

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.429.689	1.350.682	74.764	(79.007)	(80.741)	-5,64%	239.620	21,57%	1.322.054	102,17%	28.628
2	Tabungan	4.778.169	5.005.887	4.914.400	4.913.622	85.418	(778)	(92.265)	-1,84%	135.453	2,83%	5.099.763	96,35%	(186.141)
3	Deposito	1.667.902	1.728.824	1.748.010	1.744.579	405	(3.431)	15.756	0,91%	76.677	4,60%	1.686.464	103,45%	58.115
Total		7.557.133	8.166.133	8.092.099	8.008.883	160.587	(83.216)	(157.250)	-1,93%	451.750	5,98%	8.108.281	98,77%	(99.398)
CASA		5.889.231	6.437.309	6.344.090	6.264.304	160.182	(79.786)	(173.005)	-2,69%	375.073	6,37%	6.421.817	97,55%	(157.513)
(% CASA		77,93%	78,83%	78,40%	78,22%									
FDR		79,28%	79,49%	80,30%	81,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	362.464	364.092		1.628	5.619	1,57%	59.715	19,62%	385.505	94,45%	(21.413)
2	Giro ISE	93.275	92.040	103.379	104.118		739	12.079	13,12%	10.844	11,63%	142.601	73,01%	(38.482)
3	Tabungan ISE	174.173	212.269	205.060	205.942		882	(6.327)	-2,98%	31.768	18,24%	185.227	111,18%	20.715
4	Deposito ISE	36.929	54.165	54.025	54.032		7	(133)	-0,25%	17.103	46,31%	57.677	93,68%	(3.645)
5	CIF ISE	3.133	3.575	3.630	3.630		0	55	1,54%	497	15,86%		0,00%	3.630

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	796.184	4.150	3.850		-4.795	-20.481	-28.423	24.331	878.745	90,60%	(82.561)
	Linkage	583.855	553.306	551.079	-	-	-	-5.029	-2.227	-32.776	2.227	607.246	90,75%	(56.167)
	Non-Linkage	240.753	263.359	245.105	4.150	3.850	-300	234	-18.253	4.353	22.103	271.499	90,28%	(26.393)
	• Local Champion	177.655	195.105	175.578	3.000	500	-2.500	1.257	-19.347	-1.896	19.847	186.853	94,06%	(11.095)
	• Value Chain	63.098	68.253	69.347	1.150	3.350	2.200	-1.023	1.093	6.249	2.257	84.646	81,93%	(15.299)
2	MBG	1.025.144	1.045.933	1.041.641	21.717	16.376	-5.341	2.841	-4.292	16.497	20.668	1.115.685	93,36%	(74.044)
	KUR	965.396	986.476	982.744	20.266	16.031	-4.235	2.859	-3.732	17.347	19.763	1.051.405	93,47%	(68.661)
	Non KUR	59.748	59.457	58.898	1.451	345	-1.106	-18	-560	-850	905	64.280	91,63%	(5.383)
3	PWG	255.819	477.283	507.579	73.635	82.942	9.308	46.636	30.296	251.760	52.646	525.365	96,61%	(17.786)
	Cilem	149.863	330.427	351.372	37.773	31.117	-6.656	38.110	20.945	201.508	10.172	365.836	96,05%	(14.465)
	Gadai	105.956	146.856	156.207	35.862	51.825	15.963	8.526	9.351	50.252	42.474	159.528	97,92%	(3.321)
4	CFG	3.885.901	4.151.068	4.152.659	71.986	58.032	-13.953	38.714	1.591	266.758	56.441	4.283.662	96,94%	(131.002)
	CF 1	838.535	895.893	897.583	8.961	11.893	2.932	1.926	1.690	59.048	10.203	905.413	99,14%	(7.830)
	Total Griya	595.912	602.650	603.921	2.535	5.544	3.010	0	1.271	8.009	4.273	629.412	95,95%	(25.491)
	• Total Non Program	435.065	452.121	453.844	2.376	5.226	2.850	-4.251	1.724	18.780	3.502	449.863	100,89%	3.981
	• Program	160.848	150.530	150.077	159	318	160	-1.380	-453	-10.771	771	179.549	83,59%	(29.473)
	Oto	242.622	293.243	293.662	6.427	6.349	-78	1.926	419	51.040	5.930	276.000	106,40%	17.662
	CF 2	3.047.367	3.255.175	3.255.076	63.024	46.140	-16.885	36.788	-99	207.709	46.238	3.378.249	96,35%	(123.173)
	Mitraguna & Others	2.497.673	2.696.677	2.699.474	57.364	42.935	-14.430	33.940	2.797	201.801	40.137	2.799.668	96,42%	(100.194)
	Pensiun	549.694	558.498	555.602	5.660	3.205	-2.455	2.848	-2.896	5.908	6.101	578.581	96,03%	(22.979)
Total Pembiayaan		5.991.472	6.490.949	6.498.064	171.487	161.201	-10.286	83.397	7.115	506.591	154.085	6.803.457	95,51%	(305.393)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	67.203	0,16%	0,03%	8,44%	66.953	65.912	66.768			
	Linkage	-	-	-	52.746	0,00%	0,00%	9,57%	52.746	52.746	52.746			
	Local Champion	1.291	435	250	11.919	0,54%	0,10%	4,86%	11.669	10.628	11.485			
	Value Chain	-	-	-	2.538	0,00%	0,00%	1,44%	2.538	2.538	2.538			
2	MBG	11.476	21.446	21.446	66.645	1,12%	2,05%	6,40%	45.199	55.170	45.199			
	KUR	9.838	17.677	17.677	57.877	1,02%	1,79%	5,89%	40.200	48.040	40.200			
	Non KUR	1.638	3.769	3.769	8.768	2,74%	6,34%	14,89%	4.999	7.130	4.999			
3	PWG	124	155	155	15.468	0,05%	0,03%	3,05%	15.313	15.344	15.313			
	Cilem	118	-	-	11.070	0,08%	0,00%	3,15%	11.070	10.952	11.070			
	Gadai	7	155	155	4.398	0,01%	0,11%	2,82%	4.243	4.392	4.243			
4	CFG	59.411	64.056	71.220	135.775	1,53%	1,72%	3,27%	64.555	76.364	71.719			
	CF 1	35.165	40.591	42.144	72.551	4,19%	4,70%	8,08%	30.406	37.386	31.960			
	Total Griya	29.490	29.495	31.633	42.072	4,95%	5,25%	6,97%	10.439	12.582	12.577			
	Oto	5.675	11.095	10.511	30.479	2,34%	3,58%	10,38%	19.968	24.804	19.383			
	CF 2	24.246	23.465	29.076	63.224	0,80%	0,89%	1,94%	34.149	38.978	39.759			
	Mitraguna & Others	22.605	22.227	26.760	53.604	0,91%	0,99%	1,99%	26.844	31.000	31.378			
	Pensiun	1.642	1.239	2.316	9.620	0,30%	0,41%	1,73%	7.304	7.978	8.381			
Total Pembiayaan		72.302	86.092	93.072	285.091	1,21%	1,43%	4,39%	192.019	212.789	198.999	1,24%	71,70%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	6.358	0,21%	0,14%	0,80%	5.236	4.636	5.986			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	372	0,72%	0,43%	0,15%	(750)	(1.350)	(0)			
	Value Chain	-	-	-	5.986	0,00%	0,00%	3,41%	5.986	5.986	5.986			
2	MBG	18.877	21.722	21.749	23.272	1,84%	2,08%	2,23%	1.523	4.395	1.550			
	KUR	14.751	17.344	16.970	18.263	1,53%	1,72%	1,86%	1.293	3.512	919			
	Non KUR	4.126	4.378	4.778	5.009	6,91%	8,04%	8,50%	231	883	631			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	74.420	72.384	74.475	1,31%	1,74%	1,79%	2.091	23.762	55			
	CF 1	15.203	26.703	26.269	27.418	1,81%	2,93%	3,05%	1.149	12.215	715			
	Total Griya	12.941	23.250	22.853	23.782	2,17%	3,79%	3,94%	929	10.841	532			
	Oto	2.262	3.453	3.416	3.636	0,93%	1,16%	1,24%	220	1.374	183			
	CF 2	35.510	47.717	46.115	47.057	1,17%	1,42%	1,45%	942	11.547	(660)			
	Mitraguna & Others	25.071	43.487	43.079	44.022	1,00%	1,60%	1,63%	943	18.951	534			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,55%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	104.111	1,19%	1,47%	1,60%	8.849	32.800	7.590	1,16%	27,47%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	15.566	15.159	15.042	1.008	(117)	(524)	-3,37%	6.065	67,56%	18.157	82,84%	(3.115)
2	Tabungan	318.561	336.067	312.352	313.041	17.430	689	(23.026)	-6,85%	(5.520)	-1,73%	335.461	93,32%	(22.420)
3	Deposito	104.995	105.558	107.011	107.581	(2.024)	570	2.023	1,92%	2.586	2,46%	105.512	101,96%	2.069
	Total	432.533	457.190	434.521	435.664	16.413	1.142	(21.527)	-4,71%	3.131	0,72%	459.130	94,89%	(23.466)
	CASA	327.538	351.633	327.511	328.083	18.437	572	(23.550)	-6,70%	545	0,17%	353.618	92,78%	(25.535)
	(%) CASA	75,73%	76,91%	75,37%	75,31%									
	FDR	79,97%	80,67%	84,90%	84,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.094	13.705	13.777		72	(317)	-2,25%	3.471	33,68%	-	0,00%	13.777
2	Giro ISE	2.678	1.984	2.005	2.006		0	22	1,09%	(672)	-25,11%	-	0,00%	2.006
3	Tabungan ISE	7.628	9.110	8.700	8.771		72	(339)	-3,72%	1.143	14,99%	-	0,00%	8.771
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	171	171	171		0	0	0,00%	5	3,01%	-	0,00%	171

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.056	19.049	1.150	-	-1.150	-394	-7	-4.126	7	28.677	66,43%	(9.628)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	19.049	1.150	-	-1.150	-394	-7	-4.126	7	26.228	72,63%	(7.179)
	• Local Champion	13.476	10.978	10.971	-	-	-	-593	-7	-2.505	7	14.439	75,98%	(3.468)
	• Value Chain	9.700	8.078	8.078	1.150	-	(1.150)	199	0	-1.622	-	11.789	68,52%	(3.711)
2	MBG	32.111	34.194	33.770	740	200	-540	382	-425	1.658	625	36.071	93,62%	(2.301)
	KUR	29.277	31.557	31.201	740	200	-540	524	-356	1.924	556	33.152	94,12%	(1.951)
	Non KUR	2.834	2.637	2.569	-	-	0	-141	-68	-265	68	2.919	88,00%	(350)
3	PWG	33.786	45.293	46.758	5.559	6.710	1.151	1.334	1.465	12.972	5.245	39.347	118,83%	7.411
	Cilem	19.457	29.599	30.180	3.034	1.585	-1.450	1.872	581	10.723	1.004	21.759	138,70%	8.421
	Gadai	14.329	15.694	16.578	2.525	5.125	2.601	-539	884	2.249	4.241	17.588	94,26%	(1.010)
4	CFG	256.811	270.254	269.319	6.467	5.894	-573	1.736	-935	12.508	6.828	268.964	100,13%	355
	CF 1	12.729	15.585	15.453	-	78	78	82	-132	2.724	209	14.185	108,94%	1.268
	Total Griya	2.031	4.143	4.136	-	-	0	0	-7	2.105	7	2.408	171,77%	1.728
	• Total Non Program	2.031	4.143	4.136	-	-	0	351	-7	2.105	7	2.408	171,77%	1.728
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	11.442	11.316	-	78	78	82	-125	619	203	11.776	96,09%	(460)
	CF 2	244.083	254.669	253.866	6.467	5.816	-651	1.654	-803	9.784	6.619	254.779	99,64%	(913)
	Mitraguna & Others	223.458	231.889	231.455	6.217	5.816	-401	1.485	-435	7.996	6.251	233.221	99,24%	(1.766)
	Pensiun	20.624	22.779	22.412	250	-	-250	170	-368	1.787	368	21.558	103,96%	854
	Total Pembiayaan	345.884	368.797	368.896	13.916	12.804	-1.112	3.059	99	23.011	12.705	373.059	98,88%	(4.163)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	20	20	0,00%	0,11%	0,11%	-	20	20			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	20	20	0,00%	0,11%	0,11%	-	20	20			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	1.926	940	1.812	0,71%	2,75%	5,37%	873	1.583	(114)			
	KUR	230	1.553	858	1.489	0,78%	2,72%	4,77%	631	1.260	(63)			
	Non KUR	-	373	82	323	0,00%	3,10%	12,57%	241	323	(50)			
3	PWG	-	-	-	1.302	0,00%	0,00%	2,79%	1.302	1.302	1.302			
	Cilem	-	-	-	976	0,00%	0,00%	3,23%	976	976	976			
	Gadai	-	-	-	326	0,00%	0,00%	1,97%	326	326	326			
4	CFG	1.832	1.586	1.119	4.177	0,71%	0,41%	1,55%	3.058	2.345	2.590			
	CF 1	169	630	580	2.450	1,33%	3,72%	15,86%	1.870	2.281	1.820			
	Total Griya	33	-	19	475	1,62%	0,46%	11,49%	456	442	475			
	Oto	136	630	561	1.975	1,28%	4,90%	17,45%	1.414	1.838	1.344			
	CF 2	1.662	956	539	1.726	0,68%	0,21%	0,68%	1.188	64	770			
	Mitraguna & Others	1.662	956	539	1.502	0,74%	0,23%	0,65%	963	(160)	546			
	Pensiun	-	-	-	224	0,00%	0,00%	1,00%	224	224	224			
	Total Pembiayaan	2.061	3.512	2.078	7.311	0,60%	0,56%	1,98%	5.233	5.250	3.799	0,41%	79,21%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	104	98	165	0,23%	0,29%	0,49%	67	93	62			
	KUR	73	104	98	165	0,25%	0,31%	0,53%	67	93	62			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.032	3.527	3.724	0,34%	1,31%	1,38%	197	2.856	692			
	CF 1	-	132	132	337	0,00%	0,85%	2,18%	205	337	205			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	337	0,00%	1,15%	2,97%	205	337	205			
	CF 2	868	2.900	3.395	3.387	0,36%	1,33%	1,33%	(8)	2.519	487			
	Mitraguna & Others	868	2.900	3.395	3.387	0,39%	1,46%	1,46%	(8)	2.519	487			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.136	3.625	3.889	0,27%	0,98%	1,05%	264	2.948	753	0,42%	60,14%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.405	2.687	3.295	83	608	891	37,04%	1.809	121,73%	6.342	51,95%	(3.047)
2	Tabungan	231.208	244.208	232.822	232.114	7.464	(708)	(12.095)	-4,95%	905	0,39%	245.466	94,56%	(13.352)
3	Deposito	90.995	80.405	78.602	78.506	(1.951)	(96)	(1.898)	-2,36%	(12.488)	-13,72%	91.598	85,71%	(13.091)
	Total	323.689	327.017	314.111	313.915	5.597	(196)	(13.102)	-4,01%	(9.774)	-3,02%	343.406	91,41%	(29.491)
	CASA	232.695	246.613	235.509	235.409	7.547	(100)	(11.204)	-4,54%	2.714	1,17%	251.808	93,49%	(16.400)
	(%) CASA	71,89%	75,41%	74,98%	74,99%									
	FDR	38,52%	40,38%	42,28%	42,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.789	9.044	9.174		130	385	4,38%	1.412	18,19%	-	0,00%	9.174
2	Giro ISE	590	587	636	645		9	58	9,82%	55	9,26%	-	0,00%	645
3	Tabungan ISE	7.171	8.202	8.408	8.528		120	327	3,98%	1.357	18,93%	-	0,00%	8.528
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	30.140	29.561	-	-	0	-1.327	-579	-6.804	579	41.558	71,13%	(11.996)
	KUR	33.975	27.638	27.097	-	-	0	-1.165	-542	-6.879	542	38.976	69,52%	(11.879)
	Non KUR	2.390	2.502	2.465	-	-	0	-162	-37	75	37	2.582	95,47%	(117)
3	PWG	10.065	18.819	18.763	3.087	1.961	-1.127	2.189	-55	8.698	2.016	22.938	81,80%	(4.175)
	Cilem	6.212	12.768	13.087	1.233	702	-531	1.697	319	6.875	383	14.687	89,10%	(1.601)
	Gadai	3.854	6.051	5.676	1.854	1.258	-596	492	-374	1.823	1.632	8.251	68,80%	(2.574)
4	CFG	78.172	83.086	84.481	1.918	2.683	765	1.356	1.396	6.309	1.288	91.537	92,29%	(7.056)
	CF 1	15.674	20.115	20.801	1.238	1.041	-197	532	686	5.126	355	17.275	120,41%	3.525
	Total Griya	3.604	3.680	3.967	402	300	-102	0	287	363	13	4.018	98,72%	(51)
	• Total Non Program	3.604	3.680	3.967	402	300	-102	135	287	363	13	4.018	98,72%	(51)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	16.435	16.834	836	741	-95	532	399	4.763	342	13.257	126,98%	3.576
	CF 2	62.498	62.971	63.680	680	1.642	962	824	710	1.183	932	74.261	85,75%	(10.581)
	Mitraguna & Others	54.964	55.505	56.121	490	1.370	880	747	616	1.156	754	65.701	85,42%	(9.580)
	Pensiun	7.534	7.466	7.560	190	272	82	77	94	26	178	8.561	88,31%	(1.001)
	Total Pembiayaan	124.679	132.044	132.806	5.005	4.644	-362	2.219	762	8.127	3.882	156.109	85,07%	(23.303)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.146	2.277	3.886	2,92%	7,56%	13,15%	1.609	2.823	1.740			
	KUR	1.062	2.016	2.074	3.447	3,13%	7,50%	12,72%	1.373	2.385	1.431			
	Non KUR	-	129	203	439	0,00%	8,12%	17,81%	236	439	309			
3	PWG	-	-	-	895	0,00%	0,00%	4,77%	895	895	895			
	Cilem	-	-	-	647	0,00%	0,00%	4,94%	647	647	647			
	Gadai	-	-	-	248	0,00%	0,00%	4,37%	248	248	248			
4	CFG	113	1.221	586	2.577	0,14%	0,71%	3,05%	1.991	2.465	1.356			
	CF 1	113	355	304	1.420	0,72%	1,51%	6,83%	1.116	1.307	1.064			
	Total Griya	-	38	50	51	0,00%	1,37%	1,30%	1	51	13			
	Oto	113	317	254	1.368	0,93%	1,54%	8,13%	1.114	1.256	1.051			
	CF 2	-	866	282	1.157	0,00%	0,45%	1,82%	875	1.157	291			
	Mitraguna & Others	-	866	282	1.157	0,00%	0,51%	2,06%	875	1.157	291			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	3.367	2.863	7.358	1,00%	2,17%	5,54%	4.495	6.107	3.991	2,68%	51,66%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	850	886	879	2,33%	2,94%	2,97%	(7)	33	29			
	KUR	846	850	886	879	2,49%	3,21%	3,24%	(7)	33	29			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	262	411	373	0,75%	0,49%	0,44%	(37)	(214)	111			
	CF 1	-	22	17	17	0,00%	0,09%	0,08%	-	17	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	17	17	0,00%	0,10%	0,10%	-	17	(5)			
	CF 2	588	240	393	356	0,94%	0,62%	0,56%	(37)	(232)	116			
	Mitraguna & Others	588	140	293	256	1,07%	0,53%	0,46%	(37)	(332)	116			
	Pensiun	-	101	101	101	0,00%	0,08%	1,33%	-	101	-			
	Total Pembiayaan	1.434	1.112	1.297	1.253	1,15%	0,98%	0,94%	(44)	(181)	140	2,90%	-207,04%	2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.010	25.652	25.770	3.860	117	759	3,04%	1.879	7,86%	31.787	81,07%	(6.018)
2	Tabungan	197.564	209.818	208.236	209.318	1.029	1.082	(500)	-0,24%	11.754	5,95%	209.165	100,07%	153
3	Deposito	16.291	19.666	19.271	19.271	4.562	0	(395)	-2,01%	2.980	18,29%	16.876	114,19%	2.395
	Total	237.746	254.494	253.160	254.359	9.451	1.199	(136)	-0,05%	16.612	6,99%	257.828	98,65%	(3.470)
	CASA	221.455	234.828	233.888	235.087	4.889	1.199	259	0,11%	13.632	6,16%	240.952	97,57%	(5.865)
	(%) CASA	93,15%	92,27%	92,39%	92,42%									
	FDR	68,74%	65,61%	66,56%	66,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	41.818	39.523	40.158		635	(1.659)	-3,97%	9.345	30,33%	-	0,00%	40.158
2	Giro ISE	20.367	23.390	24.382	24.653		271	1.262	5,40%	4.286	21,04%		0,00%	24.653
3	Tabungan ISE	10.446	18.427	15.141	15.505		364	(2.922)	-15,85%	5.059	48,43%		0,00%	15.505
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	217	218	218		0	1	0,46%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	863	855	-	-	0	-13	-8	-120	8	975	87,69%	(120)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	863	855	-	-	0	-13	-8	-120	8	975	87,69%	(120)
	• Local Champion	975	863	855	-	-	0	-13	-8	-120	8	975	87,69%	(120)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.549	45.267	500	400	-100	-485	-282	-4.915	682	51.896	87,23%	(6.630)
	KUR	46.016	41.585	41.345	500	400	-100	-400	-240	-4.671	640	47.506	87,03%	(6.162)
	Non KUR	4.166	3.964	3.922	-	-	0	-85	-42	-244	42	4.390	89,34%	(468)
3	PWG	5.806	12.872	13.708	2.118	2.224	106	1.076	836	7.901	1.388	20.099	68,20%	(6.391)
	Cilem	4.026	9.832	10.567	1.545	1.196	-349	1.088	736	6.541	460	13.603	77,68%	(3.036)
	Gadai	1.780	3.040	3.141	573	1.029	455	-11	101	1.361	928	6.496	48,34%	(3.356)
4	CFG	106.465	107.693	108.682	3.157	2.129	-1.028	2.141	989	2.217	1.140	116.162	93,56%	(7.481)
	CF 1	51.093	49.084	49.791	391	1.152	761	-225	707	-1.301	444	52.282	95,24%	(2.491)
	Total Griya	39.118	37.211	37.534	280	520	240	0	324	-1.583	196	39.449	95,15%	(1.915)
	• Total Non Program	38.883	36.982	37.306	280	520	240	19	324	-1.577	196	39.188	95,20%	(1.882)
	• Program	235	228	228	-	-	0	-1	0	-6	-	262	87,24%	(33)
	Oto	11.975	11.874	12.257	111	632	521	-225	383	282	248	12.833	95,51%	(576)
	CF 2	55.372	58.609	58.890	2.766	977	-1.789	2.367	282	3.518	695	63.880	92,19%	(4.990)
	Mitraguna & Others	53.214	55.444	55.752	2.716	977	-1.739	2.345	307	2.538	670	60.979	91,43%	(5.227)
	Pensiun	2.158	3.164	3.139	50	-	-50	22	-26	980	26	2.901	108,18%	237
	Total Pembiayaan	163.429	166.976	168.512	5.775	4.753	-1.022	2.720	1.535	5.083	3.218	189.133	89,10%	(20.622)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.660	2.603	4.399	2,41%	5,72%	9,72%	1.795	3.191	1.738			
	KUR	992	1.590	1.735	3.424	2,15%	4,17%	8,28%	1.689	2.432	1.834			
	Non KUR	216	1.070	868	975	5,18%	21,89%	24,85%	107	759	(96)			
3	PWG	-	299	-	610	0,00%	0,00%	4,45%	610	610	311			
	Cilem	-	290	-	606	0,00%	0,00%	5,73%	606	606	316			
	Gadai	-	9	-	4	0,00%	0,00%	0,14%	4	4	(5)			
4	CFG	1.664	3.519	4.680	5.495	1,56%	4,35%	5,06%	815	3.831	1.975			
	CF 1	1.143	3.292	3.118	3.933	2,24%	6,35%	7,90%	815	2.790	640			
	Total Griya	959	3.212	3.039	3.300	2,45%	8,17%	8,79%	262	2.342	89			
	Oto	185	81	79	632	1,54%	0,67%	5,16%	553	448	552			
	CF 2	521	227	1.562	1.562	0,94%	2,67%	2,65%	-	1.041	1.335			
	Mitraguna & Others	521	227	1.562	1.562	0,98%	2,82%	2,80%	-	1.041	1.335			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.479	7.283	10.503	1,76%	4,36%	6,23%	3.220	7.632	4.024	2,22%	64,36%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,81%	5,86%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,81%	5,86%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.244	1.491	1.799	1,16%	3,27%	3,98%	309	1.217	555			
	KUR	582	875	844	1.153	1,27%	2,03%	2,79%	309	571	278			
	Non KUR	-	370	646	646	0,00%	16,30%	16,48%	-	646	277			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.226	1.306	1.451	2,78%	1,21%	1,33%	144	(1.506)	225			
	CF 1	1.322	756	836	980	2,59%	1,70%	1,97%	144	(341)	225			
	Total Griya	1.322	664	744	889	3,38%	2,00%	2,37%	144	(433)	225			
	Oto	-	92	92	92	0,00%	0,77%	0,75%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,84%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.520	2.847	3.300	2,20%	1,70%	1,96%	453	(289)	780	3,00%	-53,32%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	24.647	26.611	34.571	(9.397)	7.960	9.924	40,26%	12.444	56,24%	32.913	105,04%	1.658
2	Tabungan	184.167	192.540	196.144	196.011	2.758	(133)	3.470	1,80%	11.844	6,43%	202.737	96,68%	(6.726)
3	Deposito	54.206	50.932	49.387	49.276	(225)	(111)	(1.656)	-3,25%	(4.930)	-9,10%	54.636	90,19%	(5.360)
	Total	260.500	268.120	272.141	279.858	(6.864)	7.717	11.738	4,38%	19.357	7,43%	290.286	96,41%	(10.428)
	CASA	206.294	217.187	222.754	230.582	(6.639)	7.827	13.394	6,17%	24.288	11,77%	235.650	97,85%	(5.068)
	(%) CASA	79,19%	81,00%	81,85%	82,39%									
	FDR	138,97%	149,32%	147,76%	143,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	8.854	6.760	6.699	(61)	(2.155)	-24,34%	(1.801)	-21,19%	-	0,00%	6.699
2	Giro ISE	2.572	800	755	770	15	(30)	-3,73%	(1.802)	-70,05%		0,00%	770
3	Tabungan ISE	5.928	8.054	6.005	5.929	(76)	(2.125)	-26,39%	0	0,01%		0,00%	5.929
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	154	157	157	0	3	1,95%	25	18,94%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.838	16.227	-	-	0	-2.691	-612	-5.461	612	27.517	58,97%	(11.291)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.227	-	-	0	-2.691	-612	-5.461	612	24.933	65,08%	(8.706)
	• Local Champion	15.491	12.134	12.091	-	-	0	-183	-43	-3.400	43	16.507	73,25%	(4.416)
	• Value Chain	6.197	4.704	4.136	-	-	-	-2.508	-569	-2.061	569	8.426	49,08%	(4.290)
2	MBG	56.291	52.351	51.567	620	270	-350	-1.137	-784	-4.724	1.054	57.500	89,68%	(5.933)
	KUR	53.330	49.760	49.008	620	270	-350	-1.043	-752	-4.322	1.022	54.361	90,15%	(5.353)
	Non KUR	2.961	2.591	2.559	-	-	0	-94	-32	-402	32	3.139	81,52%	(580)
3	PWG	18.519	29.031	31.360	5.265	5.897	632	2.293	2.329	12.841	3.567	31.368	99,98%	(8)
	Cilem	7.342	14.973	15.839	1.422	1.464	42	1.391	866	8.498	598	17.671	89,63%	(1.832)
	Gadai	11.177	14.057	15.521	3.843	4.433	590	903	1.463	4.344	2.969	13.696	113,32%	1.824
4	CFG	265.530	302.127	302.971	4.958	4.122	-837	5.947	845	37.442	3.277	291.066	104,09%	11.905
	CF 1	155.192	153.557	153.613	348	1.217	868	252	56	-1.579	1.161	172.308	89,15%	(18.696)
	Total Griya	146.765	139.591	139.433	-	780	780	0	-159	-7.333	939	163.033	85,52%	(23.600)
	• Total Non Program	29.135	30.778	31.198	-	780	780	-604	420	2.063	360	31.725	98,34%	(527)
	• Program	117.630	108.813	108.235	-	-	0	-1.210	-578	-9.396	578	131.307	82,43%	(23.072)
	Oto	8.426	13.966	14.180	348	437	88	252	215	5.754	222	9.276	152,87%	4.904
	CF 2	110.338	148.570	149.359	4.610	2.905	-1.705	5.695	788	39.021	2.117	118.758	125,77%	30.601
	Mitraguna & Others	99.558	136.909	137.799	4.575	2.905	-1.670	5.420	890	38.241	2.015	107.243	128,49%	30.557
	Pensiun	10.780	11.661	11.560	35	-	-35	276	-101	779	101	11.515	100,38%	44
	Total Pembiayaan	362.027	400.346	402.125	10.843	10.289	-555	4.412	1.779	40.098	8.510	407.451	98,69%	(5.326)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	3.041	1.894	4.392	1,39%	3,62%	8,52%	2.498	3.610	1.350			
	KUR	645	2.534	1.569	3.938	1,21%	3,15%	8,04%	2.369	3.293	1.404			
	Non KUR	137	508	325	454	4,62%	12,55%	17,74%	129	317	(54)			
3	PWG	-	16	-	1.297	0,00%	0,00%	4,14%	1.297	1.297	1.281			
	Cilem	-	16	-	702	0,00%	0,00%	4,43%	702	702	686			
	Gadai	-	-	-	595	0,00%	0,00%	3,83%	595	595	595			
4	CFG	18.567	17.527	17.925	25.999	6,99%	5,93%	8,58%	8.074	7.432	8.473			
	CF 1	18.567	15.878	16.344	22.809	11,96%	10,64%	14,85%	6.465	4.242	6.931			
	Total Griya	18.403	15.720	16.099	21.518	12,54%	11,53%	15,43%	5.420	3.115	5.799			
	Oto	164	159	246	1.291	1,95%	1,76%	9,10%	1.045	1.127	1.132			
	CF 2	-	1.649	1.581	3.190	0,00%	1,06%	2,14%	1.609	3.190	1.542			
	Mitraguna & Others	-	1.649	1.399	3.008	0,00%	1,02%	2,18%	1.609	3.008	1.359			
	Pensiun	-	-	182	182	0,00%	1,56%	1,58%	(0)	182	182			
	Total Pembiayaan	19.349	20.584	19.819	31.688	5,34%	4,95%	7,88%	11.869	12.339	11.104	0,32%	96,00%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,06%	1,10%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,06%	1,10%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.353	1.515	1.866	2,77%	2,89%	3,62%	351	304	513			
	KUR	1.074	1.197	1.209	1.455	2,01%	2,43%	2,97%	246	381	258			
	Non KUR	488	156	306	411	16,47%	11,81%	16,07%	105	(77)	255			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.669	11.528	11.425	1,59%	3,82%	3,77%	(103)	7.209	(244)			
	CF 1	4.193	10.725	10.321	10.416	2,70%	6,72%	6,78%	95	6.223	(309)			
	Total Griya	4.144	10.582	10.272	10.367	2,82%	7,36%	7,44%	95	6.223	(215)			
	Oto	49	143	49	49	0,58%	0,35%	0,35%	-	-	(94)			
	CF 2	23	944	1.207	1.009	0,02%	0,81%	0,68%	(198)	986	65			
	Mitraguna & Others	23	944	1.207	1.009	0,02%	0,88%	0,73%	(198)	986	65			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.202	13.223	13.470	1,65%	3,30%	3,35%	248	7.513	269	0,67%	79,96%	-2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	47.608	37.683	36.325	17.478	(1.358)	(11.283)	-23,70%	19.715	118,69%	24.924	145,74%	11.401
2	Tabungan	236.060	258.839	255.516	254.991	2.296	(525)	(3.848)	-1,49%	18.931	8,02%	253.523	100,58%	1.468
3	Deposito	132.723	131.676	131.171	131.654	248	483	(22)	-0,02%	(1.069)	-0,81%	133.468	98,64%	(1.814)
	Total	385.393	438.123	424.370	422.970	20.022	(1.400)	(15.153)	-3,46%	37.577	9,75%	411.915	102,68%	11.055
	CASA	252.670	306.447	293.199	291.316	19.774	(1.883)	(15.131)	-4,94%	38.646	15,29%	278.447	104,62%	12.869
	(%) CASA	65,56%	69,95%	69,09%	68,87%									
	FDR	115,76%	106,22%	109,71%	110,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.232	56.107	56.358		251	4.126	7,90%	14.816	35,66%	-	0,00%	56.358
2	Giro ISE	8.627	6.135	9.841	10.077		235	3.942	64,24%	1.450	16,81%		0,00%	10.077
3	Tabungan ISE	5.900	9.846	10.154	10.163		8	317	3,22%	4.263	72,25%		0,00%	10.163
4	Deposito ISE	27.015	36.251	36.111	36.118		7	(133)	-0,37%	9.103	33,70%		0,00%	36.118
5	CIF ISE	181	205	208	208		0	3	1,46%	27	14,92%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	174.879	173.839	3.000	500	-2.500	709	-1.040	-10.555	1.540	189.174	91,89%	(15.335)
	Linkage	161.832	153.707	153.068	-	-	-	-1.254	-640	-8.764	640	163.984	93,34%	(10.916)
	Non-Linkage	22.563	21.172	20.772	3.000	500	-2.500	1.963	-400	-1.791	900	25.190	82,46%	(4.418)
	• Local Champion	13.053	13.965	13.864	3.000	-	-3.000	-239	-101	812	101	13.899	99,75%	(35)
	• Value Chain	9.510	7.207	6.908	-	500	500	2.202	-299	-2.603	799	11.291	61,18%	(4.384)
2	MBG	15.807	19.726	19.850	750	460	-290	437	124	4.043	336	20.361	97,49%	(511)
	KUR	15.684	19.203	19.331	750	460	-290	555	127	3.646	333	20.112	96,12%	(781)
	Non KUR	123	523	520	-	-	0	-117	-3	397	3	249	208,31%	270
3	PWG	19.902	28.891	31.143	4.790	6.728	1.939	2.556	2.252	11.241	4.476	32.607	95,51%	(1.464)
	Cilem	10.166	16.240	17.391	1.694	1.843	149	1.728	1.151	7.225	691	19.005	91,51%	(1.614)
	Gadai	9.737	12.651	13.752	3.096	4.886	1.790	829	1.101	4.016	3.784	13.602	101,10%	150
4	CFG	226.020	241.868	240.747	2.724	3.587	863	629	-1.121	14.727	4.709	246.766	97,56%	(6.019)
	CF 1	15.856	20.426	21.404	359	1.154	795	234	978	5.548	177	18.342	116,70%	3.062
	Total Griya	12.125	16.897	17.784	-	1.000	1.000	0	887	5.659	113	12.769	139,28%	5.015
	• Total Non Program	12.125	16.897	17.784	-	1.000	1.000	234	887	5.659	113	12.769	139,28%	5.015
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.530	3.620	359	154	-205	234	91	-111	64	5.573	64,96%	(1.953)
	CF 2	210.163	221.442	219.343	2.365	2.433	68	394	-2.099	9.179	4.532	228.424	96,02%	(9.081)
	Mitraguna & Others	179.175	185.496	183.495	2.291	2.272	-19	134	-2.000	4.321	4.272	195.841	93,70%	(12.346)
	Pensiun	30.988	35.946	35.847	74	161	87	260	-99	4.859	260	32.583	110,02%	3.265
	Total Pembiayaan	446.124	465.365	465.580	11.263	11.276	12	4.331	215	19.457	11.060	488.909	95,23%	(23.328)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	54.653	0,00%	0,00%	31,44%	54.653	54.653	54.653			
	Linkage	-	-	-	52.746	0,00%	0,00%	34,46%	52.746	52.746	52.746			
	Local Champion	-	-	-	108	0,00%	0,00%	0,52%	108	108	108			
	Value Chain	-	-	-	1.800	0,00%	0,00%	12,98%	1.800	1.800	1.800			
2	MBG	417	273	262	681	2,64%	1,33%	3,43%	419	264	408			
	KUR	294	273	262	681	1,87%	1,36%	3,52%	419	387	408			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	287	-	490	0,00%	0,00%	1,57%	490	490	203			
	Cilem	-	272	-	395	0,00%	0,00%	2,27%	395	395	123			
	Gadai	-	14	-	95	0,00%	0,00%	0,69%	95	95	81			
4	CFG	3.141	1.657	3.045	5.426	1,39%	1,26%	2,25%	2.382	2.285	3.769			
	CF 1	52	120	42	897	0,33%	0,21%	4,19%	855	845	777			
	Total Griya	52	44	42	410	0,43%	0,25%	2,31%	368	358	366			
	Oto	-	76	-	487	0,00%	0,00%	13,45%	487	487	411			
	CF 2	3.089	1.538	3.002	4.529	1,47%	1,36%	2,06%	1.527	1.440	2.992			
	Mitraguna & Others	2.920	1.538	3.002	4.085	1,63%	1,62%	2,23%	1.083	1.165	2.547			
	Pensiun	170	-	-	444	0,55%	0,00%	1,24%	444	275	444			
	Total Pembiayaan	3.558	2.217	3.307	61.251	0,80%	0,71%	13,16%	57.944	57.693	59.034	0,35%	97,37%	-12,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	3.000	0,56%	0,00%	1,73%	3.000	1.965	3.000			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	3.000	0,00%	0,00%	21,64%	3.000	3.000	3.000			
2	MBG	83	111	-	-	0,52%	0,00%	0,00%	-	(83)	(111)			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	Non KUR	-	111	-	-	0,00%	0,00%	0,00%	-	-	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.627	4.773	4.833	1,57%	1,97%	2,01%	61	1.275	206			
	CF 1	753	303	302	301	4,75%	1,48%	1,41%	(0)	(452)	(1)			
	Total Griya	312	303	302	301	2,57%	1,79%	1,69%	(0)	(10)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.325	4.471	4.532	1,33%	2,02%	2,07%	61	1.727	207			
	Mitraguna & Others	2.805	4.325	4.471	4.532	1,57%	2,41%	2,47%	61	1.727	207			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.739	4.773	7.833	1,05%	1,03%	1,68%	3.061	3.158	3.095	1,07%	36,49%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	628.539	634.907	540.764	131.372	(94.143)	(87.775)	-13,96%	(88.207)	-14,02%	684.170	79,04%	(143.406)
2	Tabungan	522.123	530.517	530.186	515.145	3.310	(15.040)	(15.372)	-2,90%	(6.978)	-1,34%	547.916	94,02%	(32.770)
3	Deposito	264.012	291.731	292.393	293.170	3.379	777	1.438	0,49%	29.157	11,04%	264.420	110,87%	28.749
	Total	1.415.106	1.450.787	1.457.486	1.349.079	138.061	(108.407)	(101.709)	-7,01%	(66.028)	-4,67%	1.496.506	90,15%	(147.427)
	CASA	1.151.094	1.159.056	1.165.093	1.055.909	134.682	(109.184)	(103.147)	-8,90%	(95.185)	-8,27%	1.232.085	85,70%	(176.176)
	(%) CASA	81,34%	79,89%	79,94%	78,27%									
	FDR	55,59%	58,22%	56,91%	61,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	55.491	59.720	59.970		250	4.479	8,07%	20.362	51,41%	-	0,00%	59.970
2	Giro ISE	24.819	32.659	37.967	37.951		(16)	5.292	16,20%	13.132	52,91%		0,00%	37.951
3	Tabungan ISE	14.728	20.771	19.692	19.958		265	(813)	-3,91%	5.230	35,51%		0,00%	19.958
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	168	170	170		0	2	1,19%	15	9,68%		0,00%	170

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	517.410	497.475	-	850	850	-1.350	-19.935	4.338	20.785	514.844	96,63%	(17.370)
	Linkage	388.874	369.345	368.089	-	-	-	-3.441	-1.256	-20.785	1.256	397.993	92,49%	(29.904)
	Non-Linkage	104.263	148.065	129.386	-	850	850	2.091	-18.680	25.122	19.530	116.851	110,73%	12.534
	• Local Champion	71.739	102.380	83.719	-	-	0	2.972	-18.661	11.980	18.661	75.325	111,14%	8.394
	• Value Chain	32.524	45.686	45.667	-	850	850	-881	-19	13.142	869	41.526	109,97%	4.140
2	MBG	11.179	15.825	16.373	200	945	745	1.001	548	5.193	397	14.805	110,59%	1.568
	KUR	10.795	15.542	16.093	200	945	745	1.008	551	5.298	394	14.325	112,34%	1.768
	Non KUR	384	283	280	-	-	0	-6	-3	-104	3	480	58,32%	(200)
3	PWG	42.303	62.566	65.085	10.556	13.162	2.606	4.277	2.519	22.782	10.643	59.345	109,67%	5.740
	Cilem	16.301	28.738	30.070	3.088	2.327	-762	2.893	1.332	13.769	995	32.018	93,91%	(1.948)
	Gadai	26.001	33.828	35.015	7.467	10.835	3.368	1.384	1.187	9.014	9.648	27.327	128,13%	7.688
4	CFG	239.992	248.847	250.483	5.923	6.254	331	968	1.636	10.492	4.618	263.599	95,02%	(13.116)
	CF 1	49.326	55.374	55.912	1.791	1.159	-632	150	537	6.585	622	52.155	107,20%	3.757
	Total Griya	38.490	43.084	43.214	1.024	400	-624	0	130	4.724	270	39.222	110,18%	3.992
	• Total Non Program	38.490	43.084	43.214	1.024	400	-624	1.160	130	4.724	270	39.222	110,18%	3.992
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.290	12.697	767	759	-8	150	407	1.861	352	12.933	98,18%	(235)
	CF 2	190.665	193.473	194.572	4.133	5.095	963	818	1.099	3.907	3.996	211.444	92,02%	(16.872)
	Mitraguna & Others	156.155	161.098	162.400	3.703	5.029	1.327	678	1.302	6.245	3.727	175.120	92,74%	(12.720)
	Pensiun	34.510	32.375	32.172	430	66	-364	140	-203	-2.338	269	36.324	88,57%	(4.152)
	Total Pembiayaan	786.611	844.648	829.416	16.679	21.211	4.532	4.896	-15.233	42.805	36.444	852.594	97,28%	(23.178)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	4.323	0,00%	0,00%	0,87%	4.323	4.323	4.323			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	4.323	0,00%	0,00%	3,34%	4.323	4.323	4.323			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.053	0,00%	0,00%	6,43%	1.053	1.053	1.053			
	KUR	-	-	-	995	0,00%	0,00%	6,18%	995	995	995			
	Non KUR	-	-	-	59	0,00%	0,00%	20,97%	59	59	59			
3	PWG	-	84	10	2.399	0,00%	0,00%	3,69%	2.390	2.399	2.316			
	Cilem	-	84	-	1.177	0,00%	0,00%	3,91%	1.177	1.177	1.093			
	Gadai	-	-	10	1.223	0,00%	0,03%	3,49%	1.213	1.223	1.223			
4	CFG	1.445	1.978	2.456	5.599	0,60%	0,99%	2,24%	3.142	4.154	3.621			
	CF 1	161	202	866	1.875	0,33%	1,56%	3,35%	1.009	1.714	1.673			
	Total Griya	152	146	752	1.008	0,39%	1,75%	2,33%	256	856	862			
	Oto	9	56	114	867	0,08%	0,93%	6,83%	753	858	811			
	CF 2	1.284	1.776	1.591	3.724	0,67%	0,82%	1,91%	2.133	2.440	1.948			
	Mitraguna & Others	1.284	1.763	1.591	3.182	0,82%	0,99%	1,96%	1.591	1.897	1.419			
	Pensiun	-	14	-	542	0,00%	0,00%	1,69%	542	542	529			
	Total Pembiayaan	1.445	2.062	2.466	13.374	0,18%	0,29%	1,61%	10.908	11.929	11.313	0,15%	90,78%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.986	0,00%	0,00%	0,60%	2.986	2.986	2.986			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	2.986	0,00%	0,00%	3,57%	2.986	2.986	2.986			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.260	3.635	3.626	2,03%	1,46%	1,45%	(9)	(1.253)	366			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.260	3.635	3.626	2,56%	1,88%	1,86%	(9)	(1.253)	366			
	Mitraguna & Others	4.851	3.260	3.635	3.626	3,11%	2,26%	2,23%	(9)	(1.226)	366			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	6.612	0,62%	0,43%	0,80%	2.976	1.732	3.352	0,12%	84,82%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	26.918	34.150	33.832	(804)	(318)	6.914	25,68%	5.689	20,21%	35.576	95,10%	(1.744)
2	Tabungan	312.220	335.311	328.335	330.085	7.454	1.750	(5.226)	-1,56%	17.865	5,72%	329.969	100,04%	116
3	Deposito	88.440	73.380	74.646	72.196	(1.713)	(2.450)	(1.183)	-1,61%	(16.244)	-18,37%	89.072	81,05%	(16.876)
	Total	428.803	435.609	437.132	436.113	4.937	(1.018)	504	0,12%	7.310	1,70%	454.617	95,93%	(18.504)
	CASA	340.363	362.230	362.485	363.917	6.650	1.432	1.687	0,47%	23.554	6,92%	365.545	99,55%	(1.628)
	(%) CASA	79,38%	83,15%	82,92%	83,45%									
	FDR	84,89%	89,87%	90,12%	90,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	41.556	42.437	42.293		(144)	737	1,77%	2.012	4,99%	-	0,00%	42.293
2	Giro ISE	7.566	4.637	5.434	5.464		30	827	17,83%	(2.102)	-27,78%		0,00%	5.464
3	Tabungan ISE	32.715	36.919	37.003	36.829		(174)	(90)	-0,24%	4.114	12,57%		0,00%	36.829
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	200	205	205		0	5	2,50%	23	12,64%		0,00%	205

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.563	54.253	-	2.000	2.000	-445	1.690	-3.716	310	68.899	78,74%	(14.646)
	Linkage	31.740	29.210	28.918	-	-	-	-293	-291	-2.822	291	36.423	79,40%	(7.505)
	Non-Linkage	26.229	23.354	25.335	-	2.000	2.000	-152	1.981	-894	19	32.475	78,01%	(7.141)
	• Local Champion	25.361	22.616	22.597	-	-	0	-137	-19	-2.764	19	27.203	83,07%	(4.606)
	• Value Chain	867	738	2.738	-	2.000	2.000	-15	2.000	1.870	(0)	5.272	51,93%	(2.534)
2	MBG	34.002	30.957	30.331	-	-	0	-1.276	-626	-3.671	626	35.355	85,79%	(5.024)
	KUR	32.921	29.685	29.069	-	-	0	-1.243	-616	-3.853	616	34.159	85,10%	(5.091)
	Non KUR	1.081	1.272	1.262	-	-	0	-33	-10	181	10	1.195	105,57%	67
3	PWG	9.475	19.029	19.212	2.608	2.162	-446	1.969	183	9.737	1.979	25.560	75,16%	(6.348)
	Cilem	5.148	12.330	12.397	1.069	593	-475	1.279	67	7.249	526	16.445	75,39%	(4.048)
	Gadai	4.327	6.699	6.815	1.539	1.569	29	691	116	2.488	1.453	9.115	74,77%	(2.300)
4	CFG	262.577	288.932	290.168	3.441	3.755	314	4.468	1.236	27.591	2.519	282.867	102,58%	7.302
	CF 1	159.367	168.492	169.284	179	2.280	2.101	251	792	9.917	1.488	161.798	104,63%	7.486
	Total Griya	139.426	144.422	145.498	-	2.051	2.051	0	1.076	6.072	975	140.055	103,89%	5.443
	• Total Non Program	139.426	144.422	145.498	-	2.051	2.051	315	1.076	6.072	975	140.055	103,89%	5.443
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.786	179	229	50	251	-283	3.845	512	21.743	109,40%	2.043
	CF 2	103.210	120.441	120.884	3.262	1.475	-1.787	4.217	444	17.674	1.031	121.069	99,85%	(184)
	Mitraguna & Others	99.172	115.488	115.621	3.262	1.125	-2.137	4.258	133	16.448	992	115.472	100,13%	149
	Pensiun	4.038	4.953	5.264	-	350	350	-41	311	1.226	39	5.597	94,05%	(333)
	Total Pembiayaan	364.023	391.482	393.964	6.049	7.916	1.868	4.716	2.482	29.941	5.435	412.680	95,46%	(18.716)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	29	30	767	0,00%	0,06%	1,41%	738	767	738			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	29	30	30	0,00%	0,13%	0,12%	-	30	0			
	Value Chain	-	-	-	738	0,00%	0,00%	3,27%	738	738	738			
2	MBG	872	1.878	1.889	2.900	2,57%	6,10%	9,56%	1.011	2.028	1.022			
	KUR	703	1.591	1.737	2.748	2,14%	5,85%	9,45%	1.011	2.045	1.157			
	Non KUR	169	287	152	152	15,61%	11,94%	12,04%	-	(17)	(135)			
3	PWG	-	222	-	744	0,00%	0,00%	3,87%	744	744	522			
	Cilem	-	222	-	602	0,00%	0,00%	4,86%	602	602	380			
	Gadai	-	-	-	141	0,00%	0,00%	2,08%	141	141	141			
4	CFG	4.689	3.876	3.435	9.409	1,79%	1,19%	3,24%	5.975	4.720	5.534			
	CF 1	4.583	3.324	3.018	7.239	2,88%	1,79%	4,28%	4.221	2.656	3.915			
	Total Griya	3.651	2.050	1.927	4.517	2,62%	1,33%	3,10%	2.590	866	2.468			
	Oto	932	1.274	1.091	2.722	4,67%	4,53%	11,44%	1.631	1.790	1.448			
	CF 2	106	552	417	2.170	0,10%	0,35%	1,80%	1.754	2.064	1.618			
	Mitraguna & Others	106	552	417	2.170	0,11%	0,36%	1,88%	1.754	2.064	1.618			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	6.006	5.353	13.821	1,53%	1,37%	3,51%	8.467	8.259	7.815	0,00%	100,00%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,24%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,53%	0,49%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.932	1.576	1.687	1,53%	5,09%	5,56%	112	1.166	(245)			
	KUR	341	1.602	1.120	1.234	1,04%	3,77%	4,25%	114	893	(368)			
	Non KUR	180	330	456	453	16,68%	35,82%	35,91%	(3)	273	123			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.861	6.822	6.526	1,07%	2,36%	2,25%	(296)	3.729	(335)			
	CF 1	2.607	5.561	5.540	5.244	1,64%	3,29%	3,10%	(296)	2.637	(317)			
	Total Griya	2.357	4.922	4.907	4.863	1,69%	3,40%	3,34%	(44)	2.506	(59)			
	Oto	250	639	633	381	1,25%	2,63%	1,60%	(252)	131	(258)			
	CF 2	190	1.300	1.282	1.282	0,18%	1,06%	1,06%	-	1.092	(19)			
	Mitraguna & Others	190	1.300	1.282	1.282	0,19%	1,11%	1,11%	-	1.092	(19)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.918	8.522	8.338	0,91%	2,18%	2,12%	(184)	5.020	(580)	0,00%	100,00%	-2,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	36	45	45	6	0	9	25,37%	(172)	-79,09%	4.016	1,13%	(3.971)
2	Tabungan	144.169	157.059	159.596	165.327	(3.152)	5.731	8.269	5,26%	21.158	14,68%	153.747	107,53%	11.580
3	Deposito	10.918	22.690	22.172	20.072	1.622	(2.100)	(2.618)	-11,54%	9.154	83,85%	11.390	176,23%	8.682
	Total	155.304	179.785	181.814	185.445	(1.524)	3.631	5.660	3,15%	30.141	19,41%	169.153	109,63%	16.292
	CASA	144.386	157.095	159.642	165.373	(3.146)	5.731	8.278	5,27%	20.986	14,53%	157.763	104,82%	7.610
	(%) CASA	92,97%	87,38%	87,81%	89,18%									
	FDR	134,72%	125,44%	124,11%	121,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.150	920	906		(14)	(244)	-21,22%	(355)	-28,13%	-	0,00%	906
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-65,22%		0,00%	0
3	Tabungan ISE	1.260	1.150	920	906		(14)	(244)	-21,22%	(354)	-28,12%		0,00%	906
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	81	83	83		0	2	2,47%	12	16,90%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	• Local Champion	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	58.608	825	700	-125	681	-444	3.694	1.144	59.967	97,73%	(1.359)
	KUR	53.824	57.681	57.257	825	700	-125	710	-424	3.433	1.124	58.554	97,79%	(1.296)
	Non KUR	1.089	1.370	1.351	-	-	0	-29	-19	261	19	1.413	95,57%	(63)
3	PWG	2.063	7.419	7.907	540	564	24	457	487	5.843	77	8.829	89,55%	(922)
	Cilem	2.063	7.419	7.907	540	564	24	457	487	5.843	77	8.829	89,55%	(922)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	157.255	2.379	1.170	-1.209	986	87	7.257	1.083	159.620	98,52%	(2.365)
	CF 1	15.162	17.559	17.285	264	-	-264	112	-274	2.123	274	16.355	105,69%	930
	Total Griya	4.320	3.872	3.862	-	-	0	0	-10	-458	10	4.663	82,82%	(801)
	• Total Non Program	3.984	3.556	3.546	-	-	0	-40	-9	-438	9	4.288	82,71%	(742)
	• Program	336	317	315	-	-	0	-2	-1	-20	1	375	84,14%	(59)
	Oto	10.841	13.686	13.423	264	-	-264	112	-263	2.581	263	11.692	114,81%	1.731
	CF 2	134.836	139.609	139.970	2.115	1.170	-945	874	361	5.134	809	143.265	97,70%	(3.296)
	Mitraguna & Others	130.780	135.631	136.007	2.115	1.170	-945	897	376	5.226	794	138.474	98,22%	(2.467)
	Pensiun	4.056	3.978	3.963	-	-	0	-23	-15	-93	15	4.792	82,71%	(829)
	Total Pembiayaan	209.233	225.525	225.654	3.744	2.434	-1.310	2.090	129	16.421	2.304	230.674	97,82%	(5.020)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.368	0,00%	0,00%	72,55%	1.368	1.368	1.368			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.368	0,00%	0,00%	72,55%	1.368	1.368	1.368			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	88	57	3.559	0,00%	0,10%	6,07%	3.502	3.559	3.471			
	KUR	-	22	-	3.455	0,00%	0,00%	6,03%	3.455	3.455	3.433			
	Non KUR	-	67	57	104	0,00%	4,14%	7,71%	47	104	38			
3	PWG	-	-	-	94	0,00%	0,00%	1,19%	94	94	94			
	Cilem	-	-	-	94	0,00%	0,00%	1,19%	94	94	94			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.123	1.464	3.818	0,72%	0,93%	2,43%	2.354	2.742	2.695			
	CF 1	278	526	521	1.023	1,83%	2,97%	5,92%	501	745	496			
	Total Griya	278	253	253	500	6,43%	6,54%	12,94%	246	222	246			
	Oto	-	273	268	523	0,00%	1,96%	3,90%	255	523	250			
	CF 2	799	597	942	2.795	0,59%	0,68%	2,00%	1.853	1.997	2.199			
	Mitraguna & Others	799	597	942	2.212	0,61%	0,69%	1,63%	1.270	1.413	1.615			
	Pensiun	-	-	-	583	0,00%	0,00%	14,72%	583	583	583			
	Total Pembiayaan	1.077	1.212	1.520	8.839	0,51%	0,67%	3,92%	7.319	7.762	7.627	0,43%	89,10%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	-	9	8	0,26%	0,02%	0,01%	(1)	(135)	8			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	-	9	8	3,71%	0,68%	0,62%	(1)	(32)	8			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.321	1.390	1.390	0,54%	0,88%	0,88%	-	580	69			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,98%	-	-	-			
	CF 2	670	1.190	1.258	1.258	0,50%	0,90%	0,90%	-	588	69			
	Mitraguna & Others	670	1.122	1.190	1.190	0,51%	0,88%	0,88%	-	520	69			
	Pensiun	-	68	68	68	0,00%	0,03%	1,71%	-	68	-			
	Total Pembiayaan	954	1.321	2.149	1.398	0,46%	0,95%	0,62%	(751)	445	77	0,15%	75,53%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.292	2.227	2.230	(8)	2	(63)	-2,73%	1.992	837,88%	3.947	56,50%	(1.717)
2	Tabungan	85.480	92.325	95.933	93.748	5.233	(2.185)	1.423	1,54%	8.268	9,67%	93.731	100,02%	17
3	Deposito	55.765	42.238	42.000	42.000	(996)	0	(238)	-0,56%	(13.765)	-24,68%	56.364	74,52%	(14.364)
	Total	141.483	136.856	140.161	137.978	4.229	(2.182)	1.123	0,82%	(3.504)	-2,48%	154.042	89,57%	(16.064)
	CASA	85.718	94.618	98.160	95.978	5.225	(2.182)	1.360	1,44%	10.260	11,97%	97.678	98,26%	(1.700)
	(%) CASA	60,59%	69,14%	70,03%	69,56%									
	FDR	57,51%	64,33%	63,13%	64,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.442	2.447	2.449	2	7	0,30%	2.112	626,67%	-	0,00%	2.449	
2	Giro ISE	44	2.056	2.056	2.056	0	(0)	-0,02%	2.012	4523,42%		0,00%	2.056	
3	Tabungan ISE	293	385	391	393	2	8	2,02%	101	34,36%		0,00%	393	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	90	95	96	96	0	1	1,05%	6	6,67%		0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	25.909	26.050	870	750	-120	53	141	-2.541	609	29.069	89,61%	(3.019)
	KUR	28.019	25.337	25.485	870	750	-120	67	147	-2.534	603	28.375	89,81%	(2.891)
	Non KUR	572	572	565	-	-	0	-14	-7	-7	7	694	81,45%	(129)
3	PWG	2.056	6.069	6.542	818	612	-206	630	473	4.486	139	6.812	96,03%	(270)
	Cilem	2.056	6.069	6.542	818	612	-206	630	473	4.486	139	6.812	96,03%	(270)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	55.896	275	831	556	898	-165	5.171	996	58.468	95,60%	(2.572)
	CF 1	3.683	6.400	6.518	-	185	185	-156	118	2.835	66	4.611	141,37%	1.908
	Total Griya	695	363	361	-	-	0	0	-2	-334	2	935	38,57%	(575)
	• Total Non Program	695	363	361	-	-	0	-5	-2	-334	2	935	38,57%	(575)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.037	6.158	-	185	185	-156	120	3.170	65	3.675	167,53%	2.482
	CF 2	47.042	49.662	49.378	275	646	371	1.053	-284	2.336	930	53.857	91,68%	(4.479)
	Mitraguna & Others	38.019	39.703	39.484	222	646	424	712	-219	1.465	865	44.239	89,25%	(4.755)
	Pensiun	9.023	9.959	9.894	53	-	-53	341	-65	871	65	9.618	102,87%	276
	Total Pembiayaan	81.372	88.039	88.488	1.963	2.193	230	1.580	449	7.116	1.744	94.350	93,79%	(5.861)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	594	689	1.687	2,01%	2,66%	6,47%	998	1.113	1.093			
	KUR	574	538	632	1.631	2,05%	2,50%	6,40%	999	1.057	1.093			
	Non KUR	-	56	57	56	0,00%	9,90%	9,89%	(1)	56	0			
3	PWG	-	72	-	153	0,00%	0,00%	2,35%	153	153	81			
	Cilem	-	72	-	153	0,00%	0,00%	2,35%	153	153	81			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	1.401	2.457	5.821	0,46%	4,38%	10,41%	3.364	5.587	4.420			
	CF 1	134	113	106	587	3,65%	1,65%	9,01%	481	453	474			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	113	106	587	4,50%	1,75%	9,53%	481	453	474			
	CF 2	100	1.288	2.351	5.234	0,21%	4,73%	10,60%	2.883	5.135	3.947			
	Mitraguna & Others	-	1.202	1.360	3.896	0,00%	3,42%	9,87%	2.536	3.896	2.693			
	Pensiun	100	85	992	1.338	1,10%	9,96%	13,53%	347	1.239	1.253			
	Total Pembiayaan	808	2.067	3.146	7.661	0,99%	3,57%	8,66%	4.515	6.853	5.594	1,87%	78,42%	-6,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	482	431	504	1,10%	1,66%	1,93%	73	189	22			
	KUR	178	315	266	340	0,63%	1,05%	1,33%	74	162	25			
	Non KUR	138	167	165	164	24,08%	28,86%	29,03%	(1)	26	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	598	0,00%	0,35%	1,07%	400	598	400			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	598	0,00%	0,40%	1,21%	400	598	400			
	Mitraguna & Others	-	198	198	598	0,00%	0,50%	1,51%	400	598	400			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	680	629	1.102	0,39%	0,71%	1,25%	473	787	422	0,04%	96,70%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	37.658	35.711	40.669	17.716	4.958	3.012	8,00%	20.496	101,60%	24.947	163,03%	15.723
2	Tabungan	135.101	144.598	145.772	145.269	1.028	(503)	671	0,46%	10.168	7,53%	144.648	100,43%	621
3	Deposito	28.599	25.975	25.896	25.885	(270)	(11)	(90)	-0,35%	(2.714)	-9,49%	29.038	89,14%	(3.153)
	Total	183.873	208.231	207.380	211.824	18.473	4.444	3.593	1,73%	27.951	15,20%	198.633	106,64%	13.191
	CASA	155.274	182.256	181.483	185.939	18.743	4.455	3.683	2,02%	30.665	19,75%	169.595	109,64%	16.344
	(%) CASA	84,45%	87,53%	87,51%	87,78%									
	FDR	85,47%	92,27%	93,51%	91,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.960	13.163	13.144		(18)	184	1,42%	4.476	51,63%	-	0,00%	13.144
2	Giro ISE	6.094	219	208	199		(9)	(20)	-9,07%	(5.895)	-96,74%		0,00%	199
3	Tabungan ISE	2.575	10.941	11.155	11.145		(9)	204	1,87%	8.570	332,83%		0,00%	11.145
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	137	138	138		0	1	0,73%	17	14,05%		0,00%	138

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.119	36.072	1.100	500	-600	559	-48	6.182	548	33.708	107,01%	2.363
	KUR	29.147	35.304	35.270	1.100	500	-600	379	-33	6.123	533	32.755	107,68%	2.515
	Non KUR	742	816	801	-	-	0	180	-14	60	14	953	84,07%	(152)
3	PWG	5.787	16.629	17.923	2.785	2.567	-218	1.882	1.295	12.136	1.272	18.765	95,51%	(842)
	Cilem	4.662	13.656	14.521	1.691	1.416	-275	1.700	865	9.859	552	14.106	102,94%	415
	Gadai	1.126	2.972	3.402	1.093	1.151	57	182	430	2.277	721	4.659	73,02%	(1.257)
4	CFG	121.436	139.388	139.933	2.505	1.608	-898	2.652	545	18.497	1.063	130.535	107,20%	9.398
	CF 1	20.925	20.382	20.319	243	92	-152	52	-63	-607	155	22.015	92,29%	(1.697)
	Total Griya	15.996	15.349	15.323	-	-	0	0	-26	-673	26	16.278	94,13%	(955)
	• Total Non Program	15.996	15.349	15.323	-	-	0	-76	-26	-673	26	16.278	94,13%	(955)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.033	4.995	243	92	-152	52	-37	66	129	5.737	87,07%	(742)
	CF 2	100.511	119.006	119.615	2.262	1.516	-746	2.600	608	19.104	908	108.520	110,22%	11.095
	Mitraguna & Others	63.905	77.355	78.030	2.032	1.216	-816	2.759	675	14.125	541	71.215	109,57%	6.815
	Pensiun	36.606	41.651	41.584	230	300	70	-159	-67	4.979	367	37.305	111,47%	4.280
	Total Pembiayaan	157.150	192.136	193.928	6.390	4.674	-1.715	5.092	1.792	36.778	2.883	183.047	105,94%	10.881

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	321	182	1.835	0,60%	0,50%	5,09%	1.653	1.657	1.515			
	KUR	179	267	128	1.675	0,61%	0,36%	4,75%	1.547	1.496	1.408			
	Non KUR	-	53	54	161	0,00%	6,64%	20,03%	106	161	107			
3	PWG	74	217	-	1.754	1,27%	0,00%	9,78%	1.754	1.680	1.537			
	Cilem	74	217	-	1.603	1,58%	0,00%	11,04%	1.603	1.529	1.386			
	Gadai	-	-	-	151	0,00%	0,00%	4,43%	151	151	151			
4	CFG	1.115	1.247	1.652	4.555	0,92%	1,19%	3,26%	2.903	3.441	3.309			
	CF 1	120	78	248	683	0,57%	1,22%	3,36%	435	563	606			
	Total Griya	-	-	170	467	0,00%	1,11%	3,05%	297	467	467			
	Oto	120	78	78	217	2,43%	1,56%	4,34%	138	97	139			
	CF 2	995	1.169	1.404	3.872	0,99%	1,18%	3,24%	2.468	2.877	2.703			
	Mitraguna & Others	254	1.169	1.081	2.586	0,40%	1,40%	3,31%	1.505	2.332	1.417			
	Pensiun	740	-	324	1.286	2,02%	0,78%	3,09%	962	546	1.286			
	Total Pembiayaan	1.367	1.784	1.834	8.144	0,87%	0,95%	4,20%	6.309	6.777	6.360	0,15%	96,35%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	132	144	144	0,12%	0,40%	0,40%	-	109	11			
	KUR	-	132	144	144	0,00%	0,41%	0,41%	-	144	11			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.278	1.102	1.334	0,00%	0,79%	0,95%	232	1.334	56			
	CF 1	-	173	-	170	0,00%	0,00%	0,84%	170	170	(3)			
	Total Griya	-	173	-	170	0,00%	0,00%	1,11%	170	170	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.105	1.102	1.164	0,00%	0,93%	0,97%	62	1.164	59			
	Mitraguna & Others	-	829	826	889	0,00%	1,07%	1,14%	63	889	60			
	Pensiun	-	276	275	275	0,00%	0,14%	0,66%	(1)	275	(1)			
	Total Pembiayaan	35	1.410	1.245	1.477	0,02%	0,65%	0,76%	232	1.443	67	0,06%	92,18%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	372	301	316	149	15	(56)	-15,00%	(144)	-31,35%	4.062	7,78%	(3.746)
2	Tabungan	104.069	105.577	100.463	100.335	3.780	(128)	(5.243)	-4,97%	(3.735)	-3,59%	112.224	89,41%	(11.889)
3	Deposito	24.703	24.980	24.797	24.797	492	0	(183)	-0,73%	93	0,38%	25.260	98,16%	(464)
	Total	129.233	130.929	125.561	125.447	4.422	(113)	(5.481)	-4,19%	(3.785)	-2,93%	141.546	88,63%	(16.099)
	CASA	104.530	105.949	100.764	100.651	3.930	(113)	(5.298)	-5,00%	(3.879)	-3,71%	116.286	86,55%	(15.635)
	(%) CASA	80,88%	80,92%	80,25%	80,23%									
	FDR	125,49%	142,46%	147,26%	147,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.810	2.482	2.474		(8)	(336)	-11,95%	(1.560)	-38,68%	-	0,00%	2.474
2	Giro ISE	415	313	190	198		8	(115)	-36,80%	(218)	-52,42%		0,00%	198
3	Tabungan ISE	3.618	2.497	2.292	2.276		(16)	(221)	-8,84%	(1.342)	-37,10%		0,00%	2.276
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	142	142		0	0	0,00%	23	19,33%		0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.377	22.386	680	515	-165	-240	9	-508	506	24.568	91,12%	(2.181)
	KUR	22.067	21.538	21.416	680	370	-310	-202	-122	-651	492	23.628	90,64%	(2.212)
	Non KUR	827	839	970	-	145	145	-37	131	143	14	939	103,26%	31
3	PWG	1.733	6.358	7.391	1.088	1.366	278	1.107	1.033	5.658	333	9.106	81,16%	(1.715)
	Cilem	1.733	6.358	7.391	1.088	1.366	278	1.107	1.033	5.658	333	9.106	81,16%	(1.715)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	155.118	6.101	1.254	-4.847	5.839	-2.674	17.567	3.928	156.383	99,19%	(1.265)
	CF 1	5.904	7.952	7.945	-	133	133	38	-6	2.041	140	8.161	97,36%	(215)
	Total Griya	1.926	1.766	1.754	-	-	0	0	-12	-172	12	2.510	69,89%	(756)
1	• Total Non Program	1.926	1.766	1.754	-	-	0	-18	-12	-172	12	2.510	69,89%	(756)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.191	-	133	133	38	5	2.213	128	5.650	109,57%	541
	CF 2	131.647	149.840	147.173	6.101	1.121	-4.980	5.801	-2.668	15.526	3.789	148.222	99,29%	(1.050)
	Mitraguna & Others	65.693	81.670	79.474	5.170	580	-4.590	5.470	-2.195	13.781	2.775	80.821	98,33%	(1.347)
	Pensiun	65.954	68.170	67.698	931	541	-390	331	-472	1.745	1.013	67.401	100,44%	298
	Total Pembiayaan	162.178	186.527	184.895	7.869	3.136	-4.734	6.707	-1.631	22.717	4.767	190.056	97,28%	(5.161)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	988	560	2.622	2,80%	2,50%	11,71%	2.061	1.982	1.633			
	KUR	508	882	507	2.473	2,30%	2,36%	11,55%	1.966	1.965	1.591			
	Non KUR	132	106	53	149	15,90%	6,31%	15,31%	96	17	42			
3	PWG	-	49	-	144	0,00%	0,00%	1,95%	144	144	96			
	Cilem	-	49	-	144	0,00%	0,00%	1,95%	144	144	96			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	649	709	2.253	0,75%	0,45%	1,45%	1.544	1.219	1.604			
	CF 1	-	-	-	566	0,00%	0,00%	7,12%	566	566	566			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	566	0,00%	0,00%	9,14%	566	566	566			
	CF 2	1.035	649	709	1.687	0,79%	0,47%	1,15%	978	653	1.039			
	Mitraguna & Others	403	-	63	939	0,61%	0,08%	1,18%	876	536	939			
	Pensiun	632	649	646	748	0,96%	0,95%	1,11%	102	116	99			
	Total Pembiayaan	1.675	1.686	1.269	5.019	1,03%	0,68%	2,71%	3.750	3.345	3.333	1,20%	55,77%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	180	257	353	1,34%	1,15%	1,58%	96	48	173			
	KUR	52	127	153	253	0,23%	0,71%	1,18%	100	201	126			
	Non KUR	254	54	104	100	30,69%	12,37%	10,34%	(3)	(154)	47			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	219	295	391	0,19%	0,16%	0,21%	96	86	172	0,88%	-316,66%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.344	2.276	520.226	517.687	(1.303)	(2.539)	515.411	22645,12%	513.344	11817,81%	8.521	6075,12%	509.166
2	Tabungan	114.974	123.277	211.274	212.652	3.546	1.378	89.375	72,50%	97.678	84,96%	123.744	171,85%	88.908
3	Deposito	26.220	20.252	91.203	91.105	(98)	(98)	70.852	349,85%	64.885	247,46%	26.643	341,95%	64.462
	Total	145.538	145.805	822.704	821.444	2.145	(1.259)	675.639	463,38%	675.906	464,42%	158.908	516,93%	662.536
	CASA	119.318	125.553	731.500	730.340	2.243	(1.161)	604.787	481,70%	611.022	512,10%	132.265	552,18%	598.074
	(%) CASA	81,98%	86,11%	88,91%	88,91%									
	FDR	76,36%	86,66%	21,42%	21,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	1.291	1.627	1.718		91	427	33,12%	(148)	-7,92%	-	0,00%	1.718
2	Giro ISE	28	21	23	23		0	1	6,76%	(6)	-20,38%		0,00%	23
3	Tabungan ISE	1.837	1.269	1.604	1.695		91	426	33,56%	(142)	-7,73%		0,00%	1.695
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	40	44	44	44		0	0	0,00%	4	10,00%		0,00%	44

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	• Local Champion	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.423	52.946	60.200	750	300	-450	-558	7.254	6.776	(6.954)	55.808	107,87%	4.391
	KUR	51.074	49.781	56.862	650	300	-350	-452	7.081	5.788	(6.781)	53.209	106,87%	3.653
	Non KUR	2.349	3.165	3.337	100	-	-100	-106	173	988	(173)	2.599	128,40%	738
3	PWG	2.145	12.222	19.499	2.097	1.191	-906	2.357	7.277	17.354	(6.086)	9.026	216,03%	10.473
	Cilem	2.145	12.222	19.499	2.097	1.191	-906	2.357	7.277	17.354	(6.086)	9.026	216,03%	10.473
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	53.904	59.938	95.333	1.134	1.067	-66	43	35.395	41.429	(34.328)	58.971	161,66%	36.362
	CF 1	25.145	28.154	43.359	257	532	276	339	15.205	18.214	(14.673)	26.337	164,63%	17.022
	Total Griya	14.964	15.575	21.471	-	-	0	0	5.896	6.507	(5.896)	15.765	136,19%	5.705
	• Total Non Program	10.068	10.957	16.717	-	-	0	-141	5.760	6.649	(5.760)	10.300	162,30%	6.417
	• Program	4.896	4.618	4.754	-	-	0	-37	136	-142	(136)	5.466	86,98%	(712)
	Oto	10.181	12.579	21.888	257	532	276	339	9.309	11.707	(8.777)	10.572	207,04%	11.316
	CF 2	28.759	31.784	51.974	877	535	-342	-296	20.190	23.215	(19.655)	32.634	159,26%	19.340
	Mitraguna & Others	27.880	30.852	51.044	877	535	-342	-276	20.193	23.165	(19.658)	31.416	162,48%	19.628
	Pensiun	880	933	930	-	-	0	-20	-3	50	3	1.218	76,36%	(288)
	Total Pembiayaan	111.128	126.357	176.256	3.981	2.558	-1.422	1.773	49.900	65.128	(47.341)	125.462	140,49%	50.795

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	291	-	1.013	68,36%	0,00%	82,72%	1.013	(119)	721			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	291	-	1.013	68,36%	0,00%	82,72%	1.013	(119)	721			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	393	596	5.041	0,03%	1,13%	8,37%	4.445	5.026	4.649			
	KUR	16	322	437	4.666	0,03%	0,88%	8,21%	4.229	4.650	4.344			
	Non KUR	-	71	159	376	0,00%	5,02%	11,25%	217	376	305			
3	PWG	-	-	-	266	0,00%	0,00%	1,36%	266	266	266			
	Cilem	-	-	-	266	0,00%	0,00%	1,36%	266	266	266			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	857	1.035	1.008	4.543	1,59%	1,68%	4,77%	3.536	3.686	3.509			
	CF 1	857	823	1.008	3.427	3,41%	3,58%	7,90%	2.419	2.570	2.604			
	Total Griya	582	477	659	859	3,89%	4,23%	4,00%	200	276	382			
	Oto	275	346	349	2.568	2,70%	2,77%	11,73%	2.219	2.293	2.222			
	CF 2	-	212	-	1.117	0,00%	0,00%	2,15%	1.117	1.117	905			
	Mitraguna & Others	-	212	-	1.117	0,00%	0,00%	2,19%	1.117	1.117	905			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.005	1.719	1.604	10.864	1,80%	1,27%	6,16%	9.260	8.859	9.145	0,55%	91,01%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	12	12	12	0,52%	0,02%	0,02%	(0)	(266)	(0)			
	KUR	271	12	12	12	0,53%	0,02%	0,02%	(0)	(259)	(0)			
	Non KUR	8	-	-	-	0,33%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.287	1.474	1.642	1.815	2,39%	2,74%	1,90%	173	527	341			
	CF 1	592	640	631	804	2,35%	2,24%	1,85%	173	213	164			
	Total Griya	592	640	631	631	3,95%	4,05%	2,94%	-	40	(9)			
	Oto	-	-	-	173	0,00%	0,00%	0,79%	173	173	173			
	CF 2	696	834	1.011	1.010	2,42%	3,18%	1,94%	(0)	315	177			
	Mitraguna & Others	696	834	1.011	1.010	2,50%	3,28%	1,98%	(0)	315	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.565	1.486	1.654	1.826	1,41%	1,31%	1,04%	172	261	340	0,04%	95,94%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	203	215	189	52	(26)	(14)	-6,82%	156	476,13%	5.242	3,61%	(5.053)
2	Tabungan	95.230	93.477	93.348	93.069	158	(279)	(408)	-0,44%	(2.161)	-2,27%	103.074	90,29%	(10.005)
3	Deposito	25.200	24.172	23.934	23.954	660	20	(219)	-0,90%	(1.246)	-4,95%	25.823	92,76%	(1.869)
	Total	120.463	117.852	117.497	117.212	870	(285)	(619)	-0,54%	(3.251)	-2,70%	134.139	87,38%	(16.927)
	CASA	95.263	93.680	93.563	93.258	210	(305)	(422)	-0,45%	(2.005)	-2,10%	108.316	86,10%	(15.058)
	(%) CASA	79,08%	79,49%	79,63%	79,56%									
	FDR	167,21%	177,99%	179,18%	179,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.646	1.606	1.627		21	(19)	-1,13%	611	60,09%	-	0,00%	1.627
2	Giro ISE	1	29	31	32		1	3	10,05%	31	6121,28%		0,00%	32
3	Tabungan ISE	1.016	1.617	1.575	1.595		20	(21)	-1,33%	580	57,05%		0,00%	1.595
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	67	70	70		0	3	4,48%	11	18,64%		0,00%	70

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.084	60.540	670	850	180	-743	-544	2.121	1.394	58.966	102,67%	1.574
	KUR	53.406	57.124	56.653	670	850	180	-644	-471	3.247	1.321	53.818	105,27%	2.835
	Non KUR	5.013	3.959	3.887	-	-	0	-100	-73	-1.126	73	5.148	75,50%	(1.261)
3	PWG	7.973	11.790	12.413	1.068	839	-229	733	623	4.440	216	14.414	86,12%	(2.001)
	Cilem	7.973	11.790	12.413	1.068	839	-229	733	623	4.440	216	14.414	86,12%	(2.001)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	137.581	1.203	1.472	269	-1.161	694	2.541	777	158.372	86,87%	(20.791)
	CF 1	25.995	30.631	30.585	508	226	-282	363	-46	4.590	272	28.791	106,23%	1.794
	Total Griya	13.277	16.172	16.270	-	125	125	0	98	2.993	27	14.001	116,20%	2.269
	• Total Non Program	13.277	16.172	16.270	-	125	125	-145	98	2.993	27	14.001	116,20%	2.269
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.459	14.315	508	101	-407	363	-144	1.597	245	14.789	96,79%	(475)
	CF 2	109.045	106.256	106.996	695	1.246	551	-1.525	741	-2.049	505	129.582	82,57%	(22.585)
	Mitraguna & Others	98.253	96.042	96.621	695	1.020	325	-1.452	578	-1.632	442	116.997	82,58%	(20.376)
	Pensiun	10.792	10.213	10.376	-	226	226	-73	162	-416	64	12.585	82,44%	(2.209)
	Total Pembiayaan	201.431	209.761	210.534	2.941	3.161	220	-1.172	773	9.103	2.388	231.752	90,84%	(21.218)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	2.221	1.895	4.374	2,02%	3,10%	7,23%	2.479	3.194	2.153			
	KUR	896	1.651	1.456	3.829	1,68%	2,55%	6,76%	2.372	2.933	2.178			
	Non KUR	284	570	439	546	5,67%	11,08%	14,04%	107	261	(24)			
3	PWG	-	13	-	91	0,00%	0,00%	0,74%	91	91	78			
	Cilem	-	13	-	91	0,00%	0,00%	0,74%	91	91	78			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.268	2.089	4.012	0,59%	1,53%	2,92%	1.924	3.217	1.744			
	CF 1	92	358	281	1.176	0,35%	0,92%	3,85%	896	1.085	818			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	358	281	1.176	0,72%	1,94%	8,22%	896	1.085	818			
	CF 2	704	1.911	1.808	2.836	0,65%	1,70%	2,65%	1.028	2.132	925			
	Mitraguna & Others	704	1.911	1.808	2.692	0,72%	1,88%	2,79%	885	1.989	782			
	Pensiun	-	-	-	143	0,00%	0,00%	1,38%	143	143	143			
	Total Pembiayaan	1.975	4.502	3.984	8.478	0,98%	1,90%	4,03%	4.494	6.503	3.975	0,86%	78,62%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	878	785	870	1,19%	1,29%	1,44%	85	175	(8)			
	KUR	639	713	624	710	1,20%	1,09%	1,25%	86	71	(3)			
	Non KUR	56	165	161	160	1,12%	4,08%	4,12%	(1)	104	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.024	1.129	1.300	0,82%	0,82%	0,95%	172	196	277			
	CF 1	-	136	136	308	0,00%	0,44%	1,01%	172	308	172			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	136	308	0,00%	0,94%	2,15%	172	308	172			
	CF 2	1.105	887	992	992	1,01%	0,93%	0,93%	-	(112)	105			
	Mitraguna & Others	899	887	992	992	0,92%	1,03%	1,03%	-	93	105			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.902	1.914	2.170	0,89%	0,91%	1,03%	257	371	269	0,15%	85,85%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	150	325	1.012	(53)	686	861	573,55%	(164)	-13,92%	3.787	26,71%	(2.776)
2	Tabungan	91.378	103.309	103.548	104.578	1.863	1.030	1.269	1,23%	13.200	14,45%	97.657	107,09%	6.921
3	Deposito	20.885	16.971	17.098	17.098	(184)	0	127	0,75%	(3.788)	-18,14%	21.385	79,95%	(4.287)
	Total	113.438	120.430	120.971	122.687	1.627	1.716	2.257	1,87%	9.249	8,15%	122.829	99,88%	(142)
	CASA	92.553	103.459	103.873	105.589	1.811	1.716	2.130	2,06%	13.036	14,09%	101.444	104,09%	4.145
	(%) CASA	81,59%	85,91%	85,87%	86,06%									
	FDR	111,58%	119,38%	121,78%	120,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.492	1.251	1.262		12	(230)	-15,40%	(151)	-10,68%	-	0,00%	1.262
2	Giro ISE	4	7	93	99		7	93	1380,39%	95	2189,05%		0,00%	99
3	Tabungan ISE	1.409	1.486	1.158	1.163		5	(323)	-21,71%	(246)	-17,46%		0,00%	1.163
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	98	99	99		0	1	1,02%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	59.493	60.005	1.535	1.650	115	468	512	1.817	1.138	65.181	92,06%	(5.175)
	KUR	54.166	54.900	55.461	1.435	1.650	215	490	562	1.295	1.088	60.909	91,06%	(5.448)
	Non KUR	4.022	4.593	4.544	100	-	-100	-22	-49	522	49	4.271	106,38%	273
3	PWG	2.382	8.045	9.338	1.621	1.541	-80	1.869	1.293	6.956	248	8.936	104,51%	403
	Cilem	2.382	8.045	9.338	1.621	1.541	-80	1.869	1.293	6.956	248	8.936	104,51%	403
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	77.980	1.605	1.860	255	1.086	1.750	12.037	110	72.936	106,91%	5.043
	CF 1	8.522	7.918	7.973	-	100	100	-253	55	-549	45	9.360	85,18%	(1.387)
	Total Griya	5.933	5.594	5.594	-	-	0	0	0	-340	-	6.150	90,95%	(556)
	• Total Non Program	5.933	5.594	5.594	-	-	0	-43	0	-340	-	6.150	90,95%	(556)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.324	2.380	-	100	100	-253	55	-210	45	3.210	74,13%	(831)
	CF 2	57.421	68.312	70.007	1.605	1.760	155	1.339	1.695	12.586	65	63.576	110,11%	6.430
	Mitraguna & Others	56.582	66.967	68.633	1.605	1.725	120	964	1.667	12.051	58	62.200	110,34%	6.433
	Pensiun	838	1.345	1.373	-	35	35	375	28	535	7	1.376	99,83%	(2)
	Total Pembiayaan	126.569	143.768	147.323	4.761	5.051	291	3.423	3.555	20.754	1.496	147.108	100,15%	216

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	386	576	3.344	0,22%	0,97%	5,57%	2.768	3.214	2.958			
	KUR	123	177	204	2.690	0,23%	0,37%	4,85%	2.486	2.567	2.512			
	Non KUR	6	209	372	654	0,16%	8,10%	14,39%	282	647	445			
3	PWG	-	5	-	324	0,00%	0,00%	3,47%	324	324	319			
	Cilem	-	5	-	324	0,00%	0,00%	3,47%	324	324	319			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	542	597	1.242	0,68%	0,78%	1,59%	644	794	699			
	CF 1	217	530	497	894	2,55%	6,27%	11,21%	397	676	364			
	Total Griya	-	430	497	497	0,00%	8,88%	8,88%	-	497	67			
	Oto	217	100	-	397	8,39%	0,00%	16,68%	397	180	297			
	CF 2	230	13	100	348	0,40%	0,15%	0,50%	248	118	335			
	Mitraguna & Others	230	13	100	348	0,41%	0,15%	0,51%	248	118	335			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	933	1.173	4.909	0,46%	0,82%	3,33%	3.736	4.332	3.976	1,31%	60,76%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	210	116	116	0,08%	0,19%	0,19%	-	69	(95)			
	KUR	-	131	38	38	0,00%	0,07%	0,07%	-	38	(93)			
	Non KUR	47	80	78	78	1,16%	1,70%	1,71%	-	31	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,13%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,13%	0,13%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	297	202	202	0,04%	0,14%	0,14%	-	155	(95)	0,48%	-252,17%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.071	3.078	3.079	(48)	1	8	0,28%	1.201	63,98%	3.692	83,40%	(613)
2	Tabungan	48.550	58.141	53.652	53.387	611	(265)	(4.754)	-8,18%	4.837	9,96%	54.723	97,56%	(1.336)
3	Deposito	7.602	11.118	12.508	12.578	(25)	70	1.460	13,13%	4.976	65,46%	8.225	152,94%	4.354
	Total	58.030	72.330	69.239	69.044	539	(195)	(3.286)	-4,54%	11.014	18,98%	66.639	103,61%	2.405
	CASA	50.428	61.212	56.731	56.466	563	(265)	(4.746)	-7,75%	6.038	11,97%	58.414	96,66%	(1.948)
	(%) CASA	86,90%	84,63%	81,93%	81,78%									
	FDR	148,42%	134,44%	140,50%	140,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	620	566	553	(13)	(67)	-10,82%	95	20,68%	-	0,00%	553	
2	Giro ISE	360	211	142	144	2	(67)	-31,83%	(216)	-60,04%		0,00%	144	
3	Tabungan ISE	99	409	425	409	(16)	(0)	-0,00%	311	315,17%		0,00%	409	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	26	34	34	34	0	0	0,00%	8	30,77%		0,00%	34	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	48.815	48.300	400	300	-100	366	-515	3.262	815	51.370	94,02%	(3.071)
	KUR	43.986	47.464	46.974	200	300	100	110	-490	2.989	790	50.024	93,90%	(3.050)
	Non KUR	1.052	1.351	1.326	200	-	-200	255	-25	274	25	1.346	98,45%	(21)
3	PWG	3.221	8.375	8.615	921	464	-457	981	241	5.394	224	7.751	111,15%	864
	Cilem	3.221	8.375	8.615	921	464	-457	981	241	5.394	224	7.751	111,15%	864
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.368	524	850	326	915	313	2.497	537	43.526	92,74%	(3.158)
	CF 1	26.387	25.677	25.334	374	-	-374	-303	-343	-1.053	343	27.065	93,60%	(1.731)
	Total Griya	5.331	5.367	5.350	159	-	-159	0	-17	19	17	5.506	97,17%	(156)
	• Total Non Program	5.331	5.033	5.017	-	-	0	-56	-16	-314	16	5.506	91,12%	(489)
	• Program	-	334	333	159	-	-159	166	-1	333	1	0	0,00%	333
	Oto	21.057	20.310	19.984	216	-	-216	-303	-326	-1.073	326	21.559	92,69%	(1.575)
	CF 2	11.484	14.377	15.034	150	850	700	1.218	656	3.550	194	16.461	91,33%	(1.427)
	Mitraguna & Others	8.469	9.981	10.659	150	850	700	1.241	679	2.191	171	13.011	81,92%	(2.352)
	Pensiun	3.015	4.397	4.374	-	-	0	-23	-23	1.359	23	3.449	126,81%	925
	Total Pembiayaan	86.130	97.244	97.283	1.846	1.614	-231	2.261	38	11.153	1.576	102.647	94,77%	(5.364)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	373	352	805	0,91%	0,72%	1,67%	454	396	432			
	KUR	384	373	352	805	0,87%	0,74%	1,71%	454	421	432			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	22	0,18%	0,00%	0,25%	22	16	22			
	Cilem	6	-	-	22	0,18%	0,00%	0,25%	22	16	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	865	1.865	3.107	3,22%	4,66%	7,70%	1.242	1.887	2.242			
	CF 1	985	712	1.084	2.062	3,73%	4,22%	8,14%	979	1.078	1.351			
	Total Griya	-	-	64	-	0,00%	1,20%	0,00%	(64)	-	-			
	Oto	985	712	1.020	2.062	4,68%	5,02%	10,32%	1.043	1.078	1.351			
	CF 2	235	153	781	1.045	2,05%	5,43%	6,95%	264	809	892			
	Mitraguna & Others	235	153	781	781	2,78%	7,83%	7,33%	-	546	628			
	Pensiun	-	-	-	264	0,00%	0,00%	6,02%	264	264	264			
	Total Pembiayaan	1.635	1.238	2.217	3.934	1,90%	2,28%	4,04%	1.718	2.300	2.696	3,27%	19,12%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	256	275	273	0,72%	0,56%	0,56%	(2)	(52)	17			
	KUR	102	152	192	190	0,23%	0,40%	0,40%	(2)	88	38			
	Non KUR	222	104	83	83	21,14%	6,11%	6,23%	-	(140)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	648	648	0,89%	1,62%	1,61%	-	310	-			
	CF 1	338	648	648	648	1,28%	2,52%	2,56%	-	310	-			
	Total Griya	-	131	131	131	0,00%	2,44%	2,45%	-	131	-			
	Oto	338	517	517	517	1,61%	2,55%	2,59%	-	179	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	904	923	921	0,77%	0,95%	0,95%	(2)	258	17	3,64%	-284,78%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.341	19.424	19.169	170	(256)	(2.172)	-10,18%	(9.018)	-31,99%	33.561	57,12%	(14.393)
2	Tabungan	231.223	226.599	233.094	233.453	1.518	359	6.854	3,02%	2.230	0,96%	242.859	96,13%	(9.406)
3	Deposito	34.752	39.313	39.790	39.801	1.639	11	488	1,24%	5.049	14,53%	34.790	114,40%	5.011
	Total	294.162	287.254	292.308	292.423	3.326	115	5.169	1,80%	(1.740)	-0,59%	311.210	93,96%	(18.788)
	CASA	259.410	247.940	252.518	252.622	1.687	104	4.681	1,89%	(6.789)	-2,62%	276.420	91,39%	(23.799)
	(%) CASA	88,19%	86,31%	86,39%	86,39%									
	FDR	81,90%	89,36%	88,11%	88,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.092	5.682	5.767		85	675	13,26%	1.279	28,51%	-	0,00%	5.767
2	Giro ISE	733	851	675	739		65	(112)	-13,11%	6	0,84%		0,00%	739
3	Tabungan ISE	3.754	4.241	5.007	5.027		20	787	18,55%	1.273	33,91%		0,00%	5.027
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	107	111	111		0	4	3,74%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.754	1.714	-	-	0	-106	-40	-1.529	40	3.242	52,85%	(1.529)
	Linkage	1.406	1.044	1.004	-	-	-	-41	-40	-402	40	1.406	71,40%	(402)
	Non-Linkage	1.836	710	710	-	-	0	-65	0	-1.126	-	1.836	38,65%	(1.126)
	• Local Champion	1.836	710	710	-	-	0	-65	0	-1.126	-	1.836	38,65%	(1.126)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	71.253	71.471	2.485	1.350	-1.135	735	217	-1.002	1.133	73.644	97,05%	(2.173)
	KUR	67.505	66.715	66.988	2.485	1.350	-1.135	659	273	-517	1.077	68.537	97,74%	(1.549)
	Non KUR	4.969	4.538	4.483	-	-	0	76	-56	-486	56	5.107	87,77%	(625)
3	PWG	12.827	22.228	24.356	2.874	4.852	1.978	1.243	2.128	11.530	2.725	26.907	90,52%	(2.551)
	Cilem	7.700	14.623	16.736	1.382	2.523	1.142	1.175	2.113	9.037	410	18.141	92,26%	(1.404)
	Gadai	5.127	7.606	7.620	1.492	2.329	837	68	14	2.493	2.315	8.766	86,92%	(1.146)
4	CFG	152.377	161.442	160.001	2.721	1.722	-999	1.358	-1.441	7.623	3.162	171.931	93,00%	(11.930)
	CF 1	49.433	46.573	46.731	-	555	555	-47	158	-2.701	397	54.620	85,56%	(7.889)
	Total Griya	45.444	41.310	41.051	-	50	50	0	-259	-4.393	309	49.183	83,47%	(8.131)
	• Total Non Program	21.636	18.470	18.281	-	50	50	-146	-189	-3.355	239	22.606	80,87%	(4.325)
	• Program	23.808	22.840	22.770	-	-	0	-166	-70	-1.038	70	26.576	85,68%	(3.806)
	Oto	3.989	5.263	5.680	-	505	505	-47	417	1.691	88	5.438	104,45%	242
	CF 2	102.945	114.868	113.270	2.721	1.167	-1.554	1.406	-1.599	10.325	2.766	117.311	96,56%	(4.041)
	Mitraguna & Others	90.697	100.649	99.198	2.154	1.001	-1.153	803	-1.451	8.501	2.452	103.809	95,56%	(4.610)
	Pensiun	12.248	14.219	14.071	567	166	-401	602	-148	1.823	314	13.502	104,22%	569
	Total Pembiayaan	240.919	256.678	257.542	8.080	7.924	-156	3.230	864	16.622	7.060	275.724	93,41%	(18.183)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	64	57	57	0,00%	3,22%	3,30%	-	57	(7)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	64	57	57	0,00%	7,97%	7,97%	-	57	(7)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	1.110	908	3.371	0,26%	1,27%	4,72%	2.463	3.181	2.261			
	KUR	190	697	310	2.655	0,28%	0,46%	3,96%	2.345	2.465	1.958			
	Non KUR	-	413	598	716	0,00%	13,18%	15,98%	118	716	303			
3	PWG	-	-	-	323	0,00%	0,00%	1,33%	323	323	323			
	Cilem	-	-	-	308	0,00%	0,00%	1,84%	308	308	308			
	Gadai	-	-	-	15	0,00%	0,00%	0,20%	15	15	15			
4	CFG	3.319	4.994	4.884	7.241	2,18%	3,02%	4,53%	2.358	3.922	2.247			
	CF 1	1.762	3.053	3.615	3.974	3,57%	7,76%	8,50%	360	2.212	922			
	Total Griya	1.762	2.840	3.343	3.062	3,88%	8,09%	7,46%	(280)	1.300	223			
	Oto	-	213	272	912	0,00%	5,16%	16,06%	640	912	699			
	CF 2	1.556	1.941	1.269	3.267	1,51%	1,10%	2,88%	1.998	1.710	1.326			
	Mitraguna & Others	1.556	1.647	1.269	3.267	1,72%	1,26%	3,29%	1.998	1.710	1.620			
	Pensiun	-	294	-	-	0,00%	0,00%	0,00%	-	-	(294)			
	Total Pembiayaan	3.509	6.168	5.849	10.992	1,46%	2,28%	4,27%	5.144	7.484	4.825	8,43%	-97,46%	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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	-	-	11,36%	0,00%	0,00%	-	(368)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	-	-	20,07%	0,00%	0,00%	-	(368)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	294	292	285	0,27%	0,41%	0,40%	(7)	91	(10)			
	KUR	3	191	193	190	0,00%	0,29%	0,28%	(3)	187	(0)			
	Non KUR	191	104	98	94	3,84%	2,17%	2,10%	(4)	(97)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.538	4.790	4.949	3,15%	2,97%	3,09%	159	154	410			
	CF 1	2.642	3.116	3.176	3.270	5,34%	6,82%	7,00%	93	628	154			
	Total Griya	2.642	3.069	3.176	3.270	5,81%	7,69%	7,97%	93	628	201			
	Oto	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	CF 2	2.153	1.422	1.613	1.679	2,09%	1,40%	1,48%	66	(474)	257			
	Mitraguna & Others	2.153	1.422	1.319	1.385	2,37%	1,31%	1,40%	66	(768)	(37)			
	Pensiun	-	-	294	294	0,00%	0,11%	2,09%	-	294	294			
	Total Pembiayaan	5.357	4.833	5.081	5.233	2,22%	1,98%	2,03%	152	(124)	401	2,36%	-16,14%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	10.362	10.246	10.259	260	13	(103)	-0,99%	(4.086)	-28,48%	20.583	49,84%	(10.324)
2	Tabungan	145.625	143.324	146.453	146.508	4.593	55	3.184	2,22%	882	0,61%	158.336	92,53%	(11.828)
3	Deposito	70.189	89.110	86.983	86.572	1.010	(410)	(2.537)	-2,85%	16.384	23,34%	70.818	122,25%	15.755
	Total	230.159	242.796	243.682	243.339	5.863	(343)	543	0,22%	13.180	5,73%	249.737	97,44%	(6.398)
	CASA	159.970	153.686	156.699	156.767	4.853	68	3.081	2,00%	(3.203)	-2,00%	178.919	87,62%	(22.152)
	(%) CASA	69,50%	63,30%	64,30%	64,42%									
	FDR	49,05%	51,24%	50,89%	50,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.160	15.464	15.542		78	382	2,52%	2.899	22,93%	-	0,00%	15.542
2	Giro ISE	2.499	3.281	3.290	3.290		0	9	0,28%	791	31,67%		0,00%	3.290
3	Tabungan ISE	9.095	10.829	11.125	11.202		78	373	3,44%	2.108	23,17%		0,00%	11.202
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	111	112	112		0	1	0,90%	23	25,84%		0,00%	112

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	15.500	15.306	-	-	0	-487	-194	-3.942	194	20.839	73,45%	(5.533)
	KUR	17.796	14.111	13.917	-	-	0	-476	-194	-3.880	194	19.314	72,06%	(5.397)
	Non KUR	1.452	1.389	1.389	-	-	0	-11	0	-63	-	1.525	91,09%	(136)
3	PWG	5.178	11.639	12.076	1.511	1.788	277	408	437	6.897	1.351	18.605	64,90%	(6.530)
	Cilem	3.578	8.338	8.869	704	723	19	389	531	5.291	192	12.347	71,83%	(3.478)
	Gadai	1.600	3.301	3.207	807	1.065	257	19	-94	1.606	1.159	6.258	51,24%	(3.051)
4	CFG	88.436	97.271	96.623	974	806	-168	-410	-647	8.187	1.453	109.218	88,47%	(12.595)
	CF 1	19.579	24.821	25.113	534	536	2	164	292	5.534	245	22.123	113,51%	2.990
	Total Griya	14.822	14.863	14.820	170	-	-170	0	-43	-2	43	15.527	95,45%	(706)
	• Total Non Program	14.371	14.435	14.392	170	-	-170	45	-43	21	43	15.023	95,80%	(630)
	• Program	451	428	428	-	-	0	-3	0	-24	-	504	84,91%	(76)
	Oto	4.757	9.958	10.293	364	536	172	164	335	5.536	202	6.597	156,03%	3.696
	CF 2	68.857	72.449	71.510	440	270	-170	-573	-939	2.653	1.209	87.095	82,11%	(15.585)
	Mitraguna & Others	68.359	71.565	70.632	440	270	-170	-567	-933	2.273	1.203	85.005	83,09%	(14.373)
	Pensiun	498	884	878	-	-	0	-6	-6	380	6	2.090	42,01%	(1.212)
	Total Pembiayaan	112.901	124.410	124.005	2.485	2.594	109	-489	-404	11.105	2.998	148.700	83,39%	(24.695)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	994	772	1.059	6,58%	4,98%	6,92%	287	(208)	65			
	KUR	1.267	981	772	1.052	7,12%	5,47%	7,56%	281	(215)	71			
	Non KUR	-	13	-	7	0,00%	0,00%	0,47%	7	7	(6)			
3	PWG	-	403	-	303	0,00%	0,00%	2,51%	303	303	(99)			
	Cilem	-	403	-	266	0,00%	0,00%	3,00%	266	266	(137)			
	Gadai	-	-	-	37	0,00%	0,00%	1,17%	37	37	37			
4	CFG	1.470	1.138	1.479	2.497	1,66%	1,52%	2,58%	1.018	1.027	1.359			
	CF 1	117	577	973	1.553	0,60%	3,92%	6,18%	580	1.436	976			
	Total Griya	-	373	469	143	0,00%	3,16%	0,97%	(326)	143	(230)			
	Oto	117	204	504	1.410	2,46%	5,06%	13,70%	906	1.293	1.206			
	CF 2	1.353	561	506	944	1,96%	0,70%	1,32%	438	(409)	383			
	Mitraguna & Others	1.353	561	506	944	1,98%	0,71%	1,34%	438	(409)	383			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.534	2.251	3.859	2,42%	1,81%	3,11%	1.608	1.122	1.325	2,48%	20,39%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	10.113	10.159	52,35%	65,24%	66,37%	46	83	46			
	KUR	8.740	8.792	8.795	8.842	49,11%	62,33%	63,53%	46	102	49			
	Non KUR	1.336	1.321	1.318	1.318	92,03%	94,86%	94,86%	-	(19)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.608	1.216	1.471	1,12%	1,25%	1,52%	255	482	(137)			
	CF 1	244	233	233	488	1,24%	0,94%	1,94%	256	244	255			
	Total Griya	244	119	118	373	1,64%	0,79%	2,52%	256	130	255			
	Oto	-	115	115	115	0,00%	1,15%	1,11%	-	115	-			
	CF 2	745	1.374	984	983	1,08%	1,36%	1,37%	(1)	238	(391)			
	Mitraguna & Others	745	1.374	984	983	1,09%	1,37%	1,39%	(1)	238	(391)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.721	11.329	11.630	9,80%	9,11%	9,38%	301	565	(90)	1,49%	84,15%	-7,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	5.745	7.761	6.900	(2.088)	(861)	1.155	20,10%	(8.652)	-55,63%	23.981	28,77%	(17.080)
2	Tabungan	146.646	146.599	139.770	139.531	(2.893)	(239)	(7.068)	-4,82%	(7.115)	-4,85%	157.571	88,55%	(18.040)
3	Deposito	29.176	27.115	27.947	27.660	89	(287)	545	2,01%	(1.516)	-5,20%	29.965	92,31%	(2.305)
	Total	191.374	179.459	175.477	174.091	(4.892)	(1.386)	(5.368)	-2,99%	(17.283)	-9,03%	211.516	82,31%	(37.425)
	CASA	162.198	152.344	147.531	146.431	(4.981)	(1.100)	(5.913)	-3,88%	(15.767)	-9,72%	181.551	80,66%	(35.120)
	(%) CASA	84,75%	84,89%	84,07%	84,11%									
	FDR	87,12%	105,03%	109,30%	110,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	9.966	11.901	11.776	(125)	1.810	18,16%	(2.327)	-16,50%	-	0,00%	11.776
2	Giro ISE	4.458	3.768	5.854	5.691	(164)	1.923	51,02%	1.233	27,65%		0,00%	5.691
3	Tabungan ISE	9.645	6.197	6.047	6.085	38	(112)	-1,82%	(3.560)	-36,91%		0,00%	6.085
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	104	104	0	0	0,00%	4	4,00%		0,00%	104

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	17.180	17.437	300	550	250	335	257	1.287	293	20.804	83,82%	(3.367)
	KUR	14.812	16.013	16.297	300	550	250	444	285	1.485	265	19.321	84,35%	(3.023)
	Non KUR	1.337	1.167	1.140	-	-	0	-109	-28	-198	28	1.483	76,83%	(344)
3	PWG	15.238	25.910	29.117	7.090	11.836	4.746	4.834	3.207	13.880	8.629	28.263	103,02%	854
	Cilem	3.814	10.863	11.667	2.227	1.198	-1.029	2.655	804	7.853	393	14.047	83,06%	(2.380)
	Gadai	11.423	15.048	17.450	4.863	10.638	5.775	2.179	2.403	6.027	8.235	14.216	122,75%	3.235
4	CFG	135.343	145.397	145.243	4.930	1.292	-3.638	2.963	-153	9.900	1.445	156.577	92,76%	(11.334)
	CF 1	16.023	17.730	17.728	1.342	257	-1.085	538	-1	1.705	259	18.567	95,48%	(839)
	Total Griya	9.034	10.195	10.149	500	-	-500	0	-46	1.115	46	9.693	104,70%	456
	• Total Non Program	9.034	10.195	10.149	500	-	-500	402	-46	1.115	46	9.693	104,70%	456
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.579	842	257	-585	538	44	591	213	8.874	85,41%	(1.295)
	CF 2	119.320	127.667	127.515	3.588	1.035	-2.553	2.425	-152	8.195	1.187	138.010	92,40%	(10.495)
	Mitraguna & Others	104.787	113.927	113.884	3.228	1.035	-2.193	2.379	-43	9.097	1.078	121.845	93,47%	(7.961)
	Pensiun	14.533	13.740	13.631	360	-	-360	45	-109	-902	109	16.165	84,33%	(2.534)
	Total Pembiayaan	166.730	188.487	191.798	12.320	13.678	1.358	8.132	3.311	25.067	10.367	205.644	93,27%	(13.846)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	696	543	1.418	0,29%	3,16%	8,13%	876	1.372	722			
	KUR	-	611	459	1.363	0,00%	2,87%	8,36%	904	1.363	752			
	Non KUR	46	85	83	55	3,44%	7,15%	4,87%	(28)	9	(29)			
3	PWG	-	-	146	757	0,00%	0,56%	2,60%	611	757	757			
	Cilem	-	-	-	449	0,00%	0,00%	3,85%	449	449	449			
	Gadai	-	-	146	308	0,00%	0,97%	1,77%	162	308	308			
4	CFG	993	271	410	1.004	0,73%	0,28%	0,69%	594	11	733			
	CF 1	153	74	410	852	0,95%	2,31%	4,80%	442	699	778			
	Total Griya	15	3	341	570	0,16%	3,35%	5,62%	229	556	567			
	Oto	138	71	69	281	1,98%	0,92%	3,71%	212	143	211			
	CF 2	840	197	-	152	0,70%	0,00%	0,12%	152	(688)	(45)			
	Mitraguna & Others	840	-	-	152	0,80%	0,00%	0,13%	152	(688)	152			
	Pensiun	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)			
	Total Pembiayaan	1.039	967	1.099	3.179	0,62%	0,58%	1,66%	2.081	2.140	2.213	2,92%	-76,12%	1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	456	402	485	1,61%	2,34%	2,78%	83	225	30			
	KUR	204	184	183	183	1,38%	1,14%	1,12%	-	(21)	(1)			
	Non KUR	57	272	219	303	4,24%	18,77%	26,56%	83	246	30			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.275	3.271	3.270	1,59%	2,25%	2,25%	(1)	1.114	(5)			
	CF 1	22	11	11	12	0,14%	0,06%	0,07%	1	(10)	1			
	Total Griya	22	11	11	12	0,25%	0,10%	0,12%	1	(10)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.264	3.260	3.258	1,79%	2,55%	2,56%	(2)	1.124	(6)			
	Mitraguna & Others	1.368	3.264	3.260	3.258	1,31%	2,86%	2,86%	(2)	1.891	(6)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.731	3.673	3.756	1,45%	1,95%	1,96%	83	1.338	25	1,49%	23,99%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.390	8.770	13.507	4.152	4.737	5.117	60,99%	4.820	55,49%	17.486	77,24%	(3.979)
2	Tabungan	252.421	258.244	251.384	251.682	(615)	298	(6.562)	-2,54%	(739)	-0,29%	266.858	94,31%	(15.176)
3	Deposito	76.726	73.577	72.718	72.718	(2.551)	(0)	(859)	-1,17%	(4.008)	-5,22%	77.619	93,65%	(4.901)
	Total	337.834	340.212	332.873	337.907	986	5.034	(2.305)	-0,68%	73	0,02%	361.963	93,35%	(24.056)
	CASA	261.108	266.634	260.155	265.189	3.537	5.034	(1.445)	-0,54%	4.081	1,56%	284.344	93,26%	(19.155)
	(%) CASA	77,29%	78,37%	78,15%	78,48%									
	FDR	106,55%	109,05%	111,15%	109,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.914	12.326	12.384		58	470	3,94%	3.936	46,59%	-	0,00%	12.384
2	Giro ISE	1.077	1.109	1.106	1.053		(53)	(56)	-5,03%	(24)	-2,25%	-	0,00%	1.053
3	Tabungan ISE	7.371	10.805	11.220	11.331		111	526	4,87%	3.960	53,73%	-	0,00%	11.331
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	163	186	187	187		0	1	0,54%	24	14,72%	-	0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.413	26.034	-	500	500	-277	-379	-7.373	879	38.797	67,10%	(12.762)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)
	Non-Linkage	33.404	26.413	26.034	-	500	500	-277	-379	-7.369	879	36.390	71,54%	(10.356)
	• Local Champion	29.104	25.515	25.136	-	500	500	-277	-379	-3.968	879	30.049	83,65%	(4.913)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)
2	MBG	23.844	25.304	25.149	886	250	-636	392	-156	1.305	406	27.259	92,26%	(2.110)
	KUR	21.881	23.186	23.044	886	250	-636	461	-143	1.162	393	25.201	91,44%	(2.157)
	Non KUR	1.963	2.118	2.105	-	-	0	-69	-13	142	13	2.058	102,30%	47
3	PWG	18.313	32.899	34.621	6.001	5.518	-484	3.034	1.722	16.308	3.795	30.424	113,80%	4.197
	Cilem	9.363	18.021	18.668	1.529	1.354	-174	1.511	648	9.305	707	18.484	100,99%	184
	Gadai	8.950	14.878	15.953	4.473	4.163	-310	1.523	1.075	7.003	3.089	11.939	133,62%	4.014
4	CFG	284.398	286.370	284.200	740	1.953	1.213	-933	-2.170	-199	4.123	292.505	97,16%	(8.305)
	CF 1	38.670	36.151	35.634	-	189	189	-269	-517	-3.036	705	39.641	89,89%	(4.007)
	Total Griya	32.928	30.763	30.233	-	-	0	0	-530	-2.695	530	33.179	91,12%	(2.946)
	• Total Non Program	32.928	30.763	30.233	-	-	0	-255	-530	-2.695	530	33.179	91,12%	(2.946)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.388	5.401	-	189	189	-269	14	-341	175	6.462	83,59%	(1.061)
	CF 2	245.728	250.219	248.565	740	1.764	1.024	-664	-1.653	2.837	3.417	252.864	98,30%	(4.298)
	Mitraguna & Others	226.104	232.460	230.954	740	1.764	1.024	-508	-1.506	4.850	3.270	232.617	99,29%	(1.663)
	Pensiun	19.624	17.759	17.612	-	-	0	-156	-147	-2.012	147	20.247	86,98%	(2.635)
	Total Pembiayaan	359.963	370.986	370.004	7.627	8.220	593	2.217	-982	10.041	9.202	388.984	95,12%	(18.980)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	95	4.268	0,00%	0,36%	16,39%	4.173	4.268	4.268			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	95	4.268	0,00%	0,36%	16,39%	4.173	4.268	4.268			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	448	238	991	1,32%	0,94%	3,94%	753	677	543			
	KUR	205	406	191	944	0,94%	0,83%	4,10%	753	739	538			
	Non KUR	109	42	47	47	5,56%	2,22%	2,24%	-	(62)	5			
3	PWG	-	93	-	856	0,00%	0,00%	2,47%	856	856	763			
	Cilem	-	93	-	697	0,00%	0,00%	3,73%	697	697	604			
	Gadai	-	-	-	159	0,00%	0,00%	0,99%	159	159	159			
4	CFG	4.834	6.158	7.506	11.695	1,70%	2,62%	4,11%	4.188	6.861	5.536			
	CF 1	1.936	3.590	3.401	3.318	5,01%	9,41%	9,31%	(83)	1.382	(272)			
	Total Griya	1.859	3.036	3.002	2.242	5,65%	9,76%	7,41%	(760)	382	(794)			
	Oto	77	554	399	1.077	1,35%	7,40%	19,94%	678	999	523			
	CF 2	2.897	2.568	4.105	8.376	1,18%	1,64%	3,37%	4.271	5.479	5.808			
	Mitraguna & Others	2.897	2.568	4.105	8.376	1,28%	1,77%	3,63%	4.271	5.479	5.808			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	6.699	7.840	17.809	1,43%	2,11%	4,81%	9.970	12.661	11.110	0,85%	82,24%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	516	582	640	0,47%	2,30%	2,55%	58	529	125			
	KUR	77	308	342	400	0,35%	1,48%	1,74%	58	323	92			
	Non KUR	34	207	240	240	1,74%	11,34%	11,40%	(0)	206	33			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.576	12.109	11.946	0,97%	4,23%	4,20%	(163)	9.178	(631)			
	CF 1	991	1.619	1.508	1.503	2,56%	4,17%	4,22%	(5)	512	(116)			
	Total Griya	627	1.309	1.304	1.298	1,90%	4,24%	4,29%	(5)	671	(11)			
	Oto	363	310	205	205	6,33%	3,80%	3,79%	-	(159)	(105)			
	CF 2	1.777	10.958	10.600	10.443	0,72%	4,24%	4,20%	(158)	8.666	(515)			
	Mitraguna & Others	1.468	10.958	10.600	10.443	0,65%	4,56%	4,52%	(158)	8.974	(515)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	13.092	12.691	12.586	0,80%	3,42%	3,40%	(105)	9.706	(506)	3,18%	6,45%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.516	6.483	6.643	(509)	160	127	1,95%	(961)	-12,64%	16.118	41,21%	(9.475)
2	Tabungan	169.083	165.619	163.808	169.542	5.506	5.734	3.923	2,37%	459	0,27%	181.364	93,48%	(11.822)
3	Deposito	159.534	165.786	164.018	164.121	11	102	(1.666)	-1,00%	4.587	2,88%	160.719	102,12%	3.402
	Total	336.221	337.922	334.309	340.306	5.008	5.997	2.384	0,71%	4.085	1,21%	358.201	95,00%	(17.895)
	CASA	176.687	172.135	170.291	176.185	4.997	5.894	4.049	2,35%	(502)	-0,28%	197.482	89,22%	(21.297)
	(%) CASA	52,55%	50,94%	50,94%	51,77%									
	FDR	59,93%	62,85%	63,60%	62,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.147	7.342	7.438		96	(709)	-8,70%	(3.735)	-33,43%	-	0,00%	7.438
2	Giro ISE	2.226	2.396	2.332	2.369		37	(28)	-1,16%	142	6,39%		0,00%	2.369
3	Tabungan ISE	8.944	5.747	5.007	5.066		59	(681)	-11,85%	(3.878)	-43,36%		0,00%	5.066
4	Deposito ISE	3	3	3	3		0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	88	90	90		0	2	2,27%	8	9,76%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.737	41.339	1.795	670	-1.125	318	-398	636	1.068	46.325	89,24%	(4.986)
	KUR	38.741	40.019	39.645	1.795	670	-1.125	418	-374	905	1.044	44.162	89,77%	(4.517)
	Non KUR	1.963	1.718	1.694	-	-	0	-100	-25	-269	25	2.163	78,32%	(469)
3	PWG	8.703	15.951	16.627	1.530	2.501	971	405	676	7.924	1.825	24.206	68,69%	(7.579)
	Cilem	6.698	12.180	12.601	723	840	118	199	421	5.903	419	16.444	76,63%	(3.843)
	Gadai	2.005	3.771	4.026	807	1.661	854	206	255	2.021	1.406	7.762	51,87%	(3.736)
4	CFG	152.101	154.690	154.671	4.106	2.394	-1.712	2.122	-19	2.570	2.413	174.779	88,50%	(20.108)
	CF 1	24.823	21.566	21.322	-	-	0	207	-244	-3.501	244	27.540	77,42%	(6.218)
	Total Griya	16.607	12.788	12.741	-	-	0	0	-46	-3.866	46	17.310	73,60%	(4.569)
	• Total Non Program	16.607	12.788	12.741	-	-	0	-5.177	-46	-3.866	46	17.310	73,60%	(4.569)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.581	-	-	0	207	-198	365	198	10.229	83,88%	(1.649)
	CF 2	127.278	133.124	133.349	4.106	2.394	-1.712	1.916	225	6.071	2.169	147.239	90,57%	(13.890)
	Mitraguna & Others	115.000	119.865	120.211	3.310	2.394	-916	1.339	346	5.211	2.048	133.218	90,24%	(13.007)
	Pensiun	12.278	13.259	13.138	796	-	-796	577	-121	860	121	14.021	93,70%	(883)
	Total Pembiayaan	201.507	212.378	212.637	7.431	5.565	-1.866	2.845	259	11.130	5.306	245.309	86,68%	(32.673)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	1.146	817	2.599	0,93%	1,96%	6,29%	1.782	2.222	1.453			
	KUR	327	1.109	781	2.324	0,84%	1,95%	5,86%	1.543	1.996	1.214			
	Non KUR	50	37	36	275	2,53%	2,09%	16,25%	239	226	238			
3	PWG	-	197	-	209	0,00%	0,00%	1,26%	209	209	12			
	Cilem	-	190	-	209	0,00%	0,00%	1,66%	209	209	19			
	Gadai	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
4	CFG	2.744	2.293	3.370	5.138	1,80%	2,18%	3,32%	1.768	2.394	2.845			
	CF 1	932	1.062	1.034	1.895	3,75%	4,80%	8,89%	860	963	833			
	Total Griya	594	-	-	695	3,58%	0,00%	5,46%	695	101	695			
	Oto	337	1.062	1.034	1.200	4,11%	11,78%	13,98%	165	862	138			
	CF 2	1.812	1.231	2.336	3.243	1,42%	1,75%	2,43%	907	1.431	2.012			
	Mitraguna & Others	1.812	1.231	2.336	3.023	1,58%	1,95%	2,51%	687	1.211	1.792			
	Pensiun	-	-	-	220	0,00%	0,00%	1,68%	220	220	220			
	Total Pembiayaan	3.121	3.636	4.187	7.946	1,55%	1,97%	3,74%	3.759	4.825	4.310	2,67%	28,67%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	265	294	398	1,23%	0,70%	0,96%	104	(101)	132			
	KUR	125	88	164	268	0,32%	0,41%	0,68%	104	142	180			
	Non KUR	374	177	130	130	19,05%	7,57%	7,68%	-	(244)	(47)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.424	2.949	3.166	1,02%	1,91%	2,05%	217	1.620	(259)			
	CF 1	114	679	623	623	0,46%	2,89%	2,92%	-	509	(55)			
	Total Griya	114	679	623	623	0,69%	4,87%	4,89%	-	509	(55)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.431	2.746	2.326	2.542	1,12%	1,75%	1,91%	217	1.111	(203)			
	Mitraguna & Others	1.388	2.746	2.326	2.542	1,21%	1,94%	2,11%	217	1.154	(203)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.690	3.243	3.564	1,01%	1,53%	1,68%	321	1.519	(126)	1,45%	13,59%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	1.992	2.301	2.349	(103)	48	357	17,92%	(10.836)	-82,18%	17.869	13,15%	(15.520)
2	Tabungan	147.923	159.919	134.793	134.880	(4.196)	88	(25.038)	-15,66%	(13.042)	-8,82%	157.311	85,74%	(22.431)
3	Deposito	54.920	58.676	82.603	82.603	957	(1)	23.927	40,78%	27.683	50,41%	55.713	148,26%	26.889
	Total	216.028	220.587	219.697	219.832	(3.342)	136	(755)	-0,34%	3.804	1,76%	230.893	95,21%	(11.061)
	CASA	161.108	161.911	137.093	137.230	(4.299)	136	(24.681)	-15,24%	(23.878)	-14,82%	175.180	78,34%	(37.950)
	(%) CASA	74,58%	73,40%	62,40%	62,42%									
	FDR	99,10%	101,75%	102,13%	102,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	4.351	3.093	2.906	(188)	(1.445)	-33,22%	316	12,21%	-	0,00%	2.906	
2	Giro ISE	59	43	78	30	(47)	(12)	-28,94%	(28)	-48,35%		0,00%	30	
3	Tabungan ISE	2.531	4.308	3.016	2.875	(140)	(1.433)	-33,26%	345	13,61%		0,00%	2.875	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	90	106	114	114	0	8	7,55%	24	26,67%		0,00%	114	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	48.070	48.670	1.600	1.670	70	572	600	2.936	1.070	49.935	97,47%	(1.264)
	KUR	43.301	46.086	46.623	1.600	1.570	-30	642	537	3.322	1.033	47.342	98,48%	(719)
	Non KUR	2.433	1.984	2.048	-	100	100	-70	64	-386	36	2.592	78,99%	(545)
3	PWG	2.160	6.337	7.056	666	803	137	1.130	720	4.896	84	7.795	90,52%	(739)
	Cilem	2.160	6.337	7.056	666	803	137	1.130	720	4.896	84	7.795	90,52%	(739)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	168.648	2.177	540	-1.637	74	-1.386	2.457	1.926	172.497	97,77%	(3.850)
	CF 1	15.140	17.513	17.275	180	-	-180	157	-238	2.135	238	15.895	108,68%	1.379
	Total Griya	1.118	1.016	1.005	-	-	0	0	-11	-113	11	1.314	76,50%	(309)
	• Total Non Program	1.118	1.016	1.005	-	-	0	-12	-11	-113	11	1.314	76,50%	(309)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.269	180	-	-180	157	-227	2.248	227	14.581	111,58%	1.688
	CF 2	151.051	152.521	151.373	1.997	540	-1.457	-82	-1.148	322	1.688	156.602	96,66%	(5.229)
	Mitraguna & Others	120.364	121.362	120.452	1.237	300	-937	-382	-910	88	1.210	125.430	96,03%	(4.978)
	Pensiun	30.687	31.160	30.921	760	240	-520	300	-239	234	479	31.172	99,20%	(251)
	Total Pembiayaan	214.086	224.441	224.375	4.443	3.013	-1.429	1.776	-66	10.289	3.080	230.227	97,46%	(5.852)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	693	820	2.867	0,72%	1,70%	5,89%	2.048	2.538	2.175			
	KUR	190	649	795	2.697	0,44%	1,72%	5,78%	1.902	2.506	2.047			
	Non KUR	139	44	25	171	5,72%	1,25%	8,33%	146	31	127			
3	PWG	3	60	-	156	0,14%	0,00%	2,21%	156	153	97			
	Cilem	3	60	-	156	0,14%	0,00%	2,21%	156	153	97			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.769	1.645	4.337	0,84%	0,97%	2,57%	2.692	2.948	2.568			
	CF 1	197	1.369	1.365	2.330	1,30%	7,79%	13,49%	966	2.133	961			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.369	1.365	2.330	1,41%	8,27%	14,32%	966	2.133	961			
	CF 2	1.192	400	280	2.007	0,79%	0,18%	1,33%	1.726	815	1.607			
	Mitraguna & Others	1.192	400	280	1.620	0,99%	0,23%	1,34%	1.339	428	1.220			
	Pensiun	-	-	-	387	0,00%	0,00%	1,25%	387	387	387			
	Total Pembiayaan	1.722	2.521	2.465	7.361	0,80%	1,10%	3,28%	4.896	5.639	4.840	0,00%	100,00%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	219	224	224	1,11%	0,47%	0,46%	(0)	(284)	5			
	KUR	409	103	99	99	0,94%	0,21%	0,21%	(0)	(310)	(4)			
	Non KUR	100	116	125	125	4,09%	6,30%	6,11%	-	26	9			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.720	2.030	2.030	0,82%	1,19%	1,20%	-	670	(690)			
	CF 1	113	113	113	113	0,75%	0,65%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	113	113	0,81%	0,69%	0,70%	-	-	-			
	CF 2	1.246	2.607	1.917	1.917	0,83%	1,26%	1,27%	-	670	(690)			
	Mitraguna & Others	1.125	2.607	1.917	1.917	0,93%	1,58%	1,59%	-	792	(690)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.939	2.254	2.254	0,87%	1,00%	1,00%	(0)	386	(685)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	42	47	62	7	15	21	50,45%	(4)	-5,65%	1.836	3,40%	(1.773)
2	Tabungan	73.366	74.201	65.857	66.103	9.035	246	(8.098)	-10,91%	(7.263)	-9,90%	78.625	84,07%	(12.522)
3	Deposito	13.172	13.563	13.797	13.797	(711)	0	235	1,73%	625	4,75%	13.983	98,68%	(185)
	Total	86.605	87.806	79.702	79.963	8.332	261	(7.843)	-8,93%	(6.641)	-7,67%	94.444	84,67%	(14.481)
	CASA	73.432	74.243	65.905	66.166	9.043	261	(8.077)	-10,88%	(7.267)	-9,90%	80.461	82,23%	(14.295)
	(%) CASA	84,79%	84,55%	82,69%	82,75%									
	FDR	98,27%	102,77%	113,60%	113,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	1.178	375	372		(4)	(807)	-68,47%	22	6,33%	-	0,00%	372
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	1.178	375	372		(4)	(807)	-68,47%	22	6,33%	-	0,00%	372
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	5.868	6.623	1.025	812	-213	1.046	755	4.912	57	4.247	155,94%	2.376
	Cilem	1.711	5.868	6.623	1.025	812	-213	1.046	755	4.912	57	4.247	155,94%	2.376
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	83.900	210	667	457	48	-451	533	1.118	90.444	92,76%	(6.544)
	CF 1	269	457	457	-	-	0	-3	0	188	-	1.117	40,91%	(660)
	Total Griya	269	254	254	-	-	0	0	0	-15	-	488	52,06%	(234)
	• Total Non Program	269	254	254	-	-	0	-2	0	-15	-	488	52,06%	(234)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	203	203	-	-	0	-3	0	203	-	628	32,24%	(426)
	CF 2	83.098	83.894	83.443	210	667	457	51	-451	345	1.118	89.327	93,41%	(5.884)
	Mitraguna & Others	38.271	39.032	38.377	100	100	0	-717	-655	106	755	43.956	87,31%	(5.579)
	Pensiun	44.827	44.862	45.066	110	567	457	769	204	239	363	45.371	99,33%	(304)
	Total Pembiayaan	85.106	90.237	90.541	1.235	1.479	244	1.094	304	5.435	1.175	94.720	95,59%	(4.178)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	8	-	-	0,00%	0,00%	0,00%	-	-	(8)			
	Cilem	-	8	-	-	0,00%	0,00%	0,00%	-	-	(8)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	413	368	1.861	0,00%	0,44%	2,22%	1.493	1.861	1.448			
	CF 1	-	-	-	203	0,00%	0,00%	44,35%	203	203	203			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	203	0,00%	0,00%	100,00%	203	203	203			
	CF 2	-	413	368	1.658	0,00%	0,44%	1,99%	1.290	1.658	1.245			
	Mitraguna & Others	-	413	368	537	0,00%	0,94%	1,40%	169	537	124			
	Pensiun	-	-	-	1.121	0,00%	0,00%	2,49%	1.121	1.121	1.121			
	Total Pembiayaan	-	421	368	1.861	0,00%	0,41%	2,06%	1.493	1.861	1.439	0,82%	60,19%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	Mitraguna & Others	-	207	220	224	0,00%	0,56%	0,58%	5	224	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	225	238	242	0,02%	0,26%	0,27%	5	224	17	0,62%	-130,78%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	23.231	22.976	22.824	72	(152)	(407)	-1,75%	11.809	107,20%	15.154	150,61%	7.669
2	Tabungan	115.074	107.386	101.932	101.796	1.938	(136)	(5.590)	-5,21%	(13.279)	-11,54%	122.641	83,00%	(20.846)
3	Deposito	23.779	23.707	25.208	25.208	(628)	(0)	1.501	6,33%	1.429	6,01%	24.382	103,39%	826
	Total	149.869	154.324	150.116	149.827	1.381	(288)	(4.496)	-2,91%	(41)	-0,03%	162.178	92,38%	(12.351)
	CASA	126.089	130.616	124.908	124.619	2.009	(288)	(5.997)	-4,59%	(1.470)	-1,17%	137.796	90,44%	(13.176)
	(%) CASA	84,13%	84,64%	83,21%	83,18%									
	FDR	105,52%	114,38%	118,77%	119,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	7.268	6.875	6.903		28	(365)	-5,02%	(469)	-6,36%	-	0,00%	6.903
2	Giro ISE	1.170	759	241	237		(5)	(522)	-68,76%	(933)	-79,75%		0,00%	237
3	Tabungan ISE	2.302	2.409	2.534	2.566		33	157	6,52%	264	11,49%		0,00%	2.566
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	77	77	77		0	0	0,00%	8	11,59%		0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.452	1.408	-	-	0	-44	-43	677	43	731	192,65%	677
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.452	1.408	-	-	0	-44	-43	677	43	731	192,65%	677
	• Local Champion	731	509	485	-	-	0	-25	-24	-246	24	731	66,37%	(246)
	• Value Chain	-	942	923	-	-	-	-19	-19	923	19	0	0,00%	923
2	MBG	14.454	19.867	20.521	200	1.015	815	311	654	6.067	361	18.063	113,61%	2.458
	KUR	11.979	17.589	18.350	200	1.015	815	384	762	6.371	253	15.498	118,40%	2.852
	Non KUR	2.475	2.278	2.171	-	-	0	-73	-107	-304	107	2.565	84,63%	(394)
3	PWG	2.088	7.139	7.896	936	1.034	98	1.344	757	5.808	277	8.091	97,59%	(195)
	Cilem	1.902	6.952	7.687	912	901	-12	1.306	735	5.785	166	7.905	97,24%	(218)
	Gadai	186	187	209	23	133	110	38	22	23	111	186	112,33%	23
4	CFG	140.874	148.063	148.474	2.404	1.820	-584	1.058	412	7.600	1.408	151.912	97,74%	(3.438)
	CF 1	3.720	5.552	5.471	86	-	-86	-59	-81	1.750	81	5.043	108,48%	428
	Total Griya	422	1.177	1.169	-	-	0	0	-7	747	7	765	152,88%	405
	• Total Non Program	422	1.177	1.169	-	-	0	-6	-7	747	7	765	152,88%	405
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.375	4.301	86	-	-86	-59	-74	1.003	74	4.278	100,55%	23
	CF 2	137.153	142.511	143.003	2.318	1.820	-498	1.117	493	5.850	1.327	146.869	97,37%	(3.866)
	Mitraguna & Others	95.850	99.658	100.388	2.118	1.720	-398	826	730	4.538	990	104.717	95,87%	(4.329)
	Pensiun	41.304	42.853	42.615	200	100	-100	291	-237	1.312	337	42.152	101,10%	463
	Total Pembiayaan	158.147	176.520	178.299	3.540	3.869	329	2.669	1.779	20.152	2.089	178.797	99,72%	(498)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	50	49	49	0,00%	3,39%	3,49%	-	49	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	50	49	49	0,00%	3,39%	3,49%	-	49	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	52	-	825	0,16%	0,00%	4,02%	825	801	773			
	KUR	24	52	-	477	0,20%	0,00%	2,60%	477	453	425			
	Non KUR	-	-	-	348	0,00%	0,00%	16,04%	348	348	348			
3	PWG	-	149	-	140	0,00%	0,00%	1,77%	140	140	(9)			
	Cilem	-	149	-	140	0,00%	0,00%	1,82%	140	140	(9)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	692	1.014	1.519	0,45%	0,68%	1,02%	505	883	827			
	CF 1	195	295	355	588	5,25%	6,40%	10,75%	233	393	293			
	Total Griya	-	2	2	-	0,00%	0,18%	0,00%	(2)	-	(2)			
	Oto	195	293	353	588	5,92%	8,08%	13,68%	235	393	295			
	CF 2	441	397	658	931	0,32%	0,46%	0,65%	273	490	534			
	Mitraguna & Others	441	397	486	522	0,46%	0,49%	0,52%	36	81	124			
	Pensiun	-	-	172	409	0,00%	0,40%	0,96%	237	409	409			
	Total Pembiayaan	660	943	1.063	2.533	0,42%	0,60%	1,42%	1.470	1.874	1.590	1,32%	6,76%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	223	221	220	1,55%	1,11%	1,07%	(1)	(4)	(3)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	223	221	220	9,04%	9,72%	10,14%	(1)	(4)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	101	274	274	0,22%	0,19%	0,18%	-	(39)	173			
	CF 1	-	-	173	173	0,00%	3,12%	3,17%	-	173	173			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	173	173	0,00%	3,96%	4,03%	-	173	173			
	CF 2	313	101	101	101	0,23%	0,07%	0,07%	-	(213)	-			
	Mitraguna & Others	313	101	101	101	0,33%	0,10%	0,10%	-	(213)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	324	495	494	0,34%	0,28%	0,28%	(1)	(43)	171	1,16%	-319,73%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	7.562	4.600	6.283	1.522	1.683	(1.279)	-16,91%	(507)	-7,46%	11.936	52,64%	(5.653)
2	Tabungan	175.767	184.279	186.282	186.968	2.731	686	2.689	1,46%	11.201	6,37%	188.029	99,44%	(1.061)
3	Deposito	41.842	53.385	52.043	52.043	(1.353)	0	(1.343)	-2,52%	10.200	24,38%	42.256	123,16%	9.786
	Total	224.399	245.226	242.925	245.293	2.900	2.369	67	0,03%	20.894	9,31%	242.221	101,27%	3.072
	CASA	182.557	191.841	190.882	193.251	4.253	2.369	1.410	0,74%	10.694	5,86%	199.965	96,64%	(6.714)
	(%) CASA	81,35%	78,23%	78,58%	78,78%									
	FDR	108,91%	104,56%	105,99%	104,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.083	6.507	6.074	6.136	63	(370)	-5,69%	2.054	50,30%	-	0,00%	6.136
2	Giro ISE	1.486	3.310	2.787	2.847	60	(463)	-13,98%	1.361	91,60%		0,00%	2.847
3	Tabungan ISE	2.597	3.196	3.287	3.289	2	92	2,89%	692	26,66%		0,00%	3.289
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	152	154	154	0	2	1,32%	16	11,59%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.203	2.132	-	-	0	-72	-70	538	70	1.595	133,71%	538
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.203	2.132	-	-	0	-72	-70	538	70	1.595	133,71%	538
	• Local Champion	1.595	2.203	2.132	-	-	0	-72	-70	538	70	1.595	133,71%	538
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.749	96.243	1.670	1.480	-190	471	-506	-1.490	1.986	102.175	94,19%	(5.932)
	KUR	92.544	91.080	90.544	670	1.380	710	-635	-536	-2.001	1.916	96.600	93,73%	(6.057)
	Non KUR	5.189	5.669	5.700	1.000	100	-900	1.106	31	511	69	5.574	102,24%	125
3	PWG	10.721	19.484	20.954	2.624	2.728	103	2.245	1.470	10.233	1.258	27.651	75,78%	(6.697)
	Cilem	6.388	12.411	13.111	1.220	1.176	-43	1.681	701	6.723	476	17.985	72,90%	(4.873)
	Gadai	4.333	7.073	7.843	1.405	1.552	147	564	769	3.509	782	9.666	81,14%	(1.823)
4	CFG	134.342	137.983	138.142	2.170	2.348	179	911	159	3.799	2.190	153.351	90,08%	(15.209)
	CF 1	27.563	25.817	25.662	-	329	329	-270	-155	-1.901	484	31.395	81,74%	(5.733)
	Total Griya	18.820	16.862	16.713	-	-	0	0	-148	-2.107	148	21.122	79,13%	(4.408)
	• Total Non Program	5.808	5.015	4.967	-	-	0	-60	-49	-842	49	6.597	75,29%	(1.630)
	• Program	13.012	11.847	11.747	-	-	0	-122	-100	-1.265	100	14.525	80,87%	(2.778)
	Oto	8.743	8.956	8.949	-	329	329	-270	-7	206	336	10.274	87,11%	(1.325)
	CF 2	106.779	112.165	112.479	2.170	2.020	-150	1.181	314	5.700	1.706	121.955	92,23%	(9.476)
	Mitraguna & Others	66.464	71.035	71.620	2.100	1.968	-132	1.082	585	5.156	1.382	80.315	89,17%	(8.695)
	Pensiun	40.315	41.131	40.860	70	52	-18	99	-271	544	323	41.640	98,13%	(781)
	Total Pembiayaan	244.391	256.418	257.471	6.464	6.556	92	3.555	1.053	13.080	5.503	284.771	90,41%	(27.300)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	685	5,19%	0,00%	32,14%	685	603	685			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	685	5,19%	0,00%	32,14%	685	603	685			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	825	1.108	6.779	0,95%	1,14%	7,04%	5.671	5.848	5.954			
	KUR	830	667	948	5.102	0,90%	1,04%	5,63%	4.154	4.272	4.435			
	Non KUR	101	158	160	1.677	1,95%	2,82%	29,43%	1.517	1.576	1.519			
3	PWG	7	169	-	1.717	0,06%	0,00%	8,19%	1.717	1.710	1.548			
	Cilem	-	169	-	621	0,00%	0,00%	4,74%	621	621	452			
	Gadai	7	-	-	1.096	0,15%	0,00%	13,97%	1.096	1.089	1.096			
4	CFG	949	1.201	1.528	3.843	0,71%	1,11%	2,78%	2.315	2.895	2.643			
	CF 1	949	1.201	1.114	2.694	3,44%	4,32%	10,50%	1.580	1.745	1.494			
	Total Griya	745	716	905	1.734	3,96%	5,37%	10,38%	829	990	1.019			
	Oto	204	485	209	960	2,34%	2,33%	10,73%	751	756	475			
	CF 2	-	-	414	1.149	0,00%	0,37%	1,02%	735	1.149	1.149			
	Mitraguna & Others	-	-	414	974	0,00%	0,58%	1,36%	560	974	974			
	Pensiun	-	-	-	176	0,00%	0,00%	0,43%	176	176	176			
	Total Pembiayaan	1.969	2.194	2.636	13.024	0,81%	1,03%	5,06%	10.389	11.056	10.830	0,16%	96,88%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.064	1.129	1.148	1,10%	1,17%	1,19%	19	70	84			
	KUR	744	740	807	769	0,80%	0,89%	0,85%	(38)	25	29			
	Non KUR	334	324	322	379	6,43%	5,68%	6,65%	57	45	55			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,09%	0,08%	-	7	-			
4	CFG	793	1.977	1.956	2.158	0,59%	1,42%	1,56%	202	1.365	180			
	CF 1	666	803	782	983	2,42%	3,03%	3,83%	202	317	180			
	Total Griya	558	649	634	853	2,96%	3,76%	5,10%	219	295	204			
	Oto	108	153	148	130	1,24%	1,65%	1,45%	(18)	22	(23)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,05%	1,04%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,65%	1,64%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.048	3.092	3.312	0,79%	1,21%	1,29%	221	1.371	264	3,75%	-191,48%	2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.026	2.417	2.695	(528)	277	669	33,01%	(943)	-25,91%	7.709	34,95%	(5.015)
2	Tabungan	133.319	149.982	148.520	148.730	2.829	210	(1.252)	-0,83%	15.411	11,56%	142.266	104,54%	6.464
3	Deposito	34.970	33.336	32.689	32.689	(28)	0	(647)	-1,94%	(2.281)	-6,52%	35.819	91,26%	(3.130)
	Total	171.926	185.344	183.626	184.114	2.273	487	(1.230)	-0,66%	12.187	7,09%	185.795	99,10%	(1.681)
	CASA	136.957	152.008	150.937	151.425	2.300	487	(583)	-0,38%	14.468	10,56%	149.975	100,97%	1.449
	(%) CASA	79,66%	82,01%	82,20%	82,25%									
	FDR	77,08%	70,94%	71,41%	71,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.930	2.899	2.908		9	(22)	-0,75%	874	42,97%	-	0,00%	2.908
2	Giro ISE	95	439	530	530		0	91	20,84%	435	458,96%	-	0,00%	530
3	Tabungan ISE	1.439	1.992	1.869	1.878		9	(113)	-5,70%	439	30,49%	-	0,00%	1.878
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%	-	0,00%	500
5	CIF ISE	176	224	227	227		0	3	1,34%	51	28,98%	-	0,00%	227

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.839	19.431	370	100	-270	662	-408	485	508	21.038	92,36%	(1.607)
	KUR	17.446	18.476	18.101	370	100	-270	720	-375	655	475	19.450	93,06%	(1.350)
	Non KUR	1.500	1.363	1.330	-	-	0	-58	-33	-170	33	1.588	83,77%	(258)
3	PWG	1.695	6.509	7.298	784	966	182	1.087	789	5.603	177	5.287	138,03%	2.011
	Cilem	1.695	6.509	7.298	784	966	182	1.087	789	5.603	177	5.287	138,03%	2.011
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	104.397	1.014	485	-529	-2.047	-738	-7.477	1.223	114.873	90,88%	(10.476)
	CF 1	3.054	2.948	3.013	-	96	96	-59	64	-41	32	3.413	88,27%	(400)
	Total Griya	942	888	888	-	-	0	0	0	-54	-	1.035	85,80%	(147)
	• Total Non Program	942	888	888	-	-	0	-6	0	-54	-	1.035	85,80%	(147)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	2.061	2.125	-	96	96	-59	64	13	32	2.378	89,34%	(253)
	CF 2	108.821	102.186	101.384	1.014	389	-625	-1.988	-802	-7.436	1.191	111.460	90,96%	(10.075)
	Mitraguna & Others	34.866	40.550	40.552	710	335	-375	34	2	5.686	333	37.275	108,79%	3.277
	Pensiun	73.955	61.637	60.833	304	54	-250	-2.023	-804	-13.122	858	74.185	82,00%	(13.353)
	Total Pembiayaan	132.514	131.483	131.126	2.168	1.551	-617	-298	-357	-1.389	1.908	141.198	92,87%	(10.072)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	505	527	612	1,59%	2,66%	3,15%	85	310	107			
	KUR	199	505	527	459	1,14%	2,85%	2,54%	(68)	260	(46)			
	Non KUR	102	-	-	153	6,82%	0,00%	11,49%	153	51	153			
3	PWG	-	-	-	246	0,00%	0,00%	3,37%	246	246	246			
	Cilem	-	-	-	246	0,00%	0,00%	3,37%	246	246	246			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.547	1.199	3.707	0,05%	1,14%	3,55%	2.508	3.648	2.159			
	CF 1	54	33	34	294	1,76%	1,14%	9,76%	261	240	261			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	33	34	294	2,55%	1,63%	13,84%	261	240	261			
	CF 2	5	1.514	1.165	3.412	0,00%	1,14%	3,37%	2.247	3.408	1.898			
	Mitraguna & Others	5	1.514	1.165	1.863	0,01%	2,87%	4,59%	697	1.858	349			
	Pensiun	-	-	-	1.550	0,00%	0,00%	2,55%	1.550	1.550	1.550			
	Total Pembiayaan	360	2.052	1.726	4.564	0,27%	1,31%	3,48%	2.839	4.205	2.512	3,80%	-9,21%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	378	375	516	0,37%	1,89%	2,66%	141	447	138			
	KUR	60	281	279	420	0,34%	1,51%	2,32%	141	360	138			
	Non KUR	9	96	96	96	0,62%	7,07%	7,24%	-	87	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	3.789	2.621	3.165	8,75%	2,49%	3,03%	544	(6.624)	(624)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	3.789	2.621	3.165	8,99%	2,56%	3,12%	544	(6.621)	(624)			
	Mitraguna & Others	915	4	323	867	2,62%	0,80%	2,14%	544	(47)	863			
	Pensiun	8.871	3.785	2.298	2.298	8,71%	1,75%	3,78%	(1)	(6.573)	(1.487)			
	Total Pembiayaan	9.858	4.167	2.997	3.681	7,44%	2,28%	2,81%	684	(6.177)	(486)	2,09%	25,46%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.064	1.730	1.636	(717)	(95)	(428)	-20,74%	(1.203)	-42,38%	5.998	27,27%	(4.362)
2	Tabungan	118.896	117.569	120.390	121.378	1.819	988	3.809	3,24%	2.482	2,09%	129.598	93,66%	(8.220)
3	Deposito	12.522	16.789	15.791	15.891	(57)	100	(898)	-5,35%	3.369	26,90%	13.070	121,58%	2.821
	Total	134.257	136.422	137.911	138.905	1.045	993	2.483	1,82%	4.648	3,46%	148.666	93,43%	(9.761)
	CASA	121.735	119.632	122.120	123.014	1.102	893	3.381	2,83%	1.279	1,05%	135.596	90,72%	(12.582)
	(%) CASA	90,67%	87,69%	88,55%	88,56%									
	FDR	193,63%	196,88%	196,37%	194,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	2.922	2.567	2.800	233	(123)	-4,20%	(1.125)	-28,67%	-	0,00%	2.800	
2	Giro ISE	2.210	1.292	1.033	1.292	259	0	0,02%	(918)	-41,54%		0,00%	1.292	
3	Tabungan ISE	1.714	1.630	1.534	1.507	(26)	(123)	-7,54%	(207)	-12,07%		0,00%	1.507	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	108	140	142	142	0	2	1,43%	34	31,48%		0,00%	142	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Local Champion	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.987	70.441	2.220	951	-1.269	-37	-546	-5.820	1.497	76.731	91,80%	(6.290)
	KUR	69.790	65.374	64.899	2.220	951	-1.269	186	-475	-4.891	1.426	70.147	92,52%	(5.248)
	Non KUR	6.471	5.613	5.542	-	-	0	-223	-71	-929	71	6.584	84,17%	(1.042)
3	PWG	2.698	7.667	8.526	1.324	916	-408	1.429	859	5.828	56	9.056	94,15%	(529)
	Cilem	2.698	7.667	8.526	1.324	916	-408	1.429	859	5.828	56	9.056	94,15%	(529)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	191.777	4.095	3.685	-410	1.364	1.925	10.931	1.760	196.722	97,49%	(4.945)
	CF 1	24.361	32.028	31.080	698	93	-605	45	-948	6.719	1.041	26.301	118,17%	4.779
	Total Griya	4.158	5.803	5.362	-	-	0	0	-441	1.204	441	4.692	114,27%	670
	• Total Non Program	3.841	5.507	5.065	-	-	0	-42	-441	1.224	441	4.339	116,75%	727
	• Program	317	297	297	-	-	0	-2	0	-20	-	353	83,91%	(57)
	Oto	20.203	26.225	25.718	698	93	-605	45	-506	5.515	599	21.609	119,01%	4.109
	CF 2	156.485	157.824	160.697	3.397	3.592	196	1.319	2.873	4.212	719	170.421	94,29%	(9.724)
	Mitraguna & Others	140.742	143.500	146.503	3.397	3.592	196	1.454	3.004	5.761	588	153.461	95,47%	(6.958)
	Pensiun	15.743	14.325	14.194	-	-	0	-135	-131	-1.549	131	16.960	83,69%	(2.766)
	Total Pembiayaan	259.960	268.584	270.814	7.638	5.551	-2.087	2.747	2.230	10.854	3.322	282.664	95,81%	(11.849)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	122	523	3.144	0,00%	0,74%	4,46%	2.621	3.144	3.022			
	KUR	-	122	523	2.360	0,00%	0,80%	3,64%	1.837	2.360	2.238			
	Non KUR	-	-	-	784	0,00%	0,00%	14,14%	784	784	784			
3	PWG	-	-	-	52	0,00%	0,00%	0,61%	52	52	52			
	Cilem	-	-	-	52	0,00%	0,00%	0,61%	52	52	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.808	1.313	3.618	2,52%	0,69%	1,89%	2.305	(945)	1.809			
	CF 1	1.171	1.396	1.115	2.858	4,81%	3,48%	9,20%	1.744	1.687	1.463			
	Total Griya	405	-	-	22	9,74%	0,00%	0,41%	22	(383)	22			
	Oto	766	1.396	1.115	2.836	3,79%	4,25%	11,03%	1.721	2.070	1.441			
	CF 2	3.391	413	198	760	2,17%	0,13%	0,47%	561	(2.632)	347			
	Mitraguna & Others	3.391	413	198	760	2,41%	0,14%	0,52%	561	(2.632)	347			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.931	1.836	6.814	1,76%	0,68%	2,52%	4.978	2.252	4.884	0,31%	87,55%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	449	522	519	0,06%	0,74%	0,74%	(3)	474	71			
	KUR	46	449	522	519	0,07%	0,80%	0,80%	(3)	474	71			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	3.087	2.588	2.641	1,49%	1,36%	1,38%	52	(60)	(446)			
	CF 1	362	791	843	895	1,49%	2,63%	2,88%	52	533	104			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	791	843	895	1,79%	3,21%	3,48%	52	533	104			
	CF 2	2.339	2.296	1.746	1.746	1,49%	1,11%	1,09%	-	(593)	(550)			
	Mitraguna & Others	2.244	2.296	1.746	1.746	1,59%	1,22%	1,19%	-	(498)	(550)			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.535	3.110	3.160	1,06%	1,16%	1,17%	50	413	(375)	1,22%	-4,14%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	157.137	515.314	-	-	(31.651)	0	(515.314)	-100,00%	(157.137)	-100,00%	158.917	0,00%	(158.917)
2	Tabungan	84.955	94.148	-	0	4.666	0	(94.148)	-100,00%	(84.955)	-100,00%	90.326	0,00%	(90.326)
3	Deposito	107.065	71.383	-	-	(5.244)	0	(71.383)	-100,00%	(107.065)	-100,00%	108.129	0,00%	(108.129)
	Total	349.157	680.846	-	0	(32.228)	0	(680.845)	-100,00%	(349.157)	-100,00%	357.372	0,00%	(357.372)
	CASA	242.092	609.463	-	0	(26.985)	0	(609.463)	-100,00%	(242.092)	-100,00%	249.243	0,00%	(249.243)
	(%) CASA	69,34%	89,52%	#DIV/0!	100,00%									
	FDR	9,67%	7,33%	#DIV/0!	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	8.915	9.374	9.434		61	520	5,83%	1.127	13,56%	-	0,00%	9.434
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	7.315	7.774	7.834		61	520	7,10%	127	1,64%		0,00%	7.834
4	Deposito ISE	600	1.600	1.600	1.600		0	0	0,00%	1.000	166,67%		0,00%	1.600
5	CIF ISE	27	31	32	32		0	1	3,23%	5	18,52%		0,00%	32

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	4.385	8.475	-	250	-	-250	561	-8.475	-4.385	8.475	7.098	0,00%	(7.098)
	KUR	4.182	8.239	-	250	-	-250	569	-8.239	-4.182	8.239	6.825	0,00%	(6.825)
	Non KUR	204	236	-	-	-	0	-8	-236	-204	236	273	0,00%	(273)
3	PWG	2.415	6.357	-	739	-	-739	790	-6.357	-2.415	6.357	5.706	0,00%	(5.706)
	Cilem	2.415	6.357	-	739	-	-739	790	-6.357	-2.415	6.357	5.706	0,00%	(5.706)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	26.958	35.086	-	205	-	-205	15	-35.086	-26.958	35.086	32.353	0,00%	(32.353)
	CF 1	10.485	15.113	-	-	-	0	-114	-15.113	-10.485	15.113	11.151	0,00%	(11.151)
	Total Griya	1.912	5.956	-	-	-	0	0	-5.956	-1.912	5.956	2.100	0,00%	(2.100)
	• Total Non Program	1.749	5.800	-	-	-	0	-39	-5.800	-1.749	5.800	1.919	0,00%	(1.919)
	• Program	162	156	-	-	-	0	-1	-156	-162	156	181	0,00%	(181)
	Oto	8.573	9.156	-	-	-	0	-114	-9.156	-8.573	9.156	9.050	0,00%	(9.050)
	CF 2	16.473	19.973	-	205	-	-205	129	-19.973	-16.473	19.973	21.203	0,00%	(21.203)
	Mitraguna & Others	16.473	19.880	-	205	-	-205	132	-19.880	-16.473	19.880	20.790	0,00%	(20.790)
	Pensiun	-	93	-	-	-	0	-3	-93	0	93	413	0,00%	(413)
	Total Pembiayaan	33.758	49.918	-	1.194	-	-1.194	1.366	-49.918	-33.758	49.918	45.157	0,00%	(45.157)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	83	420	-	0,00%	4,95%	0,00%	(420)	-	(83)			
	KUR	-	83	420	-	0,00%	5,09%	0,00%	(420)	-	(83)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	36	96	-	-	1,47%	0,00%	0,00%	-	(36)	(96)			
	Cilem	36	96	-	-	1,47%	0,00%	0,00%	-	(36)	(96)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	144	700	342	-	0,53%	0,97%	0,00%	(342)	(144)	(700)			
	CF 1	144	700	342	-	1,37%	2,26%	0,00%	(342)	(144)	(700)			
	Total Griya	-	157	-	-	0,00%	0,00%	0,00%	-	-	(157)			
	Oto	144	543	342	-	1,68%	3,73%	0,00%	(342)	(144)	(543)			
	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	179	879	761	-	0,53%	1,53%	0,00%	(761)	(179)	(879)	5,15%	#DIV/0!	5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	101	112	112	-	0,37%	0,32%	0,00%	(112)	(101)	(112)			
	CF 1	101	112	112	-	0,96%	0,74%	0,00%	(112)	(101)	(112)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	101	112	112	-	1,18%	1,22%	0,00%	(112)	(101)	(112)			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	101	112	112	-	0,30%	0,22%	0,00%	(112)	(101)	(112)	4,20%	#DIV/0!	4,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.554	612	163	309	(449)	(1.391)	-89,50%	(1.344)	-89,18%	3.200	5,10%	(3.037)
2	Tabungan	77.097	88.884	91.712	91.507	(4.087)	(205)	2.623	2,95%	14.410	18,69%	81.342	112,50%	10.164
3	Deposito	8.333	12.653	12.984	12.984	4.763	0	331	2,61%	4.651	55,82%	8.801	147,53%	4.183
	Total	86.937	103.091	105.308	104.654	986	(654)	1.563	1,52%	17.717	20,38%	93.343	112,12%	11.310
	CASA	78.604	90.438	92.324	91.670	(3.777)	(654)	1.232	1,36%	13.066	16,62%	84.543	108,43%	7.127
	(%) CASA	90,42%	87,73%	87,67%	87,59%									
	FDR	27,35%	45,54%	45,31%	45,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	25.035	25.268	25.288		20	252	1,01%	855	3,50%	-	0,00%	25.288
2	Giro ISE	1.505	1.551	1.472	1.504		33	(47)	-3,00%	(1)	-0,06%		0,00%	1.504
3	Tabungan ISE	19.127	19.685	19.996	19.983		(13)	299	1,52%	856	4,48%		0,00%	19.983
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	99	106	106		0	7	7,07%	60	130,43%		0,00%	106

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	16.434	16.756	301	500	199	828	322	8.847	178	15.582	107,53%	1.174
	KUR	7.722	15.488	15.815	250	500	250	794	327	8.093	173	15.133	104,50%	681
	Non KUR	188	946	941	51	-	-51	34	-5	753	5	449	209,75%	492
3	PWG	1.199	5.668	6.088	778	546	-232	949	420	4.889	126	6.155	98,90%	(68)
	Cilem	1.199	5.668	6.088	778	546	-232	949	420	4.889	126	6.155	98,90%	(68)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	24.870	393	272	-121	844	25	10.198	247	23.120	107,57%	1.751
	CF 1	4.501	7.972	7.999	28	172	144	-171	27	3.498	146	5.513	145,08%	2.486
	Total Griya	108	82	82	-	-	0	0	0	-26	-	370	22,14%	(288)
	• Total Non Program	108	82	82	-	-	0	-3	0	-26	-	370	22,14%	(288)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.890	7.917	28	172	144	-171	27	3.524	146	5.143	153,93%	2.774
	CF 2	10.171	16.873	16.871	365	100	-265	1.014	-2	6.700	102	17.606	95,83%	(735)
	Mitraguna & Others	10.171	15.587	15.531	115	40	-75	340	-56	5.359	96	16.957	91,59%	(1.427)
	Pensiun	-	1.286	1.341	250	60	-190	674	54	1.341	6	649	206,56%	692
	Total Pembiayaan	23.780	46.947	47.714	1.471	1.318	-153	2.620	767	23.933	551	44.857	106,37%	2.857

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	590	0,00%	0,00%	3,52%	590	590	590			
	KUR	-	-	-	500	0,00%	0,00%	3,16%	500	500	500			
	Non KUR	-	-	-	89	0,00%	0,00%	9,51%	89	89	89			
3	PWG	-	-	-	73	0,00%	0,00%	1,19%	73	73	73			
	Cilem	-	-	-	73	0,00%	0,00%	1,19%	73	73	73			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	217	785	674	0,00%	3,16%	2,71%	(111)	674	457			
	CF 1	-	217	370	674	0,00%	4,64%	8,42%	304	674	457			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	217	370	674	0,00%	4,69%	8,51%	304	674	457			
	CF 2	-	-	414	-	0,00%	2,46%	0,00%	(414)	-	-			
	Mitraguna & Others	-	-	414	-	0,00%	2,66%	0,00%	(414)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	217	785	1.336	0,00%	1,67%	2,80%	552	1.336	1.120	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	3.586	3.051	3.068	(57.261)	17	(518)	-14,43%	(76.971)	-96,17%	89.152	3,44%	(86.084)
2	Tabungan	33.280	40.077	41.222	40.931	3.444	(291)	854	2,13%	7.651	22,99%	37.050	110,48%	3.882
3	Deposito	18.866	76.321	76.622	76.622	(53)	0	300	0,39%	57.755	306,13%	19.517	392,58%	57.104
	Total	132.186	119.984	120.894	120.621	(53.870)	(274)	637	0,53%	(11.565)	-8,75%	145.719	82,78%	(25.098)
	CASA	113.319	43.662	44.273	43.999	(53.816)	(274)	337	0,77%	(69.320)	-61,17%	126.202	34,86%	(82.202)
	(%) CASA	85,73%	36,39%	36,62%	36,48%									
	FDR	12,66%	22,68%	23,54%	23,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	799	754	757		3	(41)	-5,15%	173	29,63%	-	0,00%	757
2	Giro ISE	18	6	14	14		0	9	150,60%	(3)	-17,60%	-	0,00%	14
3	Tabungan ISE	567	793	740	743		3	(50)	-6,29%	176	31,09%	-	0,00%	743
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	30	34	35	35		0	1	2,94%	5	16,67%	-	0,00%	35

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.812	2.971	209	226	17	487	160	2.243	66	3.057	97,19%	(86)
	Cilem	728	2.812	2.971	209	226	17	487	160	2.243	66	3.057	97,19%	(86)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	25.483	907	1.278	371	1.687	1.085	9.476	193	26.020	97,94%	(536)
	CF 1	6.128	8.540	8.789	-	318	318	-60	248	2.660	70	7.328	119,93%	1.461
	Total Griya	4.538	6.838	7.134	-	318	318	0	296	2.596	22	4.848	147,14%	2.285
	• Total Non Program	4.538	6.185	6.164	-	-	0	-35	-21	1.626	21	4.848	127,14%	1.316
	• Program	-	653	970	-	318	318	-3	317	970	1	0	0,00%	970
	Oto	1.591	1.703	1.655	-	-	0	-60	-48	64	48	2.480	66,74%	(825)
	CF 2	9.879	15.858	16.695	907	960	53	1.747	837	6.816	123	18.692	89,32%	(1.997)
	Mitraguna & Others	9.209	14.936	15.777	907	960	53	1.573	842	6.569	118	17.252	91,45%	(1.474)
	Pensiun	671	923	918	-	-	0	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	28.455	1.116	1.504	388	2.174	1.244	11.719	260	29.077	97,86%	(622)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	54	-	40	0,00%	0,00%	1,35%	40	40	(14)			
	Cilem	-	54	-	40	0,00%	0,00%	1,35%	40	40	(14)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	262	260	456	0,00%	1,07%	1,79%	196	456	194			
	CF 1	-	-	-	196	0,00%	0,00%	2,22%	196	196	196			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	196	0,00%	0,00%	11,81%	196	196	196			
	CF 2	-	262	260	260	0,00%	1,64%	1,56%	-	260	(2)			
	Mitraguna & Others	-	262	260	260	0,00%	1,74%	1,65%	-	260	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	316	260	496	0,00%	0,96%	1,74%	236	496	179	0,32%	81,72%	-1,4%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	4.947	290	298	1.018	8	(4.649)	-93,97%	(1.449)	-82,94%	6.470	4,61%	(6.172)
2	Tabungan	52.637	63.992	62.008	61.543	4.322	(465)	(2.449)	-3,83%	8.906	16,92%	57.803	106,47%	3.740
3	Deposito	30.502	32.363	32.728	32.729	(918)	0	365	1,13%	2.227	7,30%	31.173	104,99%	1.556
	Total	84.886	101.303	95.027	94.570	4.422	(457)	(6.733)	-6,65%	9.684	11,41%	95.446	99,08%	(877)
	CASA	54.385	68.940	62.299	61.841	5.339	(458)	(7.098)	-10,30%	7.457	13,71%	64.273	96,22%	(2.432)
	(%) CASA	64,07%	68,05%	65,56%	65,39%									
	FDR	15,32%	26,89%	29,07%	29,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.046	1.112	1.119	7	73	6,97%	(860)	-43,45%	-	0,00%	1.119	
2	Giro ISE	1.572	187	205	205	0	18	9,58%	(1.367)	-86,96%		0,00%	205	
3	Tabungan ISE	407	859	908	914	7	55	6,40%	507	124,53%		0,00%	914	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	36	46	47	47	0	1	2,17%	11	30,56%		0,00%	47	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.409	7.711	624	429	-194	497	303	4.783	127	5.011	153,91%	2.701
	Cilem	2.928	7.409	7.711	624	429	-194	497	303	4.783	127	5.011	153,91%	2.701
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	19.827	19.913	625	235	-390	1.155	86	9.835	149	17.587	113,23%	2.326
	CF 1	3.825	5.806	5.734	140	-	-140	397	-71	1.910	71	4.724	121,38%	1.010
	Total Griya	789	769	768	-	-	0	0	-2	-21	2	1.022	75,14%	(254)
	• Total Non Program	789	769	768	-	-	0	-2	-2	-21	2	1.022	75,14%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.967	140	-	-140	397	-69	1.931	69	3.703	134,14%	1.264
	CF 2	6.254	14.021	14.179	485	235	-250	758	157	7.925	78	12.862	110,23%	1.316
	Mitraguna & Others	5.039	12.645	12.800	485	220	-265	771	155	7.761	65	11.071	115,62%	1.729
	Pensiun	1.215	1.376	1.379	-	15	15	-13	2	164	13	1.792	76,95%	(413)
	Total Pembiayaan	13.007	27.236	27.625	1.249	664	-584	1.652	389	14.618	276	22.597	122,25%	5.027

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,12%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,12%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	99	31	151	0,82%	0,16%	0,76%	120	68	53			
	CF 1	83	84	-	80	2,17%	0,00%	1,40%	80	(3)	(4)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	84	-	80	2,73%	0,00%	1,61%	80	(3)	(4)			
	CF 2	-	14	31	71	0,00%	0,22%	0,50%	40	71	57			
	Mitraguna & Others	-	14	31	71	0,00%	0,25%	0,56%	40	71	57			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	99	31	160	0,64%	0,11%	0,58%	129	77	62	8,70%	#####	8,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	14	14	0,00%	0,07%	0,07%	-	14	14			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	14	14	0,00%	0,10%	0,10%	-	14	14			
	Mitraguna & Others	-	-	14	14	0,00%	0,11%	0,11%	-	14	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	14	14	0,00%	0,05%	0,05%	-	14	14	8,59%	#####	8,5%

Asset & Contribution Margin

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

PHR & Payroll

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