

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	218.428	232.318	(11.391)	13.891	(12.021)	-4,92%	(5.979)	-2,51%	362.201	64,14%	(129.882)
2	Tabungan	1.732.891	1.802.856	1.789.369	1.784.989	29.707	(4.380)	(17.867)	-0,99%	52.098	3,01%	1.946.222	91,72%	(161.234)
3	Deposito	877.742	978.850	1.007.521	1.007.740	(19.602)	219	28.890	2,95%	129.998	14,81%	890.297	113,19%	117.443
Total		2.848.930	3.026.046	3.015.317	3.025.047	(1.285)	9.730	(999)	-0,03%	176.117	6,18%	3.198.720	94,57%	(173.673)
CASA		1.971.188	2.047.196	2.007.797	2.017.307	18.317	9.510	(29.889)	-1,46%	46.119	2,34%	2.308.423	87,39%	(291.116)
(% CASA)		69,19%	67,65%	66,59%	66,69%									
FDR		84,13%	88,41%	89,11%	88,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	84.574	85.552		978	(702)	-0,81%	6.142	7,73%	112.606	75,97%	(27.054)
2	Giro ISE	37.094	37.631	40.082	39.652		(430)	2.021	5,37%	2.558	6,90%	57.195	69,33%	(17.543)
3	Tabungan ISE	39.484	46.229	42.096	43.503		1.408	(2.726)	-5,90%	4.020	10,18%	44.107	98,63%	(604)
4	Deposito ISE	2.833	2.395	2.396	2.397		1	2	0,10%	(436)	-15,38%	11.305	21,21%	(8.907)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	117.355	1.650	2.885	1.235	3.565	-13.948	-5.607	16.833	150.454	78,00%	(33.099)
	Linkage	22.750	26.128	25.639	-	-	-	-604	-489	2.890	489	34.722	73,84%	(9.082)
	Non-Linkage	100.212	105.175	91.716	1.650	2.885	1.235	4.169	-13.459	-8.497	16.344	115.732	79,25%	(24.016)
	• Local Champion	83.501	78.669	65.527	1.650	2.520	870	660	-13.142	-17.974	15.662	90.858	72,12%	(25.331)
	• Value Chain	16.712	26.506	26.188	-	365	365	3.509	-318	9.477	683	24.874	105,29%	1.315
2	MBG	310.816	320.636	322.256	9.103	9.590	487	17	1.621	11.440	7.969	351.574	91,66%	(29.317)
	KUR	291.370	301.323	302.538	8.648	8.655	7	75	1.215	11.168	7.440	330.088	91,65%	(27.550)
	Non KUR	19.446	19.312	19.718	455	935	480	-59	406	272	529	21.486	91,77%	(1.768)
3	PWG	193.140	299.908	313.905	42.021	53.306	11.285	10.921	13.998	120.765	39.308	325.406	96,47%	(11.501)
	Cilem	122.752	205.802	216.273	17.393	20.043	2.650	8.216	10.471	93.521	9.572	229.541	94,22%	(13.268)
	Gadai	70.389	94.106	97.632	24.628	33.263	8.635	2.705	3.527	27.244	29.736	95.865	101,84%	1.767
4	CFG	1.770.026	1.923.386	1.933.480	31.738	33.011	1.273	13.176	10.094	163.454	22.917	1.967.825	98,25%	(34.344)
	CF 1	463.002	510.260	517.052	7.828	11.535	3.708	1.484	6.792	54.050	4.743	496.629	104,11%	20.423
	Total Griya	392.209	427.095	434.470	6.268	10.032	3.764	0	7.374	42.261	2.657	409.121	106,20%	25.348
	• Total Non Program	388.279	417.704	424.431	6.268	9.366	3.098	1.426	6.727	36.153	2.639	395.750	107,25%	28.682
	• Program	3.930	9.391	10.038	-	666	666	1.765	648	6.108	19	13.371	75,07%	(3.333)
	Oto	70.793	83.165	82.583	1.560	1.503	-57	1.484	-582	11.790	2.086	87.508	94,37%	(4.926)
	CF 2	1.307.024	1.413.126	1.416.428	23.911	21.476	-2.435	11.692	3.302	109.404	18.174	1.471.195	96,28%	(54.767)
	Mitraguna & Others	1.211.757	1.314.846	1.317.978	22.778	19.972	-2.806	10.936	3.132	106.221	16.840	1.361.529	96,80%	(43.551)
	Pensium	95.268	98.280	98.450	1.133	1.504	371	755	170	3.182	1.334	109.666	89,77%	(11.216)
Total Pembiayaan		2.396.945	2.675.232	2.686.997	84.512	98.791	14.279	27.678	11.764	290.052	87.027	2.795.258	96,13%	(108.261)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	5.426	0,41%	0,00%	4,62%	5.420	4.918	5.267			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	5.420	0,46%	0,00%	5,91%	5.420	4.955	5.267			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	33.385	1,43%	2,06%	10,36%	26.768	28.945	26.768			
	KUR	3.770	5.303	5.303	28.878	1,29%	1,76%	9,55%	23.575	25.108	23.575			
	Non KUR	671	1.315	1.315	4.507	3,45%	6,81%	22,86%	3.193	3.837	3.193			
3	PWG	155	86	86	7.807	0,08%	0,03%	2,49%	7.721	7.652	7.721			
	Cilem	155	-	-	5.961	0,13%	0,00%	2,76%	5.961	5.806	5.961			
	Gadai	-	86	86	1.846	0,00%	0,09%	1,89%	1.760	1.846	1.760			
4	CFG	19.018	22.141	30.183	61.313	1,07%	1,57%	3,17%	31.130	42.295	39.172			
	CF 1	8.456	8.236	11.874	23.841	1,83%	2,33%	4,61%	11.967	15.385	15.605			
	Total Griya	6.832	6.851	10.848	17.638	1,74%	2,54%	4,06%	6.790	10.805	10.786			
	Oto	1.624	1.385	1.027	6.204	2,29%	1,23%	7,51%	5.177	4.580	4.819			
	CF 2	10.562	13.905	18.309	37.471	0,81%	1,30%	2,65%	19.163	26.910	23.567			
	Mitraguna & Others	10.315	13.389	17.929	36.114	0,85%	1,36%	2,74%	18.185	25.800	22.726			
	Pensium	247	516	379	1.357	0,26%	0,39%	1,38%	978	1.110	841			
Total Pembiayaan		24.121	29.003	36.893	107.931	1,01%	1,38%	4,02%	71.038	83.810	78.928	1,03%	74,28%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	6.388	0,88%	1,32%	5,44%	4.650	5.305	4.650			
	Linkage	196	238	238	238	0,86%	0,91%	0,93%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,64%	-	612	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,10%	4.650	4.650	4.650			
2	MBG	3.227	4.853	4.916	5.302	1,04%	1,53%	1,65%	386	2.076	450			
	KUR	1.952	4.202	4.295	4.662	0,67%	1,43%	1,54%	367	2.710	460			
	Non KUR	1.274	650	620	640	6,55%	3,21%	3,24%	19	(634)	(11)			
3	PWG	-	43	-	109	0,00%	0,00%	0,03%	109	109	66			
	Cilem	-	43	-	109	0,00%	0,00%	0,05%	109	109	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	28.794	1,90%	1,43%	1,49%	1.213	(4.897)	(9.094)			
	CF 1	5.942	10.689	6.610	7.609	1,28%	1,30%	1,47%	998	1.667	(3.080)			
	Total Griya	5.028	9.344	6.005	6.825	1,28%	1,41%	1,57%	820	1.796	(2.519)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.185	2,12%	1,48%	1,50%	215	(6.563)	(6.014)			
	Mitraguna & Others	27.082	26.792	20.709	20.923	2,23%	1,57%	1,59%	215	(6.159)	(5.868)			
	Pensium	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	40.593	1,59%	1,28%	1,51%	6.359	2.593	(3.929)	1,45%	4,34%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	29.658	27.195	27.315	(5.317)	120	(2.343)	-7,90%	(2.221)	-7,52%	40.822	66,91%	(13.507)
2	Tabungan	75.287	89.835	89.844	89.603	3.318	(241)	(232)	-0,26%	14.316	19,01%	91.882	97,52%	(2.279)
3	Deposito	166.481	132.830	142.703	142.703	(19.775)	0	9.873	7,43%	(23.778)	-14,28%	167.727	85,08%	(25.024)
	Total	271.304	252.324	259.742	259.621	(21.774)	(121)	7.298	2,89%	(11.683)	-4,31%	300.431	86,42%	(40.810)
	CASA	104.823	119.493	117.039	116.918	(1.999)	(121)	(2.575)	-2,16%	12.095	11,54%	132.704	88,10%	(15.786)
	(%) CASA	38,64%	47,36%	45,06%	45,03%									
	FDR	71,62%	79,04%	78,35%	78,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	21.241	21.250	21.137		(112)	(104)	-0,49%	4.873	29,96%	-	0,00%	21.137
2	Giro ISE	12.924	11.655	12.244	11.661		(583)	6	0,05%	(1.263)	-9,77%	-	0,00%	11.661
3	Tabungan ISE	1.712	7.934	7.353	7.823		469	(112)	-1,41%	6.111	357,01%	-	0,00%	7.823
4	Deposito ISE	1.628	1.651	1.653	1.654		1	2	0,15%	25	1,55%	-	0,00%	1.654
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%	-	0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	12.202	12.849	-	1.200	1.200	-113	647	2.958	553	16.908	75,99%	(4.059)
	Linkage	1.111	838	838	-	-	-	-17	0	-273	-	4.167	20,11%	(3.329)
	Non-Linkage	8.780	11.364	12.011	-	1.200	1.200	-96	647	3.231	553	12.741	94,27%	(730)
	• Local Champion	6.630	6.714	7.361	-	1.200	1.200	-96	647	731	553	8.508	86,52%	(1.147)
	• Value Chain	2.150	4.650	4.650	-	-	-	0	0	2.500	-	4.233	109,84%	417
2	MBG	65.409	59.479	59.939	1.955	2.100	145	-260	460	-5.470	1.640	69.051	86,80%	(9.112)
	KUR	63.164	57.371	57.488	1.955	1.700	-255	-187	117	-5.676	1.583	66.640	86,27%	(9.151)
	Non KUR	2.245	2.107	2.450	-	400	400	-73	343	206	57	2.411	101,63%	39
3	PWG	10.519	14.295	14.849	873	1.440	566	-71	555	4.331	885	16.238	91,45%	(1.389)
	Cilem	10.519	14.295	14.849	873	1.440	566	-71	555	4.331	885	16.238	91,45%	(1.389)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	115.872	895	3.871	2.975	218	2.414	7.394	1.456	130.550	88,76%	(14.678)
	CF 1	58.498	60.171	62.495	785	2.781	1.995	194	2.324	3.997	456	60.091	104,00%	2.404
	Total Griya	56.812	57.447	59.837	785	2.781	1.995	0	2.390	3.025	391	56.788	105,37%	3.049
	• Total Non Program	55.952	56.627	59.018	785	2.781	1.995	-146	2.391	3.066	390	53.862	109,57%	5.156
	• Program	860	820	819	-	-	0	-3	-1	-41	1	2.927	27,99%	(2.108)
	Oto	1.686	2.723	2.658	-	-	0	194	-65	972	65	3.302	80,49%	(644)
	CF 2	49.980	53.287	53.377	110	1.090	980	24	90	3.397	1.000	70.459	75,76%	(17.082)
	Mitraguna & Others	49.699	53.008	53.104	110	1.090	980	107	96	3.405	994	69.630	76,27%	(16.525)
	Pensiun	281	279	272	-	-	0	-83	-6	-8	6	829	32,85%	(557)
	Total Pembiayaan	194.296	199.432	203.508	3.724	8.610	4.887	-225	4.076	9.213	4.534	232.747	87,44%	(29.239)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	6	0,00%	0,05%	0,05%	-	6	0			
	Linkage	-	6	6	6	0,00%	0,72%	0,72%	-	6	0			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	2.044	1.487	4.467	1,64%	2,50%	7,45%	2.979	3.395	2.423			
	KUR	1.022	1.488	1.291	3.835	1,62%	2,25%	6,67%	2.544	2.813	2.347			
	Non KUR	49	556	196	632	2,19%	9,29%	25,77%	436	582	76			
3	PWG	95	292	-	536	0,91%	0,91%	3,61%	536	441	244			
	Cilem	95	292	-	536	0,91%	0,91%	3,61%	536	441	244			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	5.778	1,72%	2,25%	4,99%	3.226	3.913	3.622			
	CF 1	1.284	1.630	1.536	4.500	2,19%	2,55%	7,20%	2.964	3.216	2.871			
	Total Griya	1.284	1.630	1.536	4.500	2,26%	2,67%	7,52%	2.964	3.216	2.871			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	526	1.015	1.277	1,16%	1,91%	2,39%	262	697	751			
	Mitraguna & Others	581	526	1.015	1.277	1,17%	1,92%	2,41%	262	697	751			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	10.786	1,56%	2,03%	5,30%	6.742	7.755	6.288	0,61%	88,50%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	4.846	1,98%	1,61%	37,72%	4.650	4.650	4.650			
	Linkage	196	196	196	196	17,64%	23,39%	23,39%	-	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	63,17%	4.650	4.650	4.650			
2	MBG	423	736	742	798	0,65%	1,25%	1,33%	56	374	62			
	KUR	260	686	691	749	0,41%	1,21%	1,30%	58	490	64			
	Non KUR	164	50	50	48	7,29%	2,38%	1,97%	(2)	(115)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	1.063	383	1.171	2,17%	0,34%	1,01%	788	(1.182)	107			
	CF 1	1.777	1.063	383	1.171	3,04%	0,64%	1,87%	788	(606)	107			
	Total Griya	1.777	1.063	383	1.171	3,13%	0,67%	1,96%	788	(606)	107			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.995	1.320	6.815	1,53%	0,66%	3,35%	5.494	3.842	4.819	0,34%	89,79%	-3,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	26.918	25.736	25.961	633	225	(957)	-3,56%	1.199	4,84%	35.851	72,41%	(9.890)
2	Tabungan	139.675	133.158	132.998	132.655	1.374	(343)	(503)	-0,38%	(7.020)	-5,03%	156.231	84,91%	(23.576)
3	Deposito	81.953	80.237	78.868	78.870	(844)	2	(1.367)	-1,70%	(3.083)	-3,76%	82.984	95,04%	(4.114)
	Total	246.389	240.312	237.602	237.485	1.163	(117)	(2.827)	-1,18%	(8.904)	-3,61%	275.065	86,34%	(37.580)
	CASA	164.436	160.075	158.734	158.615	2.007	(118)	(1.460)	-0,91%	(5.821)	-3,54%	192.082	82,58%	(33.466)
	(%) CASA	66,74%	66,61%	66,81%	66,79%									
	FDR	63,49%	70,94%	72,25%	72,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	11.025	12.708	12.928		220	1.904	17,27%	2.019	18,50%	-	0,00%	12.928
2	Giro ISE	6.429	6.899	8.840	8.960		120	2.061	29,88%	2.531	39,36%		0,00%	8.960
3	Tabungan ISE	3.915	4.126	3.869	3.968		100	(158)	-3,82%	53	1,36%		0,00%	3.968
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	143	146	146		0	3	2,10%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.363	18.234	-	350	350	-1.170	-1.129	-815	1.479	24.252	75,18%	(6.018)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.266	0,00%	(2.266)
	Non-Linkage	19.048	19.363	18.234	-	350	350	-1.170	-1.129	-815	1.479	21.986	82,93%	(3.752)
	• Local Champion	15.448	18.576	17.688	-	350	350	-261	-888	2.239	1.238	16.841	105,03%	847
	• Value Chain	3.600	787	546	-	-	-	-909	-241	-3.054	241	5.145	10,61%	(4.599)
2	MBG	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	KUR	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.245	10.110	853	1.179	326	305	865	4.272	313	11.796	85,71%	(1.685)
	Cilem	5.838	9.245	10.110	853	1.179	326	305	865	4.272	313	11.796	85,71%	(1.685)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	143.324	2.387	2.988	601	2.732	1.460	11.781	1.528	149.582	95,82%	(6.258)
	CF 1	81.145	75.487	76.118	600	1.328	728	-99	631	-5.027	697	80.881	94,11%	(4.763)
	Total Griya	74.220	69.503	70.204	600	1.171	571	0	700	-4.017	471	72.944	96,24%	(2.740)
	• Total Non Program	73.552	68.870	69.570	600	1.171	571	-1.185	700	-3.981	471	70.669	98,45%	(1.099)
	• Program	669	633	633	-	-	0	-4	0	-35	-	2.275	27,85%	(1.642)
	Oto	6.925	5.983	5.914	-	157	157	-99	-69	-1.011	226	7.937	74,51%	(2.023)
	CF 2	50.397	66.377	67.206	1.787	1.660	-127	2.831	829	16.809	831	68.701	97,82%	(1.495)
	Mitraguna & Others	49.913	65.509	66.347	1.787	1.660	-127	2.840	838	16.434	822	67.554	98,21%	(1.207)
	Pensiun	484	868	859	-	-	0	-9	-9	375	9	1.147	74,89%	(288)
	Total Pembiayaan	156.429	170.471	171.668	3.240	4.517	1.277	1.867	1.196	15.239	3.320	185.646	92,47%	(13.978)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	335	-	110	0,19%	0,00%	1,08%	110	98	(226)			
	Cilem	11	335	-	110	0,19%	0,00%	1,08%	110	98	(226)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	1.977	0,88%	1,06%	1,38%	467	815	371			
	CF 1	1.162	1.606	1.459	1.922	1,43%	1,93%	2,52%	463	760	315			
	Total Griya	1.162	1.606	1.459	1.828	1,57%	2,10%	2,60%	369	666	222			
	Oto	-	-	-	94	0,00%	0,00%	1,58%	94	94	94			
	CF 2	-	-	51	55	0,00%	0,08%	0,08%	5	55	55			
	Mitraguna & Others	-	-	51	55	0,00%	0,08%	0,08%	5	55	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	2.086	0,75%	0,89%	1,22%	577	913	145	0,24%	80,46%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.405	1.309	1.473	0,59%	0,92%	1,03%	164	696	69			
	CF 1	342	685	589	759	0,42%	0,78%	1,00%	170	417	74			
	Total Griya	342	685	589	759	0,46%	0,85%	1,08%	170	417	74			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	719	714	0,86%	1,08%	1,06%	(5)	279	(5)			
	Mitraguna & Others	436	719	719	714	0,87%	1,10%	1,08%	(5)	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.448	1.309	1.473	0,50%	0,77%	0,86%	164	696	25	0,00%	100,00%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	53.233	48.514	52.649	24.444	4.135	(584)	-1,10%	33.874	180,42%	30.522	172,50%	22.127
2	Tabungan	206.902	250.796	252.782	252.640	(2.374)	(142)	1.844	0,74%	45.738	22,11%	224.168	112,70%	28.472
3	Deposito	118.442	99.808	104.557	104.576	12.661	19	4.769	4,78%	(13.866)	-11,71%	119.857	87,25%	(15.281)
	Total	344.119	403.836	405.852	409.865	34.730	4.012	6.029	1,49%	65.746	19,11%	374.547	109,43%	35.318
	CASA	225.677	304.028	301.296	305.289	22.069	3.993	1.261	0,41%	79.612	35,28%	254.690	119,87%	50.599
	(%) CASA	65,58%	75,29%	74,24%	74,49%									
	FDR	96,55%	96,24%	92,60%	91,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.388	3.355	3.356		1	(32)	-0,94%	(574)	-14,61%	-	0,00%	3.356
2	Giro ISE	1.420	1.484	1.546	1.541		(5)	57	3,84%	121	8,55%		0,00%	1.541
3	Tabungan ISE	2.001	1.290	1.195	1.201		6	(89)	-6,87%	(800)	-39,97%		0,00%	1.201
4	Deposito ISE	510	614	614	614		0	0	0,00%	104	20,44%		0,00%	614
5	CIF ISE	179	186	187	187		0	1	0,54%	8	4,47%		0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	82.370	1.650	1.335	-315	5.663	-14.230	-615	15.565	98.256	83,83%	(15.885)
	Linkage	21.612	25.275	24.786	-	-	-	-586	-489	3.174	489	28.262	87,70%	(3.476)
	Non-Linkage	61.373	71.326	57.584	1.650	1.335	-315	6.249	-13.742	-3.789	15.077	69.993	82,27%	(12.409)
	• Local Champion	55.173	50.677	37.012	1.650	970	-680	1.831	-13.666	-18.161	14.636	59.260	62,46%	(22.248)
	• Value Chain	6.200	20.649	20.572	-	365	365	4.418	-76	14.372	441	10.734	191,66%	9.839
2	MBG	43.181	42.999	43.313	380	1.230	850	-485	315	132	915	46.124	93,91%	(2.810)
	KUR	40.519	40.676	41.123	380	1.230	850	-397	446	603	784	43.285	95,00%	(2.162)
	Non KUR	2.662	2.323	2.191	-	-	0	-88	-132	-471	132	2.839	77,18%	(648)
3	PWG	26.463	41.100	43.154	6.212	7.686	1.475	3.822	2.055	16.691	5.631	35.996	119,89%	7.159
	Cilem	12.356	22.408	24.538	1.587	3.005	1.418	3.536	2.129	12.182	876	16.966	144,63%	7.572
	Gadai	14.108	18.691	18.617	4.624	4.681	57	287	-74	4.509	4.755	19.030	97,83%	(413)
4	CFG	179.631	207.954	206.982	4.571	2.166	-2.405	1.235	-972	27.351	3.138	196.796	105,18%	10.186
	CF 1	55.651	66.800	66.418	1.587	126	-1.461	131	-382	10.766	508	59.151	112,29%	7.267
	Total Griya	50.392	58.396	58.135	1.450	-	-1.450	0	-260	7.744	260	52.245	111,28%	5.891
	• Total Non Program	50.392	58.396	58.135	1.450	-	-1.450	1.972	-260	7.744	260	52.245	111,28%	5.891
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.404	8.282	137	126	-11	131	-122	3.023	248	6.906	119,93%	1.376
	CF 2	123.980	141.154	140.564	2.984	2.040	-944	1.104	-590	16.584	2.630	137.645	102,12%	2.919
	Mitraguna & Others	122.658	139.810	139.227	2.984	2.040	-944	1.111	-584	16.569	2.624	135.502	102,75%	3.725
	Pensiun	1.322	1.344	1.337	-	-	0	-7	-6	15	6	2.144	62,38%	(806)
	Total Pembiayaan	332.261	388.653	375.820	12.813	12.418	-395	10.236	-12.833	43.559	25.250	377.171	99,64%	(1.351)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	152	-	5.420	0,61%	0,00%	6,58%	5.420	4.912	5.267			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	152	-	5.420	0,76%	0,00%	9,41%	5.420	4.955	5.267			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	1.016	968	3.839	0,95%	2,25%	8,86%	2.870	3.429	2.823			
	KUR	305	807	765	3.597	0,75%	1,88%	8,75%	2.832	3.292	2.790			
	Non KUR	104	209	203	242	3,92%	8,75%	11,03%	38	137	33			
3	PWG	-	110	-	1.104	0,00%	0,00%	2,56%	1.104	1.104	994			
	Cilem	-	110	-	939	0,00%	0,00%	3,83%	939	939	830			
	Gadai	-	-	-	164	0,00%	0,00%	0,88%	164	164	164			
4	CFG	673	818	1.272	7.845	0,37%	0,61%	3,79%	6.573	7.172	7.027			
	CF 1	295	263	265	4.078	0,53%	0,40%	6,14%	3.813	3.783	3.815			
	Total Griya	295	228	-	3.216	0,58%	0,00%	5,53%	3.216	2.922	2.988			
	Oto	-	34	265	862	0,00%	3,15%	10,40%	597	862	827			
	CF 2	379	556	1.007	3.767	0,31%	0,71%	2,68%	2.760	3.388	3.211			
	Mitraguna & Others	379	556	1.007	3.767	0,31%	0,72%	2,71%	2.760	3.388	3.211			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.096	2.241	18.207	0,48%	0,58%	4,84%	15.967	16.617	16.111	0,70%	85,53%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,04%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	215	209	0,00%	0,50%	0,48%	(6)	209	(11)			
	KUR	-	221	215	209	0,00%	0,53%	0,51%	(6)	209	(11)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	6.888	2.133	2.372	0,54%	1,03%	1,15%	239	1.404	(4.516)			
	CF 1	153	2.763	115	115	0,27%	0,17%	0,17%	-	(38)	(2.648)			
	Total Griya	153	2.160	115	115	0,30%	0,20%	0,20%	-	(38)	(2.045)			
	Oto	-	603	-	-	0,00%	0,00%	0,00%	-	-	(603)			
	CF 2	815	4.126	2.018	2.258	0,66%	1,43%	1,61%	239	1.442	(1.868)			
	Mitraguna & Others	815	4.126	2.018	2.258	0,66%	1,44%	1,62%	239	1.442	(1.868)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	7.151	2.390	2.624	0,35%	0,61%	0,70%	234	1.462	(4.527)	1,08%	-55,01%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.847	2.030	3.744	165	1.713	896	31,48%	(16.075)	-81,11%	29.919	12,51%	(26.176)
2	Tabungan	188.323	159.348	158.755	158.403	(623)	(352)	(945)	-0,59%	(29.920)	-15,89%	204.895	77,31%	(46.492)
3	Deposito	54.534	90.709	90.755	90.756	9.966	2	47	0,05%	36.222	66,42%	55.546	163,39%	35.210
	Total	262.676	252.904	251.540	252.903	9.508	1.363	(1)	-0,00%	(9.773)	-3,72%	290.360	87,10%	(37.457)
	CASA	208.142	162.195	160.786	162.146	(457)	1.361	(49)	-0,03%	(45.995)	-22,10%	234.814	69,05%	(72.668)
	(%) CASA	79,24%	64,13%	63,92%	64,11%									
	FDR	66,71%	77,92%	78,74%	78,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.849	3.574	3.548		(25)	(300)	-7,80%	(2.638)	-42,64%	-	0,00%	3.548
2	Giro ISE	879	700	303	306		3	(394)	-56,32%	(573)	-65,22%	-	0,00%	306
3	Tabungan ISE	5.307	3.149	3.271	3.243		(28)	94	2,99%	(2.065)	-38,90%	-	0,00%	3.243
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	215	229	229	229		0	0	0,00%	14	6,51%	-	0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	435	435	-	-	0	-1	0	-6.551	-	6.986	6,23%	(6.551)
	Linkage	26	15	15	-	-	-	-1	0	-11	-	26	57,79%	(11)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	7.866	8.231	595	455	-140	568	365	7.524	90	4.660	176,61%	3.570
	KUR	498	6.697	6.996	445	385	-60	425	298	6.498	87	4.169	167,82%	2.827
	Non KUR	209	1.168	1.235	150	70	-80	143	67	1.026	3	492	251,17%	743
3	PWG	23.244	31.127	32.200	7.127	7.735	607	566	1.072	8.956	6.662	35.474	90,77%	(3.274)
	Cilem	7.809	11.447	11.753	1.160	1.093	-67	275	306	3.944	787	16.242	72,36%	(4.490)
	Gadai	15.435	19.681	20.447	5.967	6.642	674	291	766	5.012	5.875	19.232	106,32%	1.215
4	CFG	144.290	157.645	157.189	1.468	1.187	-281	722	-456	12.899	1.643	162.791	96,56%	(5.602)
	CF 1	8.588	11.348	11.276	-	328	328	-25	-72	2.687	400	11.541	97,70%	(266)
	Total Griya	7.701	10.278	10.229	-	328	328	0	-50	2.528	378	9.699	105,46%	530
	• Total Non Program	7.409	9.657	9.609	-	328	328	-73	-48	2.200	376	8.705	110,38%	904
	• Program	292	621	620	-	-	0	-3	-1	328	1	993	62,39%	(374)
	Oto	888	1.070	1.047	-	-	0	-25	-23	159	23	1.842	56,82%	(795)
	CF 2	135.702	146.297	145.914	1.468	859	-609	747	-384	10.212	1.243	151.250	96,47%	(5.336)
	Mitraguna & Others	125.011	133.401	132.410	1.468	125	-1.343	360	-991	7.399	1.116	138.855	95,36%	(6.445)
	Pensiun	10.691	12.897	13.504	-	734	734	387	607	2.813	127	12.395	108,95%	1.109
	Total Pembiayaan	175.227	197.073	198.055	9.190	9.377	187	1.855	982	22.827	8.395	209.912	94,35%	(11.857)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	-	-	951	0,00%	0,00%	11,56%	951	951	951			
	KUR	-	-	-	573	0,00%	0,00%	8,18%	573	573	573			
	Non KUR	-	-	-	379	0,00%	0,00%	30,65%	379	379	379			
3	PWG	-	6	86	764	0,00%	0,00%	2,37%	678	764	758			
	Cilem	-	6	-	493	0,00%	0,00%	4,19%	493	493	486			
	Gadai	-	-	86	271	0,00%	0,44%	1,33%	185	271	271			
4	CFG	2.296	2.213	3.915	9.101	1,59%	2,48%	5,79%	5.186	6.805	6.888			
	CF 1	66	58	54	899	0,77%	0,48%	7,97%	845	833	841			
	Total Griya	66	58	54	899	0,86%	0,53%	8,79%	845	833	841			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	2.155	3.861	8.202	1,64%	2,64%	5,62%	4.341	5.972	6.047			
	Mitraguna & Others	2.230	2.155	3.861	7.893	1,78%	2,89%	5,96%	4.032	5.663	5.738			
	Pensiun	-	-	-	309	0,00%	0,00%	2,29%	309	309	309			
	Total Pembiayaan	2.296	2.219	4.001	10.816	1,31%	2,03%	5,46%	6.815	8.520	8.597	1,68%	69,30%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	4.766	3.933	3.929	2,86%	2,49%	2,50%	(4)	(191)	(837)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	4.766	3.933	3.929	3,00%	2,69%	2,69%	(4)	(144)	(837)			
	Mitraguna & Others	4.073	4.766	3.933	3.929	3,26%	2,95%	2,97%	(4)	(144)	(837)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	4.766	3.933	3.929	2,35%	2,00%	1,98%	(4)	(191)	(837)	5,88%	-196,24%	3,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	581	491	491	(130)	(0)	(90)	-15,50%	(1.595)	-76,46%	2.831	17,35%	(2.340)
2	Tabungan	37.117	37.936	38.443	37.547	1.771	(896)	(389)	-1,03%	430	1,16%	41.689	90,07%	(4.142)
3	Deposito	10.740	12.543	12.547	12.547	3	0	4	0,03%	1.808	16,83%	10.799	116,19%	1.749
	Total	49.943	51.061	51.482	50.586	1.644	(896)	(475)	-0,93%	642	1,29%	55.319	91,44%	(4.733)
	CASA	39.204	38.517	38.934	38.038	1.641	(896)	(479)	-1,24%	(1.165)	-2,97%	44.520	85,44%	(6.482)
	(%) CASA	78,50%	75,43%	75,63%	75,20%									
	FDR	145,08%	123,76%	122,23%	124,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	621	423	428		5	(194)	-31,14%	(153)	-26,35%	-	0,00%	428
2	Giro ISE	1	1	1	1		0	0	0,00%	0	15,23%		0,00%	1
3	Tabungan ISE	580	620	422	427		5	(194)	-31,20%	(153)	-26,42%		0,00%	427
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.786	2.939	507	206	-301	279	152	1.704	54	2.437	120,59%	502
	Cilem	1.235	2.786	2.939	507	206	-301	279	152	1.704	54	2.437	120,59%	502
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	59.989	1.086	420	-666	-236	-419	-11.233	839	65.025	92,25%	(5.036)
	CF 1	464	417	415	-	-	0	-2	-2	-49	2	458	90,52%	(43)
	Total Griya	301	275	275	-	-	0	0	0	-26	-	296	93,19%	(20)
	• Total Non Program	301	275	275	-	-	0	-3	0	-26	-	296	93,19%	(20)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	142	139	-	-	0	-2	-2	-23	2	163	85,68%	(23)
	CF 2	70.758	59.991	59.574	1.086	420	-666	-234	-416	-11.184	836	64.567	92,27%	(4.993)
	Mitraguna & Others	66.540	55.348	54.967	970	420	-550	-292	-381	-11.573	801	58.095	94,62%	(3.128)
	Pensiun	4.218	4.643	4.607	116	-	-116	58	-36	389	36	6.472	71,18%	(1.865)
	Total Pembiayaan	72.457	63.194	62.928	1.593	626	-967	43	-266	-9.529	892	67.462	93,28%	(4.535)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Cilem	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	3.788	2.416	2.983	4,24%	4,00%	4,97%	567	(40)	(805)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	3.788	2.416	2.983	4,27%	4,03%	5,01%	567	(40)	(805)			
	Mitraguna & Others	2.931	3.788	2.416	2.983	4,41%	4,36%	5,43%	567	52	(805)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	2.983	4,17%	3,82%	4,74%	567	(40)	(822)	0,00%	100,00%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	5.073	3.961	3.957	17,29%	6,56%	6,60%	(3)	(8.356)	(1.115)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	5.073	3.961	3.957	17,40%	6,60%	6,64%	(3)	(8.356)	(1.115)			
	Mitraguna & Others	11.834	4.895	3.785	3.782	17,79%	6,84%	6,88%	(3)	(8.052)	(1.113)			
	Pensiun	479	178	175	175	0,66%	0,28%	3,81%	-	(303)	(2)			
	Total Pembiayaan	12.313	5.073	3.961	3.957	16,99%	6,27%	6,29%	(3)	(8.356)	(1.115)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	29.931	15.296	15.316	(8.858)	20	(14.615)	-48,83%	(43.847)	-74,11%	67.212	22,79%	(51.896)
2	Tabungan	111.248	116.480	115.671	115.442	979	(229)	(1.038)	-0,89%	4.194	3,77%	122.554	94,20%	(7.111)
3	Deposito	16.666	19.273	19.381	19.381	84	0	108	0,56%	2.715	16,29%	17.662	109,73%	1.719
	Total	187.077	165.684	150.348	150.139	(7.794)	(209)	(15.545)	-9,38%	(36.938)	-19,74%	207.427	72,38%	(57.288)
	CASA	170.411	146.411	130.967	130.758	(7.878)	(209)	(15.653)	-10,69%	(39.653)	-23,27%	189.765	68,91%	(59.007)
	(%) CASA	91,09%	88,37%	87,11%	87,09%									
	FDR	105,51%	129,76%	145,48%	145,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.571	3.167	3.169	2	598	23,26%	(651)	-17,04%	-	0,00%	3.169	
2	Giro ISE	954	1.109	1.632	1.651	19	542	48,90%	697	73,03%		0,00%	1.651	
3	Tabungan ISE	2.866	1.462	1.535	1.518	(17)	56	3,81%	(1.348)	-47,02%		0,00%	1.518	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	121	126	126	126	0	0	0,00%	5	4,13%		0,00%	126	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.509	3.275	-	-	0	-803	766	-25	(766)	3.301	99,23%	(25)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.509	3.275	-	-	0	-803	766	-25	(766)	3.301	99,23%	(25)
	• Local Champion	3.301	2.509	3.275	-	-	0	-803	766	-25	(766)	3.301	99,23%	(25)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.952	49.384	1.375	970	-405	192	-569	3.286	1.539	50.846	97,12%	(1.462)
	KUR	42.963	47.375	46.885	1.375	970	-405	402	-490	3.922	1.460	47.582	98,54%	(697)
	Non KUR	3.135	2.578	2.499	-	-	0	-210	-79	-636	79	3.264	76,56%	(765)
3	PWG	20.876	29.833	31.727	6.267	8.430	2.163	783	1.893	10.851	6.537	34.041	93,20%	(2.315)
	Cilem	7.514	12.221	12.916	1.463	1.213	-250	700	695	5.402	518	15.758	81,97%	(2.841)
	Gadai	13.361	17.612	18.811	4.805	7.217	2.413	83	1.198	5.449	6.019	18.284	102,88%	527
4	CFG	127.111	132.702	134.347	1.832	4.443	2.610	1.128	1.645	7.236	2.798	138.671	96,88%	(4.324)
	CF 1	49.510	49.324	51.510	992	2.743	1.750	766	2.186	2.000	557	50.982	101,03%	527
	Total Griya	39.898	38.758	40.885	650	2.358	1.708	0	2.127	987	231	40.670	100,53%	215
	• Total Non Program	39.898	38.758	40.885	650	2.358	1.708	-310	2.127	987	231	40.670	100,53%	215
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.624	342	385	42	766	59	1.013	326	10.312	103,02%	312
	CF 2	77.602	83.378	82.837	840	1.700	860	362	-541	5.235	2.241	87.689	94,47%	(4.852)
	Mitraguna & Others	75.812	81.522	81.002	840	1.700	860	383	-520	5.190	2.220	85.492	94,75%	(4.489)
	Pensiun	1.790	1.856	1.835	-	-	0	-21	-21	45	21	2.197	83,51%	(362)
	Total Pembiayaan	197.385	214.997	218.732	9.475	13.843	4.368	1.301	3.735	21.348	10.108	226.859	96,42%	(8.127)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	496	444	5.924	0,27%	0,89%	12,00%	5.480	5.800	5.428			
	KUR	68	354	332	5.269	0,16%	0,70%	11,24%	4.937	5.201	4.914			
	Non KUR	56	141	112	655	1,79%	4,34%	26,20%	543	599	513			
3	PWG	-	158	-	856	0,00%	0,00%	2,70%	856	856	698			
	Cilem	-	158	-	534	0,00%	0,00%	4,13%	534	534	376			
	Gadai	-	-	-	322	0,00%	0,00%	1,71%	322	322	322			
4	CFG	2.018	301	3.874	3.182	1,59%	2,92%	2,37%	(693)	1.164	2.881			
	CF 1	1.770	144	1.943	1.116	3,58%	3,94%	2,17%	(827)	(654)	972			
	Total Griya	1.463	92	1.943	281	3,67%	5,01%	0,69%	(1.662)	(1.182)	189			
	Oto	307	52	-	835	3,19%	0,00%	7,86%	835	528	783			
	CF 2	248	157	1.932	2.066	0,32%	2,32%	2,49%	134	1.818	1.909			
	Mitraguna & Others	248	157	1.932	2.066	0,33%	2,37%	2,55%	134	1.818	1.909			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	9.961	1,09%	2,01%	4,55%	5.643	7.819	9.006	0,35%	92,22%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	59,77%	45,80%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	59,77%	45,80%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	612	561	558	1,07%	1,12%	1,13%	(3)	65	(54)			
	KUR	115	465	465	465	0,27%	0,98%	0,99%	-	349	(1)			
	Non KUR	378	147	97	94	12,06%	3,76%	3,75%	(3)	(284)	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.384	2.374	2.374	0,26%	1,79%	1,77%	-	2.037	(11)			
	CF 1	297	1.504	1.529	1.529	0,60%	3,10%	2,97%	-	1.232	25			
	Total Griya	297	1.504	1.529	1.529	0,74%	3,94%	3,74%	-	1.232	25			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	880	845	845	0,05%	1,01%	1,02%	-	806	(36)			
	Mitraguna & Others	39	880	845	845	0,05%	1,04%	1,04%	-	806	(36)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.496	4.435	4.432	0,42%	2,06%	2,03%	(3)	3.603	(65)	0,25%	87,58%	-1,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	4.356	4.503	4.514	(6.165)	11	158	3,62%	2.587	134,23%	9.349	48,29%	(4.835)
2	Tabungan	70.495	80.102	79.702	77.227	60	(2.475)	(2.874)	-3,59%	6.732	9,55%	83.156	92,87%	(5.929)
3	Deposito	64.264	93.406	93.273	93.273	(35)	0	(133)	-0,14%	29.010	45,14%	64.994	143,51%	28.279
	Total	136.686	177.864	177.478	175.014	(6.140)	(2.464)	(2.850)	-1,60%	38.328	28,04%	157.499	111,12%	17.516
	CASA	72.423	84.458	84.205	81.741	(6.105)	(2.464)	(2.717)	-3,22%	9.319	12,87%	92.505	88,36%	(10.764)
	(%) CASA	52,98%	47,48%	47,45%	46,71%									
	FDR	94,77%	83,31%	84,49%	85,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	4.213	2.914	2.540		(374)	(1.674)	-39,73%	1.217	92,09%	-	0,00%	2.540
2	Giro ISE	771	617	631	646		15	29	4,62%	(125)	-16,24%		0,00%	646
3	Tabungan ISE	551	3.596	2.283	1.894		(389)	(1.702)	-47,34%	1.343	243,64%		0,00%	1.894
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	74	78	78		0	4	5,41%	13	20,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.637	34.829	900	655	-245	351	192	3.071	463	35.966	96,84%	(1.137)
	KUR	29.577	32.136	32.342	900	655	-245	208	206	2.764	449	33.596	96,27%	(1.255)
	Non KUR	2.181	2.502	2.487	-	-	0	143	-14	306	14	2.370	104,96%	118
3	PWG	6.201	8.970	9.262	740	680	-60	127	292	3.061	388	12.535	73,90%	(3.272)
	Cilem	6.201	8.970	9.262	740	680	-60	127	292	3.061	388	12.535	73,90%	(3.272)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	105.858	3.358	2.200	-1.158	1.299	1.287	14.276	913	101.093	104,71%	4.764
	CF 1	23.474	29.603	29.729	260	350	90	136	126	6.255	224	26.174	113,58%	3.555
	Total Griya	17.263	19.825	20.097	-	350	350	0	273	2.835	77	18.192	110,47%	1.905
	• Total Non Program	17.263	19.825	20.097	-	350	350	-73	273	2.835	77	18.192	110,47%	1.905
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.778	9.632	260	-	-260	136	-147	3.420	147	7.981	120,68%	1.650
	CF 2	68.107	74.968	76.129	3.098	1.850	-1.248	1.163	1.161	8.022	689	74.920	101,61%	1.209
	Mitraguna & Others	64.272	71.142	72.330	3.098	1.850	-1.248	1.190	1.188	8.058	662	70.925	101,98%	1.405
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,09%	(196)
	Total Pembiayaan	129.541	148.179	149.949	4.998	3.535	-1.463	1.776	1.771	20.408	1.764	149.594	100,24%	355

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	6	3	2.282	0,01%	0,01%	6,55%	2.278	2.278	2.276			
	KUR	-	6	3	1.718	0,00%	0,01%	5,31%	1.715	1.718	1.712			
	Non KUR	4	-	-	564	0,19%	0,00%	22,67%	564	560	564			
3	PWG	48	155	-	447	0,78%	0,00%	4,83%	447	399	292			
	Cilem	48	155	-	447	0,78%	0,00%	4,83%	447	399	292			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	2.882	0,60%	1,37%	2,72%	1.452	2.335	1.163			
	CF 1	172	1.253	1.127	2.491	0,73%	3,81%	8,38%	1.364	2.319	1.238			
	Total Griya	-	1.128	1.127	1.334	0,00%	5,68%	6,64%	207	1.334	206			
	Oto	172	125	-	1.157	2,76%	0,00%	12,01%	1.157	985	1.032			
	CF 2	375	466	304	391	0,55%	0,41%	0,51%	87	16	(75)			
	Mitraguna & Others	375	466	304	391	0,58%	0,43%	0,54%	87	16	(75)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	5.611	0,46%	0,97%	3,74%	4.177	5.011	3.731	0,79%	78,76%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	316	315	315	0,23%	0,91%	0,91%	-	241	(0)			
	KUR	70	316	315	315	0,24%	0,98%	0,98%	-	246	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	356	353	353	0,54%	0,34%	0,33%	-	(139)	(3)			
	CF 1	203	203	203	203	0,87%	0,69%	0,68%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,08%	2,11%	-	-	-			
	CF 2	289	153	150	150	0,42%	0,20%	0,20%	-	(139)	(3)			
	Mitraguna & Others	289	153	150	150	0,45%	0,21%	0,21%	-	(139)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	672	669	669	0,44%	0,45%	0,45%	-	102	(3)	0,39%	13,00%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.318	4.197	3.966	(437)	(232)	(2.352)	-37,23%	(340)	-7,89%	11.989	33,08%	(8.023)
2	Tabungan	84.533	86.328	84.047	82.707	2.903	(1.339)	(3.620)	-4,19%	(1.825)	-2,16%	96.135	86,03%	(13.427)
3	Deposito	19.903	28.614	28.359	28.359	(41)	0	(255)	-0,89%	8.456	42,48%	20.471	138,53%	7.887
	Total	108.741	121.259	116.602	115.032	2.425	(1.571)	(6.227)	-5,14%	6.290	5,78%	128.595	89,45%	(13.563)
	CASA	88.838	92.645	88.244	86.673	2.466	(1.571)	(5.972)	-6,45%	(2.165)	-2,44%	108.123	80,16%	(21.450)
	(%) CASA	81,70%	76,40%	75,68%	75,35%									
	FDR	78,57%	82,93%	86,53%	87,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	4.558	3.607	3.607		0	(951)	-20,86%	(308)	-7,87%	-	0,00%	3.607
2	Giro ISE	3.001	3.483	2.491	2.486		(5)	(997)	-28,63%	(515)	-17,16%		0,00%	2.486
3	Tabungan ISE	915	1.075	1.116	1.122		5	46	4,29%	207	22,58%		0,00%	1.122
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%		0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.677	3.625	-	-	0	-116	-52	556	52	6.683	54,24%	(3.058)
	KUR	2.657	3.421	3.373	-	-	0	-110	-48	716	48	6.060	55,66%	(2.687)
	Non KUR	412	256	252	-	-	0	-5	-4	-160	4	623	40,43%	(371)
3	PWG	13.521	18.647	18.967	2.391	4.171	1.780	465	320	5.446	3.852	25.439	74,56%	(6.472)
	Cilem	6.370	9.633	9.591	739	466	-274	180	-41	3.221	507	15.191	63,14%	(5.600)
	Gadai	7.151	9.015	9.375	1.652	3.705	2.053	285	361	2.225	3.345	10.247	91,49%	(872)
4	CFG	68.150	78.238	78.300	2.405	1.519	-887	1.605	62	10.150	1.457	85.232	91,87%	(6.932)
	CF 1	32.030	34.375	33.933	360	-	-360	181	-442	1.903	442	33.473	101,37%	460
	Total Griya	25.555	26.636	26.413	-	-	0	0	-224	857	224	25.620	103,09%	792
	• Total Non Program	25.555	26.636	26.413	-	-	0	-440	-224	857	224	25.620	103,09%	792
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.739	7.521	360	-	-360	181	-218	1.046	218	7.853	95,77%	(332)
	CF 2	36.119	43.863	44.367	2.045	1.519	-527	1.424	504	8.247	1.015	51.759	85,72%	(7.392)
	Mitraguna & Others	32.486	40.541	40.991	2.045	1.359	-687	1.458	450	8.505	908	48.065	85,28%	(7.074)
	Pensiun	3.633	3.322	3.376	-	160	160	-34	54	-257	106	3.694	91,38%	(318)
	Total Pembiayaan	85.434	100.562	100.892	4.796	5.690	893	1.954	329	15.458	5.360	118.049	85,47%	(17.157)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	33	141	0,00%	0,90%	3,90%	108	141	141			
	KUR	-	-	33	141	0,00%	0,96%	4,19%	108	141	141			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	95	-	637	0,00%	0,00%	3,36%	637	637	542			
	Cilem	-	95	-	327	0,00%	0,00%	3,41%	327	327	232			
	Gadai	-	-	-	309	0,00%	0,00%	3,30%	309	309	309			
4	CFG	1.050	320	644	1.396	1,54%	0,82%	1,78%	752	346	1.077			
	CF 1	1.050	227	520	1.120	3,28%	1,51%	3,30%	600	70	894			
	Total Griya	697	227	520	943	2,73%	1,95%	3,57%	423	247	717			
	Oto	353	-	-	177	5,46%	0,00%	2,35%	177	(177)	177			
	CF 2	-	93	124	276	0,00%	0,28%	0,62%	152	276	183			
	Mitraguna & Others	-	93	124	276	0,00%	0,31%	0,67%	152	276	183			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	2.174	1,23%	0,67%	2,16%	1.497	1.124	1.760	1,40%	34,95%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	86	4,32%	2,35%	2,38%	-	(46)	0			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	86	32,19%	33,74%	34,28%	-	(46)	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	816	902	935	0,49%	1,15%	1,19%	33	598	119			
	CF 1	337	74	70	110	1,05%	0,20%	0,32%	40	(227)	36			
	Total Griya	189	74	70	110	0,74%	0,26%	0,42%	40	(79)	36			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	741	832	825	0,00%	1,90%	1,86%	(7)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	2,01%	(7)	825	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	902	988	1.021	1,36%	0,98%	1,01%	33	(142)	119	4,15%	-310,02%	3,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.449	9.064	8.450	(16.331)	(614)	(999)	-10,57%	769	10,02%	14.948	56,53%	(6.497)
2	Tabungan	96.197	117.846	109.837	109.821	15.747	(15)	(8.025)	-6,81%	13.624	14,16%	109.632	100,17%	189
3	Deposito	50.701	45.337	45.978	45.979	792	1	642	1,42%	(4.722)	-9,31%	51.441	89,38%	(5.462)
	Total	154.579	172.632	164.879	164.250	208	(629)	(8.382)	-4,86%	9.671	6,26%	176.021	93,31%	(11.771)
	CASA	103.878	127.295	118.901	118.271	(584)	(630)	(9.024)	-7,09%	14.393	13,86%	124.580	94,94%	(6.308)
	(%) CASA	67,20%	73,74%	72,11%	72,01%									
	FDR	122,53%	116,46%	123,37%	123,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.386	4.397	4.405		7	19	0,42%	467	11,85%	-	0,00%	4.405
2	Giro ISE	1.498	2.690	2.796	2.801		5	111	4,14%	1.303	86,95%	-	0,00%	2.801
3	Tabungan ISE	2.310	1.566	1.471	1.473		2	(93)	-5,92%	(836)	-36,20%	-	0,00%	1.473
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%	-	0,00%	130
5	CIF ISE	147	158	160	160		0	2	1,27%	13	8,84%	-	0,00%	160

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.815	36.266	1.208	1.700	492	258	451	1.847	1.249	38.024	95,38%	(1.758)
	KUR	32.500	34.010	34.598	1.208	1.700	492	336	589	2.099	1.111	35.917	96,33%	(1.319)
	Non KUR	1.920	1.805	1.667	-	-	0	-78	-138	-252	138	2.107	79,14%	(440)
3	PWG	17.830	27.612	29.898	5.358	9.255	3.897	1.310	2.287	12.068	6.968	29.751	100,50%	147
	Cilem	5.164	9.572	10.825	776	1.753	977	195	1.254	5.661	499	12.528	86,41%	(1.702)
	Gadai	12.666	18.040	19.073	4.583	7.502	2.920	1.115	1.033	6.407	6.469	17.223	110,74%	1.850
4	CFG	137.158	137.626	137.247	636	706	70	-2.117	-379	89	1.085	145.889	94,08%	(8.643)
	CF 1	38.164	40.347	40.496	230	446	216	-49	149	2.331	297	39.148	103,44%	1.348
	Total Griya	33.008	34.101	34.401	230	446	216	0	299	1.392	147	32.722	105,13%	1.679
	• Total Non Program	33.008	34.101	34.401	230	446	216	-483	299	1.392	147	32.722	105,13%	1.679
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.245	6.095	-	-	0	-49	-150	939	150	6.426	94,85%	(331)
	CF 2	98.994	97.279	96.751	406	260	-146	-2.068	-528	-2.243	788	106.742	90,64%	(9.991)
	Mitraguna & Others	71.310	71.137	70.649	354	30	-324	-1.970	-489	-662	519	80.263	88,02%	(9.614)
	Pensiun	27.683	26.142	26.102	52	230	178	-98	-39	-1.581	269	26.479	98,58%	(376)
	Total Pembiayaan	189.407	201.052	203.411	7.202	11.662	4.459	-548	2.359	14.004	9.303	213.665	95,20%	(10.254)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	874	721	2.879	0,69%	2,01%	7,94%	2.158	2.641	2.004			
	KUR	105	712	543	2.741	0,32%	1,60%	7,92%	2.198	2.636	2.030			
	Non KUR	133	163	177	137	6,92%	9,83%	8,24%	(40)	5	(25)			
3	PWG	-	23	-	801	0,00%	0,00%	2,68%	801	801	778			
	Cilem	-	23	-	252	0,00%	0,00%	2,33%	252	252	229			
	Gadai	-	-	-	549	0,00%	0,00%	2,88%	549	549	549			
4	CFG	1.146	1.276	1.668	4.610	0,84%	1,21%	3,36%	2.942	3.464	3.334			
	CF 1	198	225	738	1.542	0,52%	1,83%	3,81%	804	1.344	1.318			
	Total Griya	73	4	609	732	0,22%	1,79%	2,13%	123	659	729			
	Oto	125	221	129	810	2,42%	2,07%	13,30%	681	686	589			
	CF 2	948	1.052	929	3.067	0,96%	0,96%	3,17%	2.138	2.120	2.016			
	Mitraguna & Others	799	816	691	2.778	1,12%	0,97%	3,93%	2.087	1.979	1.962			
	Pensiun	149	236	238	290	0,54%	0,91%	1,11%	51	141	54			
	Total Pembiayaan	1.384	2.174	2.388	8.290	0,73%	1,19%	4,08%	5.902	6.906	6.116	1,85%	54,69%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	379	402	1,39%	1,06%	1,11%	23	(75)	84			
	KUR	477	210	248	270	1,47%	0,73%	0,78%	23	(207)	60			
	Non KUR	-	108	132	132	0,00%	7,30%	7,90%	-	132	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	4.830	2.320	2.320	3,20%	1,69%	1,69%	-	(2.074)	(2.510)			
	CF 1	1.329	2.591	1.891	1.891	3,48%	4,69%	4,67%	-	562	(700)			
	Total Griya	1.025	2.359	1.659	1.659	3,10%	4,87%	4,82%	-	634	(700)			
	Oto	305	232	232	232	5,91%	3,72%	3,81%	-	(72)	-			
	CF 2	3.064	2.239	428	428	3,10%	0,44%	0,44%	-	(2.636)	(1.810)			
	Mitraguna & Others	2.968	2.009	342	342	4,16%	0,48%	0,48%	-	(2.625)	(1.667)			
	Pensiun	97	230	86	86	0,05%	0,04%	0,33%	-	(11)	(144)			
	Total Pembiayaan	4.871	5.148	2.699	2.722	2,57%	1,34%	1,34%	23	(2.149)	(2.426)	1,34%	0,22%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	13.161	12.744	20.862	(293)	8.118	7.701	58,51%	8.066	63,04%	23.544	88,61%	(2.682)
2	Tabungan	133.664	148.730	144.723	144.370	4.363	(352)	(4.360)	-2,93%	10.706	8,01%	150.993	95,61%	(6.623)
3	Deposito	120.976	139.871	138.353	138.355	250	2	(1.516)	-1,08%	17.380	24,64%	122.375	113,06%	15.980
	Total	267.435	301.762	295.820	303.587	4.321	7.768	1.825	0,60%	36.152	13,52%	296.912	102,25%	6.676
	CASA	146.460	161.891	157.466	165.232	4.071	7.766	3.341	2,06%	18.773	12,82%	174.537	94,67%	(9.305)
	(%) CASA	54,76%	53,65%	53,23%	54,43%									
	FDR	60,13%	60,18%	61,94%	60,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	3.921	3.810	3.789		(21)	(132)	-3,36%	208	5,80%	-	0,00%	3.789
2	Giro ISE	1.025	1.483	1.333	1.277		(56)	(205)	-13,85%	252	24,64%	-	0,00%	1.277
3	Tabungan ISE	2.557	2.438	2.477	2.512		35	74	3,02%	(45)	-1,75%	-	0,00%	2.512
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	213	224	226	226		0	2	0,89%	13	6,10%	-	0,00%	226

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	39.082	39.175	1.200	960	-240	-1.024	93	-1.477	867	43.620	89,81%	(4.445)
	KUR	37.299	37.085	37.055	1.200	800	-400	-932	-31	-244	831	40.221	92,13%	(3.166)
	Non KUR	3.353	1.997	2.121	-	160	160	-93	124	-1.233	36	3.399	62,39%	(1.278)
3	PWG	6.039	12.787	13.609	881	1.202	321	295	822	7.571	381	13.318	102,19%	292
	Cilem	6.039	12.787	13.609	881	1.202	321	295	822	7.571	381	13.318	102,19%	292
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	130.442	1.246	2.767	1.521	1.025	713	16.334	2.054	122.231	106,72%	8.212
	CF 1	24.580	27.346	27.569	559	521	-38	-230	223	2.989	298	27.603	99,88%	(34)
	Total Griya	19.863	21.032	21.213	430	318	-112	0	181	1.350	137	21.311	99,54%	(98)
	• Total Non Program	19.863	21.032	21.213	430	318	-112	332	181	1.350	137	21.311	99,54%	(98)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.314	6.356	129	203	74	-230	42	1.638	161	6.292	101,03%	65
	CF 2	89.528	102.383	102.873	687	2.246	1.559	1.255	490	13.346	1.756	94.628	108,71%	8.245
	Mitraguna & Others	89.444	101.973	102.296	687	2.076	1.389	1.258	323	12.852	1.753	93.970	108,86%	8.326
	Pensiun	84	411	577	-	170	170	-3	167	493	3	658	87,82%	(80)
	Total Pembiayaan	160.799	181.599	183.227	3.327	4.929	1.602	295	1.627	22.428	3.302	179.168	102,27%	4.059

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.222	1.028	6.326	2,64%	2,63%	16,15%	5.297	5.254	5.103			
	KUR	877	1.138	947	5.893	2,35%	2,55%	15,90%	4.946	5.015	4.755			
	Non KUR	194	85	81	433	5,80%	4,06%	20,41%	352	238	348			
3	PWG	-	92	-	654	0,00%	0,00%	4,81%	654	654	563			
	Cilem	-	92	-	654	0,00%	0,00%	4,81%	654	654	563			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	3.176	0,69%	0,26%	2,43%	2.833	2.384	3.135			
	CF 1	630	40	216	1.033	2,56%	0,79%	3,75%	817	403	993			
	Total Griya	568	-	175	627	2,86%	0,83%	2,96%	452	59	627			
	Oto	61	40	41	406	1,30%	0,64%	6,38%	365	344	365			
	CF 2	162	-	126	2.143	0,18%	0,12%	2,08%	2.017	1.981	2.143			
	Mitraguna & Others	162	-	126	2.143	0,18%	0,12%	2,09%	2.017	1.981	2.143			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.354	1.371	10.155	1,16%	0,75%	5,54%	8.785	8.292	8.801	0,41%	92,53%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.478	1.423	1.777	2,29%	3,64%	4,54%	353	846	299			
	KUR	399	1.277	1.226	1.555	1,07%	3,31%	4,20%	329	1.157	278			
	Non KUR	532	201	197	221	15,87%	9,86%	10,44%	24	(311)	21			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	840	700	698	0,35%	0,54%	0,54%	(2)	297	(141)			
	CF 1	315	760	623	621	1,28%	2,28%	2,25%	(2)	305	(139)			
	Total Griya	179	624	623	621	0,90%	2,96%	2,93%	(2)	442	(3)			
	Oto	136	136	-	-	2,89%	0,00%	0,00%	-	(136)	(136)			
	CF 2	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Mitraguna & Others	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.317	2.123	2.475	0,83%	1,17%	1,35%	352	1.143	158	0,44%	67,52%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	49.404	53.281	53.800	(1.317)	520	4.397	8,90%	14.618	37,31%	48.893	110,04%	4.907
2	Tabungan	123.525	144.042	141.988	141.986	2.628	(2)	(2.056)	-1,43%	18.461	14,95%	139.606	101,70%	2.380
3	Deposito	68.863	130.786	124.348	124.388	(20.438)	40	(6.398)	-4,89%	55.525	80,63%	69.895	177,96%	54.493
	Total	231.570	324.232	319.617	320.174	(19.127)	557	(4.058)	-1,25%	88.604	38,26%	258.394	123,91%	61.780
	CASA	162.707	193.446	195.269	195.786	1.311	517	2.340	1,21%	33.079	20,33%	188.499	103,87%	7.287
	(%) CASA	70,26%	59,66%	61,09%	61,15%									
	FDR	34,66%	31,02%	31,78%	31,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.412	7.757	7.769		13	1.358	21,17%	1.878	31,88%	-	0,00%	7.769
2	Giro ISE	3.773	3.632	4.923	4.963		40	1.331	36,65%	1.190	31,53%	-	0,00%	4.963
3	Tabungan ISE	2.118	2.780	2.834	2.806		(28)	27	0,96%	688	32,49%	-	0,00%	2.806
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	116	122	125	125		0	3	2,46%	9	7,76%	-	0,00%	125

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.832	10.742	930	651	-279	406	-90	3.892	741	12.359	86,91%	(1.617)
	Cilem	6.849	10.832	10.742	930	651	-279	406	-90	3.892	741	12.359	86,91%	(1.617)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	90.836	2.605	1.699	-905	1.025	1.100	17.417	600	94.346	96,28%	(3.510)
	CF 1	59.117	70.636	71.685	2.455	1.469	-985	809	1.049	12.569	420	67.036	106,94%	4.649
	Total Griya	51.507	62.435	63.228	2.122	1.023	-1.099	0	793	11.721	231	58.383	108,30%	4.845
	• Total Non Program	49.547	60.583	61.384	2.122	1.023	-1.099	1.902	801	11.837	222	51.714	118,70%	9.670
	• Program	1.960	1.852	1.844	-	-	0	-12	-9	-116	9	6.669	27,65%	(4.825)
	Oto	7.609	8.201	8.457	332	446	113	809	257	848	189	8.653	97,74%	(196)
	CF 2	14.303	19.101	19.151	150	230	80	216	50	4.849	180	27.310	70,13%	(8.159)
	Mitraguna & Others	14.303	19.089	19.139	150	230	80	216	50	4.837	180	27.073	70,70%	(7.933)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	237	4,98%	(225)
	Total Pembiayaan	80.269	100.568	101.578	3.535	2.350	-1.185	1.432	1.010	21.309	1.340	106.705	95,20%	(5.127)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	185	-	312	0,00%	0,00%	2,91%	312	312	128			
	Cilem	-	185	-	312	0,00%	0,00%	2,91%	312	312	128			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	2.766	0,88%	3,43%	3,04%	(312)	2.116	1.297			
	CF 1	650	1.469	3.077	2.589	1,10%	4,36%	3,61%	(489)	1.939	1.120			
	Total Griya	404	1.275	2.891	2.201	0,79%	4,63%	3,48%	(690)	1.796	925			
	Oto	245	193	187	388	3,22%	2,28%	4,59%	201	143	195			
	CF 2	-	-	-	177	0,00%	0,00%	0,92%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,92%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	1.653	3.077	3.078	0,81%	3,06%	3,03%	0	2.428	1.424	1,76%	42,05%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	535	534	1,09%	0,60%	0,59%	(1)	(266)	(1)			
	CF 1	800	498	497	496	1,35%	0,70%	0,69%	(1)	(304)	(1)			
	Total Griya	679	498	497	496	1,32%	0,80%	0,78%	(1)	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	535	534	1,00%	0,53%	0,53%	(1)	(266)	(1)	0,94%	-78,91%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.782	6.706	6.757	766	51	(2.025)	-23,06%	(2.077)	-23,51%	17.563	38,47%	(10.806)
2	Tabungan	83.648	72.195	71.590	72.435	(521)	845	240	0,33%	(11.213)	-13,40%	95.539	75,82%	(23.103)
3	Deposito	21.297	29.110	29.008	29.010	186	2	(100)	-0,34%	7.713	36,22%	21.602	134,30%	7.408
	Total	113.778	110.087	107.304	108.202	431	898	(1.885)	-1,71%	(5.576)	-4,90%	134.703	80,33%	(26.501)
	CASA	92.481	80.977	78.296	79.192	245	896	(1.785)	-2,20%	(13.289)	-14,37%	113.102	70,02%	(33.910)
	(%) CASA	81,28%	73,56%	72,97%	73,19%									
	FDR	151,33%	174,55%	181,75%	180,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.358	3.547	4.344		797	(1.014)	-18,93%	929	27,19%	-	0,00%	4.344
2	Giro ISE	1.685	1.616	1.516	1.554		38	(61)	-3,80%	(131)	-7,78%		0,00%	1.554
3	Tabungan ISE	1.730	3.743	2.032	2.790		758	(953)	-25,46%	1.060	61,27%		0,00%	2.790
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	12.073	11.770	55	90	35	-525	-303	-3.731	393	17.370	67,76%	(5.601)
	KUR	13.526	9.186	8.864	-	30	30	-521	-322	-4.662	352	15.342	57,78%	(6.477)
	Non KUR	1.974	2.886	2.905	55	60	5	-4	19	931	41	2.029	143,19%	876
3	PWG	14.491	21.774	22.438	3.945	4.474	529	1.115	665	7.947	3.809	27.944	80,30%	(5.506)
	Cilem	6.823	10.707	11.129	948	958	11	472	422	4.306	536	16.096	69,14%	(4.966)
	Gadai	7.668	11.067	11.309	2.997	3.515	518	643	242	3.641	3.273	11.849	95,45%	(540)
4	CFG	142.193	158.314	160.816	3.180	3.826	646	2.416	2.503	18.624	1.323	151.972	105,82%	8.844
	CF 1	6.747	8.905	8.830	-	-	0	-136	-76	2.082	76	8.513	103,72%	317
	Total Griya	3.465	5.267	5.248	-	-	0	0	-18	1.783	18	4.650	112,87%	598
	• Total Non Program	3.465	5.267	5.248	-	-	0	-41	-18	1.783	18	4.650	112,87%	598
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.638	3.581	-	-	0	-136	-57	299	57	3.863	92,71%	(281)
	CF 2	135.445	149.408	151.987	3.180	3.826	646	2.552	2.579	16.542	1.247	143.460	105,94%	8.527
	Mitraguna & Others	125.884	140.596	143.267	3.180	3.826	646	2.644	2.671	17.383	1.155	133.242	107,52%	10.024
	Pensiun	9.561	8.812	8.720	-	-	0	-92	-92	-841	92	10.217	85,35%	(1.497)
	Total Pembiayaan	172.184	192.160	195.024	7.180	8.390	1.210	3.007	2.864	22.840	5.526	197.287	98,85%	(2.263)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.318	1.610	3.324	8,85%	13,34%	28,24%	1.714	1.952	2.006			
	KUR	1.295	954	1.152	2.228	9,57%	12,54%	25,14%	1.076	933	1.274			
	Non KUR	77	364	458	1.096	3,89%	15,88%	37,73%	638	1.019	732			
3	PWG	-	-	-	521	0,00%	0,00%	2,32%	521	521	521			
	Cilem	-	-	-	291	0,00%	0,00%	2,62%	291	291	291			
	Gadai	-	-	-	229	0,00%	0,00%	2,03%	229	229	229			
4	CFG	6	146	577	1.349	0,00%	0,36%	0,84%	772	1.343	1.203			
	CF 1	-	-	-	787	0,00%	0,00%	8,91%	787	787	787			
	Total Griya	-	-	-	396	0,00%	0,00%	7,55%	396	396	396			
	Oto	-	-	-	391	0,00%	0,00%	10,91%	391	391	391			
	CF 2	6	146	577	562	0,00%	0,39%	0,37%	(15)	556	416			
	Mitraguna & Others	-	146	577	562	0,00%	0,41%	0,39%	(15)	562	416			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	5.193	0,80%	1,14%	2,66%	3.007	3.815	3.730	0,00%	100,00%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	749	865	953	3,76%	7,17%	8,10%	88	371	204			
	KUR	557	728	844	932	4,11%	9,18%	10,51%	88	375	204			
	Non KUR	26	21	21	21	1,32%	0,74%	0,74%	-	(5)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	1.274	947	946	0,27%	0,60%	0,59%	(2)	557	(328)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	1.274	947	946	0,29%	0,63%	0,62%	(2)	557	(328)			
	Mitraguna & Others	388	1.274	947	946	0,31%	0,67%	0,66%	(2)	557	(328)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	2.023	1.812	1.899	0,56%	0,94%	0,97%	87	928	(124)	0,11%	88,41%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	877	1.032	903	166	(128)	26	2,99%	31	3,54%	1.468	61,56%	(564)
2	Tabungan	63.525	59.825	60.441	61.278	3.484	837	1.453	2,43%	(2.247)	-3,54%	69.755	87,85%	(8.476)
3	Deposito	5.722	7.461	7.423	7.423	(34)	0	(38)	-0,50%	1.701	29,72%	5.899	125,84%	1.524
	Total	70.120	68.163	68.896	69.605	3.616	708	1.441	2,11%	(515)	-0,74%	77.121	90,25%	(7.517)
	CASA	64.398	60.703	61.473	62.182	3.650	708	1.479	2,44%	(2.216)	-3,44%	71.222	87,31%	(9.041)
	(%) CASA	91,84%	89,05%	89,23%	89,34%									
	FDR	73,73%	90,51%	91,12%	90,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.386	3.493	3.496		3	110	3,23%	9	0,25%	-	0,00%	3.496
2	Giro ISE	561	445	441	441		0	(4)	-0,80%	(119)	-21,29%		0,00%	441
3	Tabungan ISE	2.926	2.941	3.052	3.054		2	113	3,84%	128	4,38%		0,00%	3.054
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	127	128	128		0	1	0,79%	5	4,07%		0,00%	128

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.876	5.193	242	418	175	46	317	2.609	101	4.963	104,62%	229
	Cilem	2.583	4.876	5.193	242	418	175	46	317	2.609	101	4.963	104,62%	229
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	57.588	655	1.470	815	1.032	767	8.472	703	57.211	100,66%	377
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	56.821	57.588	655	1.470	815	1.032	767	8.472	703	57.211	100,66%	377
	Mitraguna & Others	45.066	52.568	53.349	630	1.260	630	935	781	8.283	479	50.440	105,77%	2.909
	Pensiun	4.050	4.253	4.239	25	210	185	97	-14	189	224	6.771	62,60%	(2.532)
	Total Pembiayaan	51.699	61.697	62.780	897	1.888	990	1.079	1.083	11.081	805	62.174	100,97%	606

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	-	-	124	0,00%	0,00%	2,38%	124	124	124			
	Cilem	-	-	-	124	0,00%	0,00%	2,38%	124	124	124			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	237	0,00%	0,00%	0,41%	237	237	237			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	237	0,00%	0,00%	0,41%	237	237	237			
	Mitraguna & Others	-	-	-	237	0,00%	0,00%	0,44%	237	237	237			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	361	0,00%	0,00%	0,57%	361	361	361	2,96%	-414,87%	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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	210	209	208	0,45%	0,37%	0,36%	(1)	(12)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	210	209	208	0,45%	0,37%	0,36%	(1)	(12)	(3)			
	Mitraguna & Others	220	210	209	208	0,49%	0,40%	0,39%	(1)	(12)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	210	209	208	0,43%	0,34%	0,33%	(1)	(12)	(3)	3,82%	#####	3,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	508	536	1.929	1.978	55	49	1.441	268,73%	1.469	288,96%	2.893	68,35%	(916)
2	Tabungan	65.886	59.341	142.845	143.432	(3.771)	587	84.091	141,71%	77.546	117,70%	73.999	193,83%	69.433
3	Deposito	18.198	16.069	28.665	28.667	(206)	2	12.598	78,40%	10.469	57,53%	18.643	153,77%	10.024
	Total	84.593	75.946	173.439	174.077	(3.921)	637	98.130	129,21%	89.484	105,78%	95.535	182,21%	78.541
	CASA	66.395	59.877	144.774	145.410	(3.716)	636	85.533	142,85%	79.015	119,01%	76.892	189,11%	68.517
	(%) CASA	78,49%	78,84%	83,47%	83,53%									
	FDR	214,85%	265,45%	173,30%	172,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	470	1.677	1.685		8	1.216	258,85%	1.156	218,55%	-	0,00%	1.685
2	Giro ISE	45	50	597	603		7	553	1100,60%	558	1236,78%		0,00%	603
3	Tabungan ISE	484	419	1.081	1.082		1	663	157,98%	598	123,57%		0,00%	1.082
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	36	36	36		0	0	0,00%	1	2,86%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	48	47	-	-	0	-1	-1	-9	1	56	83,16%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	48	47	-	-	0	-1	-1	-9	1	56	83,16%	(9)
	• Local Champion	56	48	47	-	-	0	-1	-1	-9	1	56	83,16%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.356	6.528	50	270	220	178	172	1.448	98	8.115	80,44%	(1.587)
	KUR	4.827	6.161	6.279	50	215	165	192	118	1.452	97	7.591	82,71%	(1.313)
	Non KUR	254	195	250	-	55	55	-14	54	-4	1	524	47,63%	(274)
3	PWG	17.985	32.377	49.670	3.228	4.699	1.471	1.130	17.293	31.684	(12.594)	26.083	190,43%	23.587
	Cilem	17.985	32.377	49.670	3.228	4.699	1.471	1.130	17.293	31.684	(12.594)	26.083	190,43%	23.587
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	158.622	162.821	244.327	2.895	2.200	-695	-393	81.506	85.705	(79.306)	169.761	143,92%	74.566
	CF 1	2.893	4.099	9.028	-	420	420	-51	4.930	6.136	(4.510)	3.751	240,67%	5.277
	Total Griya	1.276	2.432	7.034	-	420	420	0	4.602	5.758	(4.182)	1.831	384,18%	5.203
	• Total Non Program	1.127	2.288	6.891	-	420	420	325	4.602	5.764	(4.182)	1.323	520,80%	5.567
	• Program	149	144	143	-	-	0	0	-1	-6	1	508	28,17%	(365)
	Oto	1.617	1.667	1.995	-	-	0	-51	328	378	(328)	1.921	103,86%	74
	CF 2	155.729	158.722	235.298	2.895	1.780	-1.115	-342	76.576	79.569	(74.796)	166.010	141,74%	69.289
	Mitraguna & Others	131.230	133.704	209.529	1.955	1.780	-175	-835	75.825	78.299	(74.045)	139.705	149,98%	69.824
	Pensiun	24.499	25.018	25.769	940	-	-940	493	751	1.270	(751)	26.305	97,96%	(535)
	Total Pembiayaan	181.744	201.602	300.572	6.173	7.169	996	914	98.969	118.827	(91.801)	204.015	147,33%	96.556

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	48	-	1.050	0,00%	0,00%	16,09%	1.050	1.050	1.002			
	KUR	-	-	-	980	0,00%	0,00%	15,60%	980	980	980			
	Non KUR	-	48	-	71	0,00%	0,00%	28,27%	71	71	22			
3	PWG	-	132	-	515	0,00%	0,00%	1,04%	515	515	384			
	Cilem	-	132	-	515	0,00%	0,00%	1,04%	515	515	384			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.560	1.650	2.477	6.546	0,98%	1,52%	2,68%	4.068	4.986	4.895			
	CF 1	36	-	144	679	1,24%	3,50%	7,52%	536	644	679			
	Total Griya	36	-	144	679	2,80%	5,91%	9,66%	536	644	679			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.524	1.650	2.334	5.867	0,98%	1,47%	2,49%	3.533	4.343	4.216			
	Mitraguna & Others	1.524	1.511	2.193	5.589	1,16%	1,64%	2,67%	3.396	4.065	4.078			
	Pensiun	-	140	141	278	0,00%	0,56%	1,08%	137	278	138			
	Total Pembiayaan	1.560	1.830	2.477	8.112	0,86%	1,23%	2,70%	5.634	6.552	6.281	0,59%	78,11%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.343	2.802	2.479	3.361	1,48%	1,52%	1,38%	882	1.018	558			
	CF 1	-	34	34	365	0,00%	0,82%	4,05%	332	365	332			
	Total Griya	-	34	34	365	0,00%	1,38%	5,20%	332	365	332			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.343	2.769	2.445	2.995	1,50%	1,54%	1,27%	550	652	227			
	Mitraguna & Others	2.343	2.769	2.445	2.995	1,79%	1,83%	1,43%	550	652	227			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.343	2.802	2.479	3.361	1,29%	1,23%	1,12%	882	1.018	558	0,51%	54,45%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.576	1.996	-	-	72	0	(1.996)	-100,00%	(1.576)	-100,00%	2.652	0,00%	(2.652)
2	Tabungan	88.014	82.947	-	-	1.437	0	(82.947)	-100,00%	(88.014)	-100,00%	93.277	0,00%	(93.277)
3	Deposito	17.998	14.817	-	-	(968)	0	(14.817)	-100,00%	(17.998)	-100,00%	18.256	0,00%	(18.256)
	Total	107.589	99.761	-	-	541	0	(99.761)	-100,00%	(107.589)	-100,00%	114.184	0,00%	(114.184)
	CASA	89.590	84.944	-	-	1.509	0	(84.944)	-100,00%	(89.590)	-100,00%	95.928	0,00%	(95.928)
	(%) CASA	83,27%	85,15%	#DIV/0!	#DIV/0!									
	FDR	79,31%	96,39%	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.501	1.544	-	-	0	(1.544)	-100,00%	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	854	-	-	0	(854)	-100,00%	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	690	-	-	0	(690)	-100,00%	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	71	71	71	0	0	0,00%	6	9,23%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.350	14.763	-	1.323	-	-1.323	1.011	-14.763	-6.350	14.763	12.903	0,00%	(12.903)
	Cilem	6.350	14.763	-	1.323	-	-1.323	1.011	-14.763	-6.350	14.763	12.903	0,00%	(12.903)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78.982	81.398	-	1.350	-	-1.350	1.270	-81.398	-78.982	81.398	75.754	0,00%	(75.754)
	CF 1	5.613	4.583	-	-	-	0	-22	-4.583	-5.613	4.583	6.207	0,00%	(6.207)
	Total Griya	5.529	4.204	-	-	-	0	0	-4.204	-5.529	4.204	5.363	0,00%	(5.363)
	• Total Non Program	5.529	4.204	-	-	-	0	-247	-4.204	-5.529	4.204	5.363	0,00%	(5.363)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	84	379	-	-	-	0	-22	-379	-84	379	844	0,00%	(844)
	CF 2	73.368	76.815	-	1.350	-	-1.350	1.293	-76.815	-73.368	76.815	69.547	0,00%	(69.547)
	Mitraguna & Others	72.606	75.688	-	1.350	-	-1.350	1.301	-75.688	-72.606	75.688	67.157	0,00%	(67.157)
	Pensiun	763	1.127	-	-	-	0	-9	-1.127	-763	1.127	2.390	0,00%	(2.390)
	Total Pembiayaan	85.331	96.160	-	2.673	-	-2.673	2.281	-96.160	-85.331	96.160	88.657	0,00%	(88.657)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	166	-	-	0,00%	0,00%	0,00%	-	-	(166)			
	Cilem	-	166	-	-	0,00%	0,00%	0,00%	-	-	(166)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.025	1.104	946	-	1,30%	1,16%	0,00%	(946)	(1.025)	(1.104)			
	CF 1	783	603	390	-	13,95%	8,50%	0,00%	(390)	(783)	(603)			
	Total Griya	783	603	390	-	14,17%	9,27%	0,00%	(390)	(783)	(603)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	241	501	556	-	0,33%	0,72%	0,00%	(556)	(241)	(501)			
	Mitraguna & Others	241	361	556	-	0,33%	0,74%	0,00%	(556)	(241)	(361)			
	Pensiun	-	140	-	-	0,00%	0,00%	0,00%	-	-	(140)			
	Total Pembiayaan	1.025	1.270	946	-	1,20%	0,98%	0,00%	(946)	(1.025)	(1.270)	1,36%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.027	842	1.056	-	1,30%	1,30%	0,00%	(1.056)	(1.027)	(842)			
	CF 1	340	344	506	-	6,06%	11,04%	0,00%	(506)	(340)	(344)			
	Total Griya	340	344	506	-	6,15%	12,04%	0,00%	(506)	(340)	(344)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	686	498	550	-	0,94%	0,72%	0,00%	(550)	(686)	(498)			
	Mitraguna & Others	596	498	550	-	0,82%	0,73%	0,00%	(550)	(596)	(498)			
	Pensiun	90	-	-	-	0,11%	0,00%	0,00%	-	(90)	-			
	Total Pembiayaan	1.027	842	1.056	-	1,20%	1,10%	0,00%	(1.056)	(1.027)	(842)	2,91%	#DIV/0!	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.704	667	667	784	0	(1.037)	-60,84%	72	12,06%	8.467	7,88%	(7.800)
2	Tabungan	46.385	45.400	44.712	44.656	660	(56)	(744)	-1,64%	(1.730)	-3,73%	57.671	77,43%	(13.015)
3	Deposito	18.302	22.298	47.295	47.295	(907)	0	24.997	112,10%	28.993	158,42%	18.838	251,07%	28.457
	Total	65.283	69.401	92.674	92.618	537	(56)	23.216	33,45%	27.335	41,87%	84.976	108,99%	7.642
	CASA	46.981	47.103	45.379	45.323	1.444	(56)	(1.781)	-3,78%	(1.658)	-3,53%	66.138	68,53%	(20.816)
	(%) CASA	71,97%	67,87%	48,97%	48,94%									
	FDR	134,21%	137,49%	103,83%	103,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	953	976	978	2	25	2,60%	(420)	-30,03%	-	0,00%	978	
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,79%	-	0,00%	1	
3	Tabungan ISE	1.358	952	976	977	2	25	2,60%	(381)	-28,07%		0,00%	977	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	87	94	94	94	0	0	0,00%	7	8,05%		0,00%	94	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	15.773	16.066	185	770	585	-82	294	629	476	17.643	91,06%	(1.577)
	KUR	14.693	15.230	15.536	185	770	585	-62	306	843	464	16.784	92,57%	(1.247)
	Non KUR	745	543	530	-	-	0	-20	-12	-214	12	860	61,68%	(329)
3	PWG	3.211	6.099	6.395	621	512	-109	427	297	3.185	216	7.318	87,40%	(922)
	Cilem	3.211	6.099	6.395	621	512	-109	427	297	3.185	216	7.318	87,40%	(922)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	73.765	890	640	-251	216	214	4.796	425	76.308	96,67%	(2.543)
	CF 1	2.071	9.541	9.829	-	334	334	-0	288	7.758	46	4.985	197,19%	4.845
	Total Griya	1.516	8.512	8.818	-	334	334	0	306	7.302	28	3.711	237,62%	5.107
	• Total Non Program	1.516	4.274	4.422	-	170	170	-29	149	2.906	21	3.711	119,16%	711
	• Program	-	4.238	4.396	-	164	164	705	158	4.396	7	0	0,00%	4.396
	Oto	555	1.029	1.011	-	-	0	-0	-18	456	18	1.274	79,40%	(262)
	CF 2	66.897	64.010	63.936	890	305	-585	216	-74	-2.962	379	71.324	89,64%	(7.388)
	Mitraguna & Others	64.762	61.071	61.025	890	305	-585	110	-46	-3.737	351	68.225	89,45%	(7.200)
	Pensiun	2.135	2.939	2.911	-	-	0	106	-28	776	28	3.098	93,94%	(188)
	Total Pembiayaan	87.617	95.422	96.227	1.696	1.922	225	561	804	8.610	1.117	101.269	95,02%	(5.042)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	375	323	1.726	0,98%	2,05%	10,74%	1.403	1.575	1.351			
	KUR	98	286	236	1.613	0,67%	1,55%	10,38%	1.376	1.515	1.327			
	Non KUR	53	90	87	113	7,15%	15,97%	21,31%	26	60	23			
3	PWG	-	132	-	33	0,00%	0,00%	0,52%	33	33	(98)			
	Cilem	-	132	-	33	0,00%	0,00%	0,52%	33	33	(98)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	6.406	1,23%	4,18%	8,68%	3.328	5.560	3.590			
	CF 1	-	-	-	21	0,00%	0,00%	0,21%	21	21	21			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	21	0,00%	0,00%	2,07%	21	21	21			
	CF 2	846	2.815	3.078	6.385	1,26%	4,81%	9,99%	3.307	5.539	3.569			
	Mitraguna & Others	846	2.815	3.078	5.905	1,31%	5,04%	9,68%	2.827	5.059	3.089			
	Pensiun	-	-	-	480	0,00%	0,00%	16,49%	480	480	480			
	Total Pembiayaan	997	3.322	3.401	8.165	1,14%	3,56%	8,48%	4.764	7.168	4.843	1,52%	82,09%	-7,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	337	329	203	0,73%	2,08%	1,26%	(126)	91	(134)			
	KUR	75	300	292	166	0,51%	1,92%	1,07%	(126)	91	(134)			
	Non KUR	37	37	37	37	4,98%	6,79%	6,95%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.633	3.817	3.814	3,51%	5,19%	5,17%	(3)	1.395	181			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.633	3.817	3.814	3,62%	5,96%	5,97%	(3)	1.395	181			
	Mitraguna & Others	2.420	3.633	3.817	3.814	3,74%	6,25%	6,25%	(3)	1.395	181			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	3.970	4.145	4.017	2,89%	4,34%	4,17%	(128)	1.485	47	3,86%	7,46%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.336	4.155	4.059	720	(95)	723	21,67%	(1.817)	-30,93%	13.272	30,58%	(9.213)
2	Tabungan	83.977	87.989	89.271	89.233	(1.320)	(39)	1.244	1,41%	5.255	6,26%	95.909	93,04%	(6.676)
3	Deposito	19.184	13.176	13.503	13.653	(396)	150	477	3,62%	(5.531)	-28,83%	19.742	69,15%	(6.090)
	Total	109.038	104.501	106.929	106.945	(996)	16	2.444	2,34%	(2.093)	-1,92%	128.924	82,95%	(21.979)
	CASA	89.854	91.325	93.426	93.292	(600)	(134)	1.967	2,15%	3.438	3,83%	109.181	85,45%	(15.889)
	(%) CASA	82,41%	87,39%	87,37%	87,23%									
	FDR	40,48%	58,79%	57,61%	57,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.282	7.832	8.285		453	3	0,04%	(295)	-3,44%	-	0,00%	8.285
2	Giro ISE	1.236	912	788	759		(29)	(153)	-16,81%	(477)	-38,59%	-	0,00%	759
3	Tabungan ISE	7.345	7.370	7.044	7.526		482	156	2,12%	181	2,47%	-	0,00%	7.526
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	• Local Champion	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	12.927	13.131	1.200	390	-810	961	203	3.626	187	13.454	97,59%	(324)
	KUR	9.147	11.975	12.000	950	200	-750	720	26	2.854	174	12.886	93,13%	(885)
	Non KUR	358	953	1.130	250	190	-60	241	178	773	12	569	198,69%	561
3	PWG	9.262	11.837	11.817	467	565	98	-1.029	-20	2.555	584	15.146	78,02%	(3.329)
	Cilem	9.262	11.837	11.817	467	565	98	-1.029	-20	2.555	584	15.146	78,02%	(3.329)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.514	280	850	570	-0	-11	11.137	860	44.532	81,99%	(8.018)
	CF 1	14.455	17.279	17.723	-	689	689	-117	443	3.268	246	16.635	106,54%	1.087
	Total Griya	3.903	7.993	8.453	-	502	502	0	460	4.550	42	4.696	180,00%	3.757
	• Total Non Program	3.903	6.912	6.869	-	-	0	-72	-42	2.967	42	4.696	146,28%	2.173
	• Program	-	1.082	1.583	-	502	502	1.082	502	1.583	(0)	0	0,00%	1.583
	Oto	10.552	9.286	9.270	-	187	187	-117	-16	-1.282	203	11.939	77,64%	(2.669)
	CF 2	10.922	19.245	18.791	280	161	-119	117	-454	7.870	615	27.897	67,36%	(9.106)
	Mitraguna & Others	10.683	18.712	18.261	280	161	-119	120	-451	7.579	612	27.258	66,99%	(8.997)
	Pensiun	239	533	530	-	-	0	-3	-3	291	3	639	83,03%	(108)
	Total Pembiayaan	44.143	61.434	61.607	1.947	1.804	-143	-79	173	17.463	1.631	73.132	84,24%	(11.526)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	-	-	478	0,00%	0,00%	3,64%	478	478	478			
	KUR	-	-	-	290	0,00%	0,00%	2,42%	290	290	290			
	Non KUR	-	-	-	187	0,00%	0,00%	16,57%	187	187	187			
3	PWG	-	78	-	393	0,00%	0,00%	3,33%	393	393	314			
	Cilem	-	78	-	393	0,00%	0,00%	3,33%	393	393	314			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	1.081	1,42%	1,11%	2,96%	676	721	362			
	CF 1	360	718	405	1.064	2,49%	2,35%	6,00%	658	704	345			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	718	405	1.064	3,41%	4,37%	11,48%	658	704	345			
	CF 2	-	-	-	17	0,00%	0,00%	0,09%	17	17	17			
	Mitraguna & Others	-	-	-	17	0,00%	0,00%	0,09%	17	17	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	797	405	1.951	0,82%	0,66%	3,17%	1.546	1.591	1.154	3,03%	4,19%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	109	0,00%	0,00%	0,92%	109	109	109			
	Cilem	-	-	-	109	0,00%	0,00%	0,92%	109	109	109			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	170	348	0,00%	0,46%	0,95%	178	348	178			
	CF 1	-	170	170	348	0,00%	0,98%	1,96%	178	348	178			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	170	348	0,00%	1,83%	3,76%	178	348	178			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	170	457	0,00%	0,28%	0,74%	287	457	287	1,74%	-133,95%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	1.252	887	887	(348)	0	(365)	-29,16%	884	25578,28%	5	#####	882
2	Tabungan	34.487	30.560	31.720	31.553	(409)	(168)	993	3,25%	(2.935)	-8,51%	39.133	80,63%	(7.581)
3	Deposito	3.517	2.505	2.505	2.505	100	0	0	0,00%	(1.012)	-28,78%	3.567	70,21%	(1.063)
	Total	38.008	34.317	35.112	34.945	(658)	(168)	628	1,83%	(3.063)	-8,06%	42.706	81,83%	(7.762)
	CASA	34.491	31.812	32.607	32.440	(758)	(168)	628	1,97%	(2.051)	-5,95%	39.139	82,88%	(6.699)
	(%) CASA	90,75%	92,70%	92,87%	92,83%									
	FDR	1,90%	2,84%	2,90%	2,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	76	87	87	0	11	14,47%	(72)	-45,38%	-	0,00%	87	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	76	87	87	0	11	14,47%	(72)	-45,38%		0,00%	87	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	949	935	54	4	-50	-68	-15	291	19	1.666	56,09%	(732)
	Cilem	644	949	935	54	4	-50	-68	-15	291	19	1.666	56,09%	(732)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	26	85	-	60	60	-1	59	7	1	78	108,61%	7
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	26	85	-	60	60	-1	59	7	1	78	108,61%	7
	Mitraguna & Others	78	26	85	-	60	60	-1	59	7	1	78	108,61%	7
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	975	1.020	54	64	10	-70	44	298	20	1.744	58,45%	(725)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	185,96%	#DIV/0!	186,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	61,63%	#DIV/0!	61,6%

Asset & Contribution Margin

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

PHR & Payroll

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