	3,44%	3.863	5.071	5.400			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	6.699	7.840	12.071	1,43%	2,11%	3,26%	4.231	6.923	5.372	0,85%	73,77%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	516	582	578	0,47%	2,30%	2,29%	(4)	467	63			
	KUR	77	308	342	338	0,35%	1,48%	1,46%	(4)	261	30			
	Non KUR	34	207	240	240	1,74%	11,34%	11,39%	(0)	206	33			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.576	12.109	11.946	0,97%	4,23%	4,19%	(163)	9.178	(631)			
	CF 1	991	1.619	1.508	1.503	2,56%	4,17%	4,21%	(5)	512	(116)			
	Total Griya	627	1.309	1.304	1.298	1,90%	4,24%	4,29%	(5)	671	(11)			
	Oto	363	310	205	205	6,33%	3,80%	3,79%	-	(159)	(105)			
	CF 2	1.777	10.958	10.600	10.443	0,72%	4,24%	4,19%	(158)	8.666	(515)			
	Mitraguna & Others	1.468	10.958	10.600	10.443	0,65%	4,56%	4,51%	(158)	8.974	(515)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	13.092	12.691	12.524	0,80%	3,42%	3,38%	(167)	9.644	(568)	3,18%	5,89%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	345.941	364.485	375.413	29.472	
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,19	3,26	3,27	0,01	0,08
CIF Payroll	1.936	2.537	2.616	79	680

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	7.604	6.516	6.777	6.669	(509)	(108)	153	2,35%	(935)	-12,29%	16.118	41,38%	(9.449)
2	Tabungan	169.083	165.619	165.109	164.823	5.506	(286)	(797)	-0,48%	(4.261)	-2,52%	181.364	90,88%	(16.542)
3	Deposito	159.534	165.786	165.056	165.108	11	53	(678)	-0,41%	5.574	3,49%	160.719	102,73%	4.389
	Total	336.221	337.922	336.942	336.600	5.008	(342)	(1.322)	-0,39%	379	0,11%	358.201	93,97%	(21.601)
	CASA	176.687	172.135	171.886	171.492	4.997	(394)	(644)	-0,37%	(5.195)	-2,94%	197.482	86,84%	(25.990)
	(%) CASA	52,55%	50,94%	51,01%	50,95%									
	FDR	59,93%	62,85%	62,92%	62,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	8.147	7.330	7.342	12	(805)	-9,88%	(3.831)	-34,29%	-	0,00%	7.342
2	Giro ISE	2.226	2.396	2.325	2.332	6	(65)	-2,70%	105	4,73%		0,00%	2.332
3	Tabungan ISE	8.944	5.747	5.001	5.007	6	(740)	-12,87%	(3.936)	-44,01%		0,00%	5.007
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	88	90	90	0	2	2,27%	8	9,76%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.737	41.348	1.085	470	-615	318	-390	644	860	46.325	89,26%	(4.977)
	KUR	38.741	40.019	39.648	1.085	470	-615	418	-370	908	840	44.162	89,78%	(4.514)
	Non KUR	1.963	1.718	1.699	-	-	0	-100	-19	-264	19	2.163	78,57%	(463)
3	PWG	8.703	15.951	16.650	1.303	2.146	842	405	699	7.947	1.447	24.206	68,78%	(7.556)
	Cilem	6.698	12.180	12.652	612	817	205	199	472	5.954	345	16.444	76,94%	(3.793)
	Gadai	2.005	3.771	3.999	691	1.329	638	206	228	1.993	1.101	7.762	51,52%	(3.763)
4	CFG	152.101	154.690	153.990	2.936	1.609	-1.327	2.122	-699	1.890	2.308	174.779	88,11%	(20.788)
	CF 1	24.823	21.566	21.345	-	-	0	207	-221	-3.478	221	27.540	77,51%	(6.195)
	Total Griya	16.607	12.788	12.748	-	-	0	0	-40	-3.859	40	17.310	73,64%	(4.563)
	• Total Non Program	16.607	12.788	12.748	-	-	0	-5.177	-40	-3.859	40	17.310	73,64%	(4.563)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.597	-	-	0	207	-181	381	181	10.229	84,04%	(1.632)
	CF 2	127.278	133.124	132.645	2.936	1.609	-1.327	1.916	-478	5.367	2.087	147.239	90,09%	(14.593)
	Mitraguna & Others	115.000	119.865	119.507	2.390	1.609	-781	1.339	-358	4.507	1.967	133.218	89,71%	(13.711)
	Pensiun	12.278	13.259	13.138	546	-	-546	577	-121	860	121	14.021	93,70%	(883)
	Total Pembiayaan	201.507	212.378	211.988	5.324	4.225	-1.100	2.845	-390	10.481	4.615	245.309	86,42%	(33.321)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	377	1.146	817	2.562	0,93%	1,96%	6,20%	1.745	2.185	1.416			
	KUR	327	1.109	781	2.206	0,84%	1,95%	5,56%	1.425	1.879	1.097			
	Non KUR	50	37	36	356	2,53%	2,09%	20,97%	320	307	319			
3	PWG	-	197	-	696	0,00%	0,00%	4,18%	696	696	498			
	Cilem	-	190	-	435	0,00%	0,00%	3,44%	435	435	245			
	Gadai	-	7	-	260	0,00%	0,00%	6,51%	260	260	253			
4	CFG	2.744	2.293	3.370	5.542	1,80%	2,18%	3,60%	2.171	2.798	3.249			
	CF 1	932	1.062	1.034	1.750	3,75%	4,80%	8,20%	716	818	689			
	Total Griya	594	-	-	545	3,58%	0,00%	4,28%	545	(49)	545			
	Oto	337	1.062	1.034	1.205	4,11%	11,78%	14,01%	171	867	143			
	CF 2	1.812	1.231	2.336	3.791	1,42%	1,75%	2,86%	1.455	1.979	2.560			
	Mitraguna & Others	1.812	1.231	2.336	3.571	1,58%	1,95%	2,99%	1.235	1.759	2.340			
	Pensiun	-	-	-	220	0,00%	0,00%	1,68%	220	220	220			
	Total Pembiayaan	3.121	3.636	4.187	8.799	1,55%	1,97%	4,15%	4.612	5.679	5.163	2,67%	35,78%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	499	265	294	266	1,23%	0,70%	0,64%	(28)	(233)	1			
	KUR	125	88	164	136	0,32%	0,41%	0,34%	(28)	11	48			
	Non KUR	374	177	130	130	19,05%	7,57%	7,66%	-	(244)	(47)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.424	2.949	3.006	1,02%	1,91%	1,95%	57	1.461	(419)			
	CF 1	114	679	623	623	0,46%	2,89%	2,92%	-	509	(55)			
	Total Griya	114	679	623	623	0,69%	4,87%	4,89%	-	509	(55)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.431	2.746	2.326	2.382	1,12%	1,75%	1,80%	57	951	(363)			
	Mitraguna & Others	1.388	2.746	2.326	2.382	1,21%	1,94%	1,99%	57	994	(363)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.690	3.243	3.272	1,01%	1,53%	1,54%	29	1.227	(418)	1,45%	6,17%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	13.185	1.992	2.478	2.440	(103)	(38)	448	22,49%	(10.745)	-81,49%	17.869	13,66%	(15.429)
2	Tabungan	147.923	159.919	136.940	136.730	(4.196)	(210)	(23.188)	-14,50%	(11.192)	-7,57%	157.311	86,92%	(20.581)
3	Deposito	54.920	58.676	82.802	82.602	957	(201)	23.925	40,78%	27.681	50,40%	55.713	148,26%	26.888
	Total	216.028	220.587	222.221	221.772	(3.342)	(449)	1.185	0,54%	5.744	2,66%	230.893	96,05%	(9.121)
	CASA	161.108	161.911	139.418	139.171	(4.299)	(248)	(22.740)	-14,04%	(21.937)	-13,62%	175.180	79,44%	(36.009)
	(%) CASA	74,58%	73,40%	62,74%	62,75%									
	FDR	99,10%	101,75%	100,85%	101,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct25)				Target Oct25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	2.590	4.351	3.093	3.093	(0)	(1.258)	-28,91%	504	19,45%	-	0,00%	3.093
2	Giro ISE	59	43	80	78	(2)	35	81,79%	19	32,13%		0,00%	78
3	Tabungan ISE	2.531	4.308	3.014	3.016	2	(1.293)	-30,00%	485	19,16%		0,00%	3.016
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	106	114	114	0	8	7,55%	24	26,67%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	45.734	48.070	48.506	1.450	1.240	-210	572	436	2.772	804	49.935	97,14%	(1.429)
	KUR	43.301	46.086	46.450	1.450	1.140	-310	642	364	3.149	776	47.342	98,12%	(892)
	Non KUR	2.433	1.984	2.056	-	100	100	-70	72	-378	28	2.592	79,30%	(537)
3	PWG	2.160	6.337	7.066	535	803	268	1.130	729	4.906	74	7.795	90,65%	(729)
	Cilem	2.160	6.337	7.066	535	803	268	1.130	729	4.906	74	7.795	90,65%	(729)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	168.527	2.155	240	-1.915	74	-1.507	2.336	1.747	172.497	97,70%	(3.970)
	CF 1	15.140	17.513	17.318	180	-	-180	157	-195	2.178	195	15.895	108,95%	1.422
	Total Griya	1.118	1.016	1.005	-	-	0	0	-11	-113	11	1.314	76,50%	(309)
	• Total Non Program	1.118	1.016	1.005	-	-	0	-12	-11	-113	11	1.314	76,50%	(309)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.313	180	-	-180	157	-184	2.291	184	14.581	111,87%	1.731
	CF 2	151.051	152.521	151.210	1.975	240	-1.735	-82	-1.312	158	1.552	156.602	96,56%	(5.392)
	Mitraguna & Others	120.364	121.362	120.288	1.215	-	-1.215	-382	-1.073	-76	1.073	125.430	95,90%	(5.142)
	Pensiun	30.687	31.160	30.921	760	240	-520	300	-239	234	479	31.172	99,20%	(251)
	Total Pembiayaan	214.086	224.441	224.099	4.140	2.283	-1.857	1.776	-342	10.014	2.625	230.227	97,34%	(6.128)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	330	693	820	1.970	0,72%	1,70%	4,06%	1.150	1.640	1.277			
	KUR	190	649	795	1.912	0,44%	1,72%	4,12%	1.117	1.722	1.263			
	Non KUR	139	44	25	58	5,72%	1,25%	2,80%	33	(82)	14			
3	PWG	3	60	-	143	0,14%	0,00%	2,03%	143	141	84			
	Cilem	3	60	-	143	0,14%	0,00%	2,03%	143	141	84			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.769	1.645	3.816	0,84%	0,97%	2,26%	2.171	2.427	2.048			
	CF 1	197	1.369	1.365	2.228	1,30%	7,79%	12,87%	864	2.031	859			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.369	1.365	2.228	1,41%	8,27%	13,66%	864	2.031	859			
	CF 2	1.192	400	280	1.588	0,79%	0,18%	1,05%	1.308	396	1.188			
	Mitraguna & Others	1.192	400	280	1.201	0,99%	0,23%	1,00%	921	9	801			
	Pensiun	-	-	-	387	0,00%	0,00%	1,25%	387	387	387			
	Total Pembiayaan	1.722	2.521	2.465	5.929	0,80%	1,10%	2,65%	3.465	4.208	3.409	0,00%	100,00%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	508	219	224	224	1,11%	0,47%	0,46%	(0)	(284)	5			
	KUR	409	103	99	99	0,94%	0,21%	0,21%	(0)	(310)	(4)			
	Non KUR	100	116	125	125	4,09%	6,30%	6,08%	-	26	9			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.720	2.030	2.030	0,82%	1,19%	1,20%	-	670	(690)			
	CF 1	113	113	113	113	0,75%	0,65%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	113	113	0,81%	0,69%	0,69%	-	-	-			
	CF 2	1.246	2.607	1.917	1.917	0,83%	1,26%	1,27%	-	670	(690)			
	Mitraguna & Others	1.125	2.607	1.917	1.917	0,93%	1,58%	1,59%	-	792	(690)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.939	2.254	2.254	0,87%	1,00%	1,01%	(0)	386	(685)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	66	42	45	47	7	2	6	14,24%	(19)	-28,35%	1.836	2,58%	(1.788)
2	Tabungan	73.366	74.201	67.318	66.801	9.035	(517)	(7.400)	-9,97%	(6.565)	-8,95%	78.625	84,96%	(11.824)
3	Deposito	13.172	13.563	13.647	13.797	(711)	150	234	1,73%	625	4,74%	13.983	98,67%	(186)
	Total	86.605	87.806	81.011	80.646	8.332	(365)	(7.160)	-8,15%	(5.959)	-6,88%	94.444	85,39%	(13.798)
	CASA	73.432	74.243	67.364	66.848	9.043	(515)	(7.394)	-9,96%	(6.584)	-8,97%	80.461	83,08%	(13.613)
	(%) CASA	84,79%	84,55%	83,15%	82,89%									
	FDR	98,27%	102,77%	111,63%	112,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	1.178	372	375		3	(803)	-68,15%	26	7,39%	-	0,00%	375
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	1.178	372	375		3	(803)	-68,15%	26	7,39%	-	0,00%	375
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	5.868	6.636	752	812	60	1.046	768	4.925	44	4.247	156,24%	2.389
	Cilem	1.711	5.868	6.636	752	812	60	1.046	768	4.925	44	4.247	156,24%	2.389
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	83.782	150	520	370	48	-569	416	1.089	90.444	92,63%	(6.661)
	CF 1	269	457	457	-	-	0	-3	0	188	-	1.117	40,91%	(660)
	Total Griya	269	254	254	-	-	0	0	0	-15	-	488	52,06%	(234)
	• Total Non Program	269	254	254	-	-	0	-2	0	-15	-	488	52,06%	(234)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	203	203	-	-	0	-3	0	203	-	628	32,24%	(426)
	CF 2	83.098	83.894	83.325	150	520	370	51	-569	227	1.089	89.327	93,28%	(6.002)
	Mitraguna & Others	38.271	39.032	38.406	100	100	0	-717	-626	135	726	43.956	87,37%	(5.550)
	Pensiun	44.827	44.862	44.919	50	420	370	769	57	92	363	45.371	99,00%	(451)
	Total Pembiayaan	85.106	90.237	90.436	902	1.332	430	1.094	199	5.330	1.133	94.720	95,48%	(4.284)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	8	-	-	0,00%	0,00%	0,00%	-	-	(8)			
	Cilem	-	8	-	-	0,00%	0,00%	0,00%	-	-	(8)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	413	368	1.658	0,00%	0,44%	1,98%	1.290	1.658	1.245			
	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	-	413	368	1.658	0,00%	0,44%	1,99%	1.290	1.658	1.245			
	Mitraguna & Others	-	413	368	537	0,00%	0,94%	1,40%	169	537	124			
	Pensiun	-	-	-	1.121	0,00%	0,00%	2,50%	1.121	1.121	1.121			
	Total Pembiayaan	-	421	368	1.658	0,00%	0,41%	1,83%	1.290	1.658	1.237	0,82%	55,38%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	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	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	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	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	Mitraguna & Others	-	207	220	224	0,00%	0,56%	0,58%	5	224	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	225	238	242	0,02%	0,26%	0,27%	5	224	17	0,62%	-130,52%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	11.015	23.231	22.763	22.765	72	2	(466)	-2,01%	11.750	106,67%	15.154	150,22%	7.610
2	Tabungan	115.074	107.386	102.866	102.731	1.938	(135)	(4.654)	-4,33%	(12.343)	-10,73%	122.641	83,77%	(19.910)
3	Deposito	23.779	23.707	25.208	25.208	(628)	0	1.501	6,33%	1.429	6,01%	24.382	103,39%	826
	Total	149.869	154.324	150.837	150.704	1.381	(133)	(3.620)	-2,35%	836	0,56%	162.178	92,93%	(11.474)
	CASA	126.089	130.616	125.629	125.496	2.009	(133)	(5.120)	-3,92%	(593)	-0,47%	137.796	91,07%	(12.300)
	(%) CASA	84,13%	84,64%	83,29%	83,27%									
	FDR	105,52%	114,38%	118,18%	118,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	7.268	6.875	6.875	(0)	(393)	-5,40%	(497)	-6,74%	-	0,00%	6.875	
2	Giro ISE	1.170	759	239	241	3	(517)	-68,17%	(929)	-79,36%		0,00%	241	
3	Tabungan ISE	2.302	2.409	2.536	2.534	(3)	124	5,16%	232	10,07%		0,00%	2.534	
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%		0,00%	4.100	
5	CIF ISE	69	77	77	77	0	0	0,00%	8	11,59%		0,00%	77	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.452	1.448	-	-	0	-44	-3	717	3	731	198,14%	717
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.452	1.448	-	-	0	-44	-3	717	3	731	198,14%	717
	• Local Champion	731	509	506	-	-	0	-25	-3	-225	3	731	69,22%	(225)
	• Value Chain	-	942	942	-	-	-	-19	0	942	-	0	0,00%	942
2	MBG	14.454	19.867	20.396	200	815	615	311	529	5.942	286	18.063	112,92%	2.333
	KUR	11.979	17.589	18.206	200	815	615	384	618	6.227	197	15.498	117,47%	2.708
	Non KUR	2.475	2.278	2.190	-	-	0	-73	-88	-285	88	2.565	85,37%	(375)
3	PWG	2.088	7.139	7.888	612	999	387	1.344	748	5.800	251	8.091	97,44%	(203)
	Cilem	1.902	6.952	7.701	604	901	296	1.306	748	5.799	152	7.905	97,42%	(204)
	Gadai	186	187	187	8	98	90	38	0	1	98	186	100,59%	1
4	CFG	140.874	148.063	148.531	1.696	1.820	124	1.058	468	7.657	1.352	151.912	97,77%	(3.381)
	CF 1	3.720	5.552	5.489	86	-	-86	-59	-63	1.768	63	5.043	108,84%	446
	Total Griya	422	1.177	1.172	-	-	0	0	-5	749	5	765	153,16%	407
	• Total Non Program	422	1.177	1.172	-	-	0	-6	-5	749	5	765	153,16%	407
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.375	4.317	86	-	-86	-59	-58	1.019	58	4.278	100,91%	39
	CF 2	137.153	142.511	143.042	1.610	1.820	210	1.117	532	5.889	1.288	146.869	97,39%	(3.827)
	Mitraguna & Others	95.850	99.658	100.427	1.610	1.720	110	826	769	4.577	951	104.717	95,90%	(4.290)
	Pensiun	41.304	42.853	42.615	-	100	100	291	-237	1.312	337	42.152	101,10%	463
	Total Pembiayaan	158.147	176.520	178.263	2.509	3.634	1.125	2.669	1.743	20.116	1.891	178.797	99,70%	(534)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	50	49	49	0,00%	3,39%	3,39%	-	49	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	50	49	49	0,00%	3,39%	3,39%	-	49	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	52	-	566	0,16%	0,00%	2,78%	566	543	515			
	KUR	24	52	-	456	0,20%	0,00%	2,50%	456	432	404			
	Non KUR	-	-	-	111	0,00%	0,00%	5,06%	111	111	111			
3	PWG	-	149	-	154	0,00%	0,00%	1,95%	154	154	5			
	Cilem	-	149	-	154	0,00%	0,00%	2,00%	154	154	5			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	692	1.014	1.363	0,45%	0,68%	0,92%	350	727	671			
	CF 1	195	295	355	348	5,25%	6,40%	6,34%	(7)	153	53			
	Total Griya	-	2	2	-	0,00%	0,18%	0,00%	(2)	-	(2)			
	Oto	195	293	353	348	5,92%	8,08%	8,07%	(5)	153	55			
	CF 2	441	397	658	1.015	0,32%	0,46%	0,71%	357	574	618			
	Mitraguna & Others	441	397	486	606	0,46%	0,49%	0,60%	120	165	208			
	Pensiun	-	-	172	409	0,00%	0,40%	0,96%	237	409	409			
	Total Pembiayaan	660	943	1.063	2.133	0,42%	0,60%	1,20%	1.070	1.473	1.190	1,32%	-10,72%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	224	223	221	220	1,55%	1,11%	1,08%	(1)	(4)	(3)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	223	221	220	9,04%	9,72%	10,05%	(1)	(4)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	101	274	274	0,22%	0,19%	0,18%	-	(39)	173			
	CF 1	-	-	173	173	0,00%	3,12%	3,16%	-	173	173			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	173	173	0,00%	3,96%	4,01%	-	173	173			
	CF 2	313	101	101	101	0,23%	0,07%	0,07%	-	(213)	-			
	Mitraguna & Others	313	101	101	101	0,33%	0,10%	0,10%	-	(213)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	324	495	494	0,34%	0,28%	0,28%	(1)	(43)	171	1,16%	-319,64%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	6.790	7.562	5.415	6.009	1.522	594	(1.553)	-20,54%	(781)	-11,50%	11.936	50,34%	(5.927)
2	Tabungan	175.767	184.279	188.017	187.516	2.731	(501)	3.237	1,76%	11.748	6,68%	188.029	99,73%	(513)
3	Deposito	41.842	53.385	52.039	52.039	(1.353)	0	(1.346)	-2,52%	10.197	24,37%	42.256	123,15%	9.783
	Total	224.399	245.226	245.471	245.564	2.900	93	338	0,14%	21.165	9,43%	242.221	101,38%	3.343
	CASA	182.557	191.841	193.432	193.525	4.253	93	1.684	0,88%	10.968	6,01%	199.965	96,78%	(6.440)
	(%) CASA	81,35%	78,23%	78,80%	78,81%									
	FDR	108,91%	104,56%	104,93%	104,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.507	6.068	6.074		5	(433)	-6,66%	1.991	48,76%	-	0,00%	6.074
2	Giro ISE	1.486	3.310	2.769	2.787		18	(523)	-15,80%	1.301	87,53%	-	0,00%	2.787
3	Tabungan ISE	2.597	3.196	3.299	3.287		(12)	90	2,82%	690	26,57%	-	0,00%	3.287
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	138	152	154	154		0	2	1,32%	16	11,59%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.203	2.181	-	-	0	-72	-22	586	22	1.595	136,75%	586
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.203	2.181	-	-	0	-72	-22	586	22	1.595	136,75%	586
	• Local Champion	1.595	2.203	2.181	-	-	0	-72	-22	586	22	1.595	136,75%	586
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.749	96.373	1.420	1.155	-265	471	-376	-1.360	1.531	102.175	94,32%	(5.802)
	KUR	92.544	91.080	90.755	620	1.155	535	-635	-324	-1.789	1.479	96.600	93,95%	(5.845)
	Non KUR	5.189	5.669	5.617	800	-	-800	1.106	-52	428	52	5.574	100,77%	43
3	PWG	10.721	19.484	20.980	2.020	2.691	671	2.245	1.496	10.259	1.195	27.651	75,88%	(6.670)
	Cilem	6.388	12.411	13.142	904	1.176	272	1.681	732	6.754	444	17.985	73,08%	(4.842)
	Gadai	4.333	7.073	7.838	1.116	1.515	399	564	764	3.505	751	9.666	81,09%	(1.828)
4	CFG	134.342	137.983	138.040	1.435	2.212	777	911	57	3.698	2.155	153.351	90,02%	(15.311)
	CF 1	27.563	25.817	25.696	-	329	329	-270	-122	-1.867	451	31.395	81,85%	(5.700)
	Total Griya	18.820	16.862	16.733	-	-	0	0	-129	-2.088	129	21.122	79,22%	(4.389)
	• Total Non Program	5.808	5.015	4.968	-	-	0	-60	-47	-840	47	6.597	75,32%	(1.628)
	• Program	13.012	11.847	11.764	-	-	0	-122	-83	-1.248	83	14.525	80,99%	(2.761)
	Oto	8.743	8.956	8.963	-	329	329	-270	7	220	321	10.274	87,24%	(1.310)
	CF 2	106.779	112.165	112.344	1.435	1.884	449	1.181	179	5.565	1.705	121.955	92,12%	(9.611)
	Mitraguna & Others	66.464	71.035	71.485	1.365	1.832	467	1.082	450	5.021	1.382	80.315	89,01%	(8.830)
	Pensiun	40.315	41.131	40.860	70	52	-18	99	-271	544	323	41.640	98,13%	(781)
	Total Pembiayaan	244.391	256.418	257.574	4.875	6.059	1.183	3.555	1.155	13.183	4.903	284.771	90,45%	(27.197)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	825	1.108	5.019	0,95%	1,14%	5,21%	3.911	4.088	4.194			
	KUR	830	667	948	4.141	0,90%	1,04%	4,56%	3.193	3.311	3.474			
	Non KUR	101	158	160	878	1,95%	2,82%	15,64%	719	777	720			
3	PWG	7	169	-	727	0,06%	0,00%	3,47%	727	721	558			
	Cilem	-	169	-	200	0,00%	0,00%	1,52%	200	200	31			
	Gadai	7	-	-	527	0,15%	0,00%	6,72%	527	520	527			
4	CFG	949	1.201	1.528	2.916	0,71%	1,11%	2,11%	1.388	1.967	1.715			
	CF 1	949	1.201	1.114	1.767	3,44%	4,32%	6,88%	653	818	566			
	Total Griya	745	716	905	1.357	3,96%	5,37%	8,11%	452	613	641			
	Oto	204	485	209	410	2,34%	2,33%	4,57%	200	205	(75)			
	CF 2	-	-	414	1.149	0,00%	0,37%	1,02%	735	1.149	1.149			
	Mitraguna & Others	-	-	414	974	0,00%	0,58%	1,36%	560	974	974			
	Pensiun	-	-	-	176	0,00%	0,00%	0,43%	176	176	176			
	Total Pembiayaan	1.969	2.194	2.636	8.662	0,81%	1,03%	3,36%	6.027	6.693	6.468	0,16%	95,31%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.064	1.129	1.095	1,10%	1,17%	1,14%	(34)	17	31			
	KUR	744	740	807	773	0,80%	0,89%	0,85%	(34)	29	33			
	Non KUR	334	324	322	322	6,43%	5,68%	5,73%	-	(12)	(2)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,09%	0,08%	-	7	-			
4	CFG	793	1.977	1.956	2.158	0,59%	1,42%	1,56%	202	1.365	180			
	CF 1	666	803	782	983	2,42%	3,03%	3,83%	202	317	180			
	Total Griya	558	649	634	853	2,96%	3,76%	5,10%	219	295	204			
	Oto	108	153	148	130	1,24%	1,65%	1,45%	(18)	22	(23)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,05%	1,05%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,65%	1,64%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.048	3.092	3.259	0,79%	1,21%	1,27%	168	1.317	211	3,75%	-196,35%	2,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.797	251.305	262.140	23.343	
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,75	2,95	3,00	0,05	0,25
CIF Payroll	1.255	1.469	1.587	118	332

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	3.637	2.026	2.256	2.304	(528)	47	278	13,72%	(1.333)	-36,66%	7.709	29,89%	(5.405)
2	Tabungan	133.319	149.982	148.174	148.911	2.829	737	(1.071)	-0,71%	15.592	11,70%	142.266	104,67%	6.645
3	Deposito	34.970	33.336	33.186	33.186	(28)	0	(150)	-0,45%	(1.784)	-5,10%	35.819	92,65%	(2.633)
	Total	171.926	185.344	183.616	184.401	2.273	784	(943)	-0,51%	12.474	7,26%	185.795	99,25%	(1.394)
	CASA	136.957	152.008	150.431	151.215	2.300	784	(793)	-0,52%	14.258	10,41%	149.975	100,83%	1.240
	(%) CASA	79,66%	82,01%	81,93%	82,00%									
	FDR	77,08%	70,94%	71,54%	71,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	2.034	2.930	2.947	2.899	(47)	(31)	-1,07%	865	42,52%	-	0,00%	2.899
2	Giro ISE	95	439	530	530	0	91	20,84%	435	458,96%		0,00%	530
3	Tabungan ISE	1.439	1.992	1.917	1.869	(48)	(123)	-6,16%	430	29,85%		0,00%	1.869
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	224	227	227	0	3	1,34%	51	28,98%		0,00%	227

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	18.945	19.839	19.538	150	100	-50	662	-301	593	401	21.038	92,87%	(1.500)
	KUR	17.446	18.476	18.195	150	100	-50	720	-281	749	381	19.450	93,54%	(1.256)
	Non KUR	1.500	1.363	1.343	-	-	0	-58	-20	-156	20	1.588	84,61%	(244)
3	PWG	1.695	6.509	7.385	568	966	399	1.087	876	5.690	91	5.287	139,68%	2.098
	Cilem	1.695	6.509	7.385	568	966	399	1.087	876	5.690	91	5.287	139,68%	2.098
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	104.438	582	485	-97	-2.047	-697	-7.436	1.182	114.873	90,92%	(10.435)
	CF 1	3.054	2.948	3.015	-	96	96	-59	67	-39	29	3.413	88,34%	(398)
	Total Griya	942	888	888	-	-	0	0	0	-54	-	1.035	85,80%	(147)
	• Total Non Program	942	888	888	-	-	0	-6	0	-54	-	1.035	85,80%	(147)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	2.061	2.127	-	96	96	-59	67	15	29	2.378	89,45%	(251)
	CF 2	108.821	102.186	101.423	582	389	-193	-1.988	-763	-7.398	1.152	111.460	91,00%	(10.037)
	Mitraguna & Others	34.866	40.550	40.590	510	335	-175	34	41	5.725	294	37.275	108,90%	3.316
	Pensiun	73.955	61.637	60.833	72	54	-18	-2.023	-804	-13.122	858	74.185	82,00%	(13.353)
	Total Pembiayaan	132.514	131.483	131.361	1.300	1.551	252	-298	-122	-1.153	1.673	141.198	93,03%	(9.837)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	505	527	983	1,59%	2,66%	5,03%	456	681	478			
	KUR	199	505	527	818	1,14%	2,85%	4,49%	290	618	312			
	Non KUR	102	-	-	165	6,82%	0,00%	12,31%	165	63	165			
3	PWG	-	-	-	246	0,00%	0,00%	3,33%	246	246	246			
	Cilem	-	-	-	246	0,00%	0,00%	3,33%	246	246	246			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.547	1.199	4.618	0,05%	1,14%	4,42%	3.419	4.560	3.071			
	CF 1	54	33	34	31	1,76%	1,14%	1,03%	(3)	(23)	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	33	34	31	2,55%	1,63%	1,45%	(3)	(23)	(2)			
	CF 2	5	1.514	1.165	4.587	0,00%	1,14%	4,52%	3.422	4.582	3.073			
	Mitraguna & Others	5	1.514	1.165	3.037	0,01%	2,87%	7,48%	1.872	3.032	1.523			
	Pensiun	-	-	-	1.550	0,00%	0,00%	2,55%	1.550	1.550	1.550			
	Total Pembiayaan	360	2.052	1.726	5.847	0,27%	1,31%	4,45%	4.121	5.487	3.794	3,80%	14,58%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	69	378	375	374	0,37%	1,89%	1,91%	(2)	304	(4)			
	KUR	60	281	279	277	0,34%	1,51%	1,52%	(2)	217	(4)			
	Non KUR	9	96	96	96	0,62%	7,07%	7,17%	-	87	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	9.789	3.789	2.621	3.165	8,75%	2,49%	3,03%	544	(6.624)	(624)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	3.789	2.621	3.165	8,99%	2,56%	3,12%	544	(6.621)	(624)			
	Mitraguna & Others	915	4	323	867	2,62%	0,80%	2,14%	544	(47)	863			
	Pensiun	8.871	3.785	2.298	2.298	6,69%	1,75%	3,78%	(1)	(6.573)	(1.487)			
	Total Pembiayaan	9.858	4.167	2.997	3.538	7,44%	2,28%	2,69%	542	(6.319)	(628)	2,09%	22,32%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	2.839	2.064	1.551	1.795	(717)	244	(268)	-13,01%	(1.043)	-36,76%	5.998	29,93%	(4.203)
2	Tabungan	118.896	117.569	120.269	119.495	1.819	(775)	1.926	1,64%	599	0,50%	129.598	92,20%	(10.103)
3	Deposito	12.522	16.789	15.791	15.791	(57)	0	(998)	-5,95%	3.269	26,11%	13.070	120,82%	2.721
	Total	134.257	136.422	137.611	137.081	1.045	(530)	659	0,48%	2.824	2,10%	148.666	92,21%	(11.585)
	CASA	121.735	119.632	121.820	121.290	1.102	(530)	1.658	1,39%	(445)	-0,37%	135.596	89,45%	(14.305)
	(%) CASA	90,67%	87,69%	88,52%	88,48%									
	FDR	193,63%	196,88%	197,09%	197,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	2.922	2.564	2.567		3	(355)	-12,16%	(1.358)	-34,60%	-	0,00%	2.567
2	Giro ISE	2.210	1.292	1.032	1.033		1	(259)	-20,03%	(1.177)	-53,26%		0,00%	1.033
3	Tabungan ISE	1.714	1.630	1.533	1.534		1	(97)	-5,93%	(181)	-10,54%		0,00%	1.534
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	140	142	142		0	2	1,43%	34	31,48%		0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Local Champion	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.987	70.771	1.520	951	-569	-37	-216	-5.490	1.167	76.731	92,23%	(5.960)
	KUR	69.790	65.374	65.203	1.520	951	-569	186	-171	-4.587	1.122	70.147	92,95%	(4.944)
	Non KUR	6.471	5.613	5.568	-	-	0	-223	-45	-903	45	6.584	84,57%	(1.016)
3	PWG	2.698	7.667	8.511	895	896	2	1.429	844	5.813	52	9.056	93,99%	(544)
	Cilem	2.698	7.667	8.511	895	896	2	1.429	844	5.813	52	9.056	93,99%	(544)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	191.861	2.815	3.592	777	1.364	2.009	11.015	1.583	196.722	97,53%	(4.861)
	CF 1	24.361	32.028	31.073	496	-	-496	45	-955	6.711	955	26.301	118,14%	4.771
	Total Griya	4.158	5.803	5.373	-	-	0	0	-430	1.215	430	4.692	114,52%	681
	• Total Non Program	3.841	5.507	5.077	-	-	0	-42	-430	1.235	430	4.339	117,01%	738
	• Program	317	297	297	-	-	0	-2	0	-20	-	353	83,91%	(57)
	Oto	20.203	26.225	25.699	496	-	-496	45	-525	5.496	525	21.609	118,93%	4.090
	CF 2	156.485	157.824	160.788	2.319	3.592	1.274	1.319	2.964	4.303	628	170.421	94,33%	(9.633)
	Mitraguna & Others	140.742	143.500	146.594	2.319	3.592	1.274	1.454	3.095	5.853	497	153.461	95,53%	(6.867)
	Pensiun	15.743	14.325	14.194	-	-	0	-135	-131	-1.549	131	16.960	83,69%	(2.766)
	Total Pembiayaan	259.960	268.584	271.213	5.229	5.439	210	2.747	2.629	11.252	2.811	282.664	95,95%	(11.451)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	122	523	2.859	0,00%	0,74%	4,04%	2.336	2.859	2.736			
	KUR	-	122	523	2.460	0,00%	0,80%	3,77%	1.938	2.460	2.338			
	Non KUR	-	-	-	398	0,00%	0,00%	7,15%	398	398	398			
3	PWG	-	-	-	63	0,00%	0,00%	0,74%	63	63	63			
	Cilem	-	-	-	63	0,00%	0,00%	0,74%	63	63	63			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.808	1.313	2.726	2,52%	0,69%	1,42%	1.412	(1.837)	917			
	CF 1	1.171	1.396	1.115	1.966	4,81%	3,48%	6,33%	851	795	571			
	Total Griya	405	-	-	22	9,74%	0,00%	0,41%	22	(383)	22			
	Oto	766	1.396	1.115	1.944	3,79%	0,42%	7,56%	829	1.178	548			
	CF 2	3.391	413	198	760	2,17%	0,13%	0,47%	561	(2.632)	347			
	Mitraguna & Others	3.391	413	198	760	2,41%	0,14%	0,52%	561	(2.632)	347			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.931	1.836	5.647	1,76%	0,68%	2,08%	3.811	1.084	3.716	0,31%	84,95%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	46	449	522	519	0,06%	0,74%	0,73%	(3)	474	71			
	KUR	46	449	522	519	0,07%	0,80%	0,80%	(3)	474	71			
	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	2.701	3.087	2.588	2.588	1,49%	1,36%	1,35%	-	(113)	(498)			
	CF 1	362	791	843	843	1,49%	2,63%	2,71%	-	480	52			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	791	843	843	1,79%	3,21%	3,28%	-	480	52			
	CF 2	2.339	2.296	1.746	1.746	1,49%	1,11%	1,09%	-	(593)	(550)			
	Mitraguna & Others	2.244	2.296	1.746	1.746	1,59%	1,22%	1,19%	-	(498)	(550)			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.535	3.110	3.108	1,06%	1,16%	1,15%	(3)	361	(427)	1,22%	-6,05%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	259.177	264.312	275.722	16.545	
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,74	3,22	3,23	0,01	0,49
CIF Payroll	631	1.520	1.542	22	911

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	157.137	515.314	512.832	513.675	(31.651)	843	(1.639)	-0,32%	356.538	226,90%	158.917	323,24%	354.759
2	Tabungan	84.955	94.148	93.440	92.544	4.666	(896)	(1.604)	-1,70%	7.589	8,93%	90.326	102,46%	2.218
3	Deposito	107.065	71.383	71.195	71.197	(5.244)	2	(186)	-0,26%	(35.868)	-33,50%	108.129	65,84%	(36.932)
	Total	349.157	680.846	677.468	677.416	(32.228)	(52)	(3.429)	-0,50%	328.259	94,01%	357.372	189,55%	320.044
	CASA	242.092	609.463	606.272	606.219	(26.985)	(53)	(3.243)	-0,53%	364.127	150,41%	249.243	243,22%	356.976
	(%) CASA	69,34%	89,52%	89,49%	89,49%									
	FDR	9,67%	7,33%	7,42%	7,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	8.915	9.456	9.374		(82)	459	5,15%	1.066	12,83%	-	0,00%	9.374
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	7.315	7.856	7.774		(82)	459	6,27%	66	0,86%	-	0,00%	7.774
4	Deposito ISE	600	1.600	1.600	1.600		0	0	0,00%	1.000	166,67%	-	0,00%	1.600
5	CIF ISE	27	31	32	32		0	1	3,23%	5	18,52%	-	0,00%	32

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	4.385	8.475	8.487	250	100	-150	561	12	4.102	88	7.098	119,57%	1.389
	KUR	4.182	8.239	8.251	250	100	-150	569	12	4.070	88	6.825	120,89%	1.426
	Non KUR	204	236	236	-	-	0	-8	0	32	-	273	86,46%	(37)
3	PWG	2.415	6.357	6.677	686	435	-251	790	321	4.262	114	5.706	117,03%	972
	Cilem	2.415	6.357	6.677	686	435	-251	790	321	4.262	114	5.706	117,03%	972
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	26.958	35.086	35.135	205	203	-2	15	49	8.178	154	32.353	108,60%	2.782
	CF 1	10.485	15.113	15.070	-	93	93	-114	-43	4.585	136	11.151	135,15%	3.919
	Total Griya	1.912	5.956	5.956	-	-	0	0	-1	4.044	1	2.100	283,57%	3.856
	• Total Non Program	1.749	5.800	5.800	-	-	0	-39	0	4.051	-	1.919	302,25%	3.881
	• Program	162	156	155	-	-	0	-1	-1	-7	1	181	85,73%	(26)
	Oto	8.573	9.156	9.114	-	93	93	-114	-42	541	136	9.050	100,70%	64
	CF 2	16.473	19.973	20.065	205	110	-95	129	93	3.593	17	21.203	94,64%	(1.137)
	Mitraguna & Others	16.473	19.880	19.975	205	110	-95	132	96	3.502	14	20.790	96,08%	(815)
	Pensiun	-	93	90	-	-	0	-3	-3	90	3	413	21,90%	(323)
	Total Pembiayaan	33.758	49.918	50.300	1.141	738	-403	1.366	382	16.542	356	45.157	111,39%	5.143

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	83	420	903	0,00%	4,95%	10,64%	483	903	820			
	KUR	-	83	420	903	0,00%	5,09%	10,94%	483	903	820			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	36	96	-	28	1,47%	0,00%	0,42%	28	(8)	(68)			
	Cilem	36	96	-	28	1,47%	0,00%	0,42%	28	(8)	(68)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	144	700	342	2.133	0,53%	0,97%	6,07%	1.791	1.989	1.433			
	CF 1	144	700	342	1.016	1,37%	2,26%	6,74%	674	872	316			
	Total Griya	-	157	-	-	0,00%	0,00%	0,00%	-	-	(157)			
	Oto	144	543	342	1.016	1,68%	3,73%	11,15%	674	872	473			
	CF 2	-	-	-	1.117	0,00%	0,00%	5,56%	1.117	1.117	1.117			
	Mitraguna & Others	-	-	-	1.117	0,00%	0,00%	5,59%	1.117	1.117	1.117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	179	879	761	3.064	0,53%	1,53%	6,09%	2.302	2.884	2.185	5,15%	15,47%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	101	112	112	112	0,37%	0,32%	0,32%	-	11	-			
	CF 1	101	112	112	112	0,96%	0,74%	0,74%	-	11	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	101	112	112	112	1,18%	1,22%	1,23%	-	11	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	101	112	112	112	0,30%	0,22%	0,22%	-	11	-	4,20%	#####	4,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	202.766	349.157	680.846	478.080	
2	Contribution Margin	3.215	4.424	3.608	393	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,46	3,64	0,18	0,46
CIF Payroll	208	943	668	(275)	460

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	1.507	1.554	1.475	1.507	309	33	(47)	-3,00%	(0)	-0,01%	3.200	47,10%	(1.693)
2	Tabungan	77.097	88.884	90.781	90.253	(4.087)	(528)	1.369	1,54%	13.156	17,06%	81.342	110,95%	8.910
3	Deposito	8.333	12.653	12.983	12.983	4.763	0	330	2,61%	4.650	55,81%	8.801	147,52%	4.182
	Total	86.937	103.091	105.239	104.743	986	(496)	1.652	1,60%	17.806	20,48%	93.343	112,21%	11.400
	CASA	78.604	90.438	92.256	91.760	(3.777)	(496)	1.322	1,46%	13.156	16,74%	84.543	108,54%	7.217
	(%) CASA	90,42%	87,73%	87,66%	87,60%									
	FDR	27,35%	45,54%	45,23%	45,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	25.035	25.081	25.268		187	232	0,93%	836	3,42%	-	0,00%	25.268
2	Giro ISE	1.505	1.551	1.445	1.472		27	(79)	-5,10%	(33)	-2,22%	-	0,00%	1.472
3	Tabungan ISE	19.127	19.685	19.837	19.996		160	312	1,58%	869	4,54%		0,00%	19.996
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	99	106	106		0	7	7,07%	60	130,43%		0,00%	106

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	7.909	16.434	16.598	301	300	-1	828	164	8.689	136	15.582	106,52%	1.016
	KUR	7.722	15.488	15.657	250	300	50	794	170	7.936	130	15.133	103,46%	524
	Non KUR	188	946	941	51	-	-51	34	-5	753	5	449	209,75%	492
3	PWG	1.199	5.668	6.086	498	534	36	949	419	4.887	116	6.155	98,88%	(69)
	Cilem	1.199	5.668	6.086	498	534	36	949	419	4.887	116	6.155	98,88%	(69)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	24.919	278	272	-6	844	73	10.246	199	23.120	107,78%	1.799
	CF 1	4.501	7.972	8.019	28	172	144	-171	47	3.518	126	5.513	145,45%	2.506
	Total Griya	108	82	82	-	-	0	0	0	-26	-	370	22,14%	(288)
	• Total Non Program	108	82	82	-	-	0	-3	0	-26	-	370	22,14%	(288)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.890	7.937	28	172	144	-171	47	3.544	126	5.143	154,32%	2.794
	CF 2	10.171	16.873	16.900	250	100	-150	1.014	27	6.728	73	17.606	95,99%	(707)
	Mitraguna & Others	10.171	15.587	15.559	-	40	40	340	-28	5.388	68	16.957	91,75%	(1.398)
	Pensiun	-	1.286	1.341	250	60	-190	674	54	1.341	6	649	206,56%	692
	Total Pembiayaan	23.780	46.947	47.603	1.077	1.107	29	2.620	656	23.823	450	44.857	106,12%	2.746

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	-	434	0,00%	0,00%	2,61%	434	434	434			
	KUR	-	-	-	434	0,00%	0,00%	2,77%	434	434	434			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	40	0,00%	0,00%	0,66%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,66%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	217	785	1.041	0,00%	3,16%	4,18%	256	1.041	824			
	CF 1	-	217	370	587	0,00%	4,64%	7,32%	217	587	371			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	217	370	587	0,00%	4,69%	7,40%	217	587	371			
	CF 2	-	-	414	454	0,00%	2,46%	2,68%	39	454	454			
	Mitraguna & Others	-	-	414	454	0,00%	2,66%	2,92%	39	454	454			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	217	785	1.515	0,00%	1,67%	3,18%	730	1.515	1.298	0,00%	100,00%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	80.039	3.586	2.556	3.048	(57.261)	492	(538)	-15,00%	(76.991)	-96,19%	89.152	3,42%	(86.104)
2	Tabungan	33.280	40.077	42.829	42.178	3.444	(651)	2.101	5,24%	8.898	26,74%	37.050	113,84%	5.128
3	Deposito	18.866	76.321	76.622	76.622	(53)	0	300	0,39%	57.755	306,13%	19.517	392,58%	57.104
	Total	132.186	119.984	122.007	121.847	(53.870)	(159)	1.864	1,55%	(10.339)	-7,82%	145.719	83,62%	(23.872)
	CASA	113.319	43.662	45.385	45.226	(53.816)	(159)	1.563	3,58%	(68.094)	-60,09%	126.202	35,84%	(80.976)
	(%) CASA	85,73%	36,39%	37,20%	37,12%									
	FDR	12,66%	22,68%	23,33%	23,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	799	751	754		3	(44)	-5,54%	170	29,10%	-	0,00%	754
2	Giro ISE	18	6	14	14		0	9	150,60%	(3)	-17,60%	-	0,00%	14
3	Tabungan ISE	567	793	737	740		3	(53)	-6,68%	173	30,55%	-	0,00%	740
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	30	34	35	35		0	1	2,94%	5	16,67%	-	0,00%	35

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.812	2.977	179	226	47	487	165	2.249	61	3.057	97,38%	(80)
	Cilem	728	2.812	2.977	179	226	47	487	165	2.249	61	3.057	97,38%	(80)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	25.492	907	1.278	371	1.687	1.093	9.484	185	26.020	97,97%	(528)
	CF 1	6.128	8.540	8.792	-	318	318	-60	251	2.663	67	7.328	119,98%	1.464
	Total Griya	4.538	6.838	7.135	-	318	318	0	297	2.597	21	4.848	147,16%	2.287
	• Total Non Program	4.538	6.185	6.165	-	-	0	-35	-20	1.628	20	4.848	127,16%	1.317
	• Program	-	653	970	-	318	318	-3	317	970	1	0	0,00%	970
	Oto	1.591	1.703	1.657	-	-	0	-60	-46	66	46	2.480	66,82%	(823)
	CF 2	9.879	15.858	16.700	907	960	53	1.747	842	6.821	118	18.692	89,35%	(1.992)
	Mitraguna & Others	9.209	14.936	15.783	907	960	53	1.573	847	6.574	113	17.252	91,48%	(1.469)
	Pensiun	671	923	918	-	-	0	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	28.469	1.086	1.504	418	2.174	1.259	11.733	246	29.077	97,91%	(608)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	54	-	48	0,00%	0,00%	1,62%	48	48	(6)			
	Cilem	-	54	-	48	0,00%	0,00%	1,62%	48	48	(6)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	262	260	260	0,00%	1,07%	1,02%	-	260	(2)			
	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	-	262	260	260	0,00%	1,64%	1,56%	-	260	(2)			
	Mitraguna & Others	-	262	260	260	0,00%	1,74%	1,65%	-	260	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	316	260	309	0,00%	0,96%	1,08%	48	309	(8)	0,32%	70,60%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	169.744	132.186	119.984	(49.760)	
2	Contribution Margin	2.612	3.601	1.417	(1.195)	45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,45	3,52	0,07	0,47
CIF Payroll	315	705	731	26	416

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'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	Giro	1.748	4.947	307	288	1.018	(19)	(4.659)	-94,18%	(1.460)	-83,52%	6.470	4,45%	(6.182)
2	Tabungan	52.637	63.992	62.443	62.408	4.322	(35)	(1.585)	-2,48%	9.771	18,56%	57.803	107,97%	4.604
3	Deposito	30.502	32.363	32.768	32.798	(918)	30	435	1,34%	2.296	7,53%	31.173	105,21%	1.625
	Total	84.886	101.303	95.518	95.494	4.422	(24)	(5.809)	-5,73%	10.608	12,50%	95.446	100,05%	47
	CASA	54.385	68.940	62.750	62.696	5.339	(54)	(6.244)	-9,06%	8.311	15,28%	64.273	97,55%	(1.577)
	(%) CASA	64,07%	68,05%	65,69%	65,65%									
	FDR	15,32%	26,89%	28,96%	28,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.046	1.063	1.112		50	66	6,34%	(867)	-43,79%	-	0,00%	1.112
2	Giro ISE	1.572	187	157	205		47	18	9,58%	(1.367)	-86,96%	-	0,00%	205
3	Tabungan ISE	407	859	906	908		2	48	5,63%	500	122,90%	-	0,00%	908
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	36	46	47	47		0	1	2,17%	11	30,56%	-	0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.409	7.723	430	429	-1	497	314	4.795	115	5.011	154,14%	2.713
	Cilem	2.928	7.409	7.723	430	429	-1	497	314	4.795	115	5.011	154,14%	2.713
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	19.827	19.942	485	235	-250	1.155	115	9.864	120	17.587	113,39%	2.355
	CF 1	3.825	5.806	5.740	-	-	0	397	-65	1.916	65	4.724	121,51%	1.016
	Total Griya	789	769	768	-	-	0	0	-2	-21	2	1.022	75,14%	(254)
	• Total Non Program	789	769	768	-	-	0	-2	-2	-21	2	1.022	75,14%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.973	-	-	0	397	-63	1.937	63	3.703	134,30%	1.270
	CF 2	6.254	14.021	14.202	485	235	-250	758	181	7.948	54	12.862	110,41%	1.339
	Mitraguna & Others	5.039	12.645	12.823	485	220	-265	771	178	7.784	42	11.071	115,83%	1.752
	Pensiun	1.215	1.376	1.379	-	15	15	-13	2	164	13	1.792	76,95%	(413)
	Total Pembiayaan	13.007	27.236	27.666	915	664	-251	1.652	430	14.659	235	22.597	122,43%	5.068

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,12%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,12%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	99	31	204	0,82%	0,16%	1,02%	173	121	106			
	CF 1	83	84	-	80	2,17%	0,00%	1,40%	80	(3)	(4)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	84	-	80	2,73%	0,00%	1,61%	80	(3)	(4)			
	CF 2	-	14	31	124	0,00%	0,22%	0,87%	93	124	110			
	Mitraguna & Others	-	14	31	124	0,00%	0,25%	0,97%	93	124	110			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	99	31	213	0,64%	0,11%	0,77%	182	130	115	8,70%	#####	7,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	14	14	0,00%	0,07%	0,07%	-	14	14			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	14	14	0,00%	0,10%	0,10%	-	14	14			
	Mitraguna & Others	-	-	14	14	0,00%	0,11%	0,11%	-	14	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	14	14	0,00%	0,05%	0,05%	-	14	14	8,59%	#####	8,5%

Asset & Contribution Margin

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

PHR & Payroll

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