

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	230.463	225.484	(11.391)	(4.979)	(18.856)	-7,72%	(12.813)	-5,38%	362.201	62,25%	(136.717)
2	Tabungan	1.732.891	1.802.856	1.799.559	1.806.012	29.707	6.453	3.156	0,18%	73.121	4,22%	1.946.222	92,80%	(140.210)
3	Deposito	877.742	978.850	1.002.095	1.000.679	(19.602)	(1.417)	21.828	2,23%	122.937	14,01%	890.297	112,40%	110.382
Total		2.848.930	3.026.046	3.032.117	3.032.174	(1.285)	57	6.129	0,20%	183.245	6,43%	3.198.720	94,79%	(166.546)
CASA		1.971.188	2.047.196	2.030.022	2.031.496	18.317	1.474	(15.700)	-0,77%	60.308	3,06%	2.308.423	88,00%	(276.927)
(% CASA)		69,19%	67,65%	66,95%	67,00%									
FDR		84,13%	88,41%	88,55%	88,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	88.505	87.789		(716)	1.534	1,78%	8.378	10,55%	112.606	77,96%	(24.818)
2	Giro ISE	37.094	37.631	40.276	40.780		504	3.150	8,37%	3.687	9,94%	57.195	71,30%	(16.414)
3	Tabungan ISE	39.484	46.229	45.833	44.614		(1.220)	(1.616)	-3,49%	5.130	12,99%	44.107	91,22%	(28.995)
4	Deposito ISE	2.833	2.395	2.395	2.395		0	0	0,00%	(438)	-15,47%	11.305	21,18%	(8.910)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	128.336	100	1.685	1.585	3.565	-2.967	5.374	4.652	150.454	85,30%	(22.118)
	Linkage	22.750	26.128	25.715	-	-	-	-604	-413	2.965	413	34.722	74,06%	(9.007)
	Non-Linkage	100.212	105.175	102.621	100	1.685	1.585	4.169	-2.554	2.409	4.239	115.732	88,67%	(13.111)
	• Local Champion	83.501	78.669	76.192	100	1.320	1.220	660	-2.477	-7.309	3.797	90.858	83,86%	(14.667)
	• Value Chain	16.712	26.506	26.430	-	365	365	3.509	-76	9.718	441	24.874	106,26%	1.556
2	MBG	310.816	320.636	320.397	3.335	3.965	630	17	-238	9.581	4.203	351.574	91,13%	(31.177)
	KUR	291.370	301.323	301.093	3.110	3.625	515	75	-230	9.723	3.855	330.088	91,22%	(28.995)
	Non KUR	19.446	19.312	19.304	225	340	115	-59	-8	-142	348	21.486	89,85%	(2.182)
3	PWG	193.140	299.908	310.932	25.333	36.077	10.744	10.921	11.024	117.792	25.053	325.406	95,55%	(14.474)
	Cilem	122.752	205.802	214.986	9.500	16.458	6.958	8.216	9.184	92.235	7.274	229.541	93,66%	(14.555)
	Gadai	70.389	94.106	95.946	15.833	19.619	3.786	2.705	1.840	25.557	17.779	95.865	100,08%	81
4	CFG	1.770.026	1.923.386	1.925.395	18.355	19.525	1.170	13.176	2.009	155.369	17.516	1.967.825	97,84%	(42.430)
	CF 1	463.002	510.260	514.676	3.414	7.840	4.426	1.484	4.416	51.674	3.424	496.629	103,63%	18.047
	Total Griya	392.209	427.095	432.203	2.555	6.949	4.394	0	5.107	39.994	1.842	409.121	105,64%	23.081
	• Total Non Program	388.279	417.704	422.322	2.555	6.450	3.895	1.426	4.617	34.043	1.833	395.750	106,71%	26.572
	• Program	3.930	9.391	9.881	-	499	499	1.765	490	5.951	9	13.371	73,89%	(3.491)
	Oto	70.793	83.165	82.474	858	891	32	1.484	-691	11.681	1.582	87.508	94,25%	(5.035)
	CF 2	1.307.024	1.413.126	1.410.719	14.941	11.685	-3.256	11.692	-2.407	103.694	14.092	1.471.195	95,89%	(60.476)
	Mitraguna & Others	1.211.757	1.314.846	1.312.802	13.808	10.905	-2.903	10.936	-2.044	101.046	12.949	1.361.529	96,42%	(48.727)
	Pensium	95.268	98.280	97.916	1.133	780	-353	755	-363	2.649	1.143	109.666	89,29%	(11.750)
Total Pembiayaan		2.396.945	2.675.232	2.685.060	47.123	61.252	14.129	27.678	9.828	288.116	51.424	2.795.258	96,06%	(110.198)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	6.078	0,41%	0,00%	4,74%	6.072	5.570	5.919			
	Linkage	43	6	6	2.348	0,19%	0,02%	9,13%	2.342	2.305	2.343			
	Local Champion	465	152	-	3.729	0,46%	0,00%	3,63%	3.729	3.265	3.577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	25.203	1,43%	2,06%	7,87%	18.585	20.763	18.585			
	KUR	3.770	5.303	5.303	22.339	1,29%	1,76%	7,42%	17.036	18.569	17.036			
	Non KUR	671	1.315	1.315	2.864	3,45%	6,81%	14,84%	1.549	2.193	1.549			
3	PWG	155	86	86	8.195	0,08%	0,03%	2,64%	8.109	8.040	8.109			
	Cilem	155	-	-	6.314	0,13%	0,00%	2,94%	6.314	6.159	6.314			
	Gadai	-	86	86	1.881	0,00%	0,09%	1,96%	1.795	1.881	1.795			
4	CFG	19.018	22.141	30.183	68.392	1,07%	1,57%	3,55%	38.209	49.374	46.251			
	CF 1	8.456	8.236	11.874	23.370	1,83%	2,33%	4,54%	11.496	14.914	15.134			
	Total Griya	6.832	6.851	10.848	15.298	1,74%	2,54%	3,54%	4.450	8.465	8.446			
	Oto	1.624	1.385	1.027	8.073	2,29%	1,23%	9,79%	7.046	6.449	6.688			
	CF 2	10.562	13.905	18.309	45.021	0,81%	1,30%	3,19%	26.713	34.460	31.117			
	Mitraguna & Others	10.315	13.389	17.929	43.400	0,85%	1,36%	3,31%	25.470	33.085	30.011			
	Pensium	247	516	379	1.622	0,26%	0,39%	1,66%	1.242	1.375	1.106			
Total Pembiayaan		24.121	29.003	36.893	107.867	1,01%	1,38%	4,02%	70.974	83.746	78.864	1,03%	74,28%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,35%	-	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,93%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,46%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	5.409	1,04%	1,53%	1,69%	494	2.183	557			
	KUR	1.952	4.202	4.295	4.794	0,67%	1,43%	1,59%	499	2.842	592			
	Non KUR	1.274	650	620	615	6,55%	3,21%	3,19%	(5)	(659)	(35)			
3	PWG	-	43	-	109	0,00%	0,00%	0,04%	109	109	66			
	Cilem	-	43	-	109	0,00%	0,00%	0,05%	109	109	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	28.326	1,90%	1,43%	1,47%	745	(5.365)	(9.562)			
	CF 1	5.942	10.689	6.610	7.309	1,28%	1,30%	1,42%	698	1.366	(3.380)			
	Total Griya	5.028	9.344	6.005	6.524	1,28%	1,41%	1,51%	520	1.496	(2.820)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.017	2,12%	1,48%	1,49%	47	(6.731)	(6.182)			
	Mitraguna & Others	27.082	26.792	20.709	20.756	2,23%	1,57%	1,58%	47	(6.326)	(6.036)			
	Pensium	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	35.583	1,59%	1,28%	1,33%	1.348	(2.418)	(8.939)	1,45%	-9,05%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)						Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	Giro	29.536	29.658	31.587	31.299	(5.317)	(287)	1.641	5,53%	1.764	5,97%	40.822	76,67%	(9.523)	
2	Tabungan	75.287	89.835	89.682	89.019	3.318	(662)	(815)	-0,91%	13.732	18,24%	91.882	96,88%	(2.863)	
3	Deposito	166.481	132.830	132.750	132.750	(19.775)	0	(81)	-0,06%	(33.731)	-20,26%	167.727	79,15%	(34.977)	
	Total	271.304	252.324	254.018	253.069	(21.774)	(949)	745	0,30%	(18.235)	-6,72%	300.431	84,24%	(47.362)	
	CASA	104.823	119.493	121.268	120.319	(1.999)	(949)	826	0,69%	15.496	14,78%	132.704	90,67%	(12.385)	
	(%) CASA	38,64%	47,36%	47,74%	47,54%										
	FDR	71,62%	79,04%	79,28%	79,58%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	21.241	21.528	21.581		54	340	1,60%	5.317	32,69%	-	0,00%	21.581
2	Giro ISE	12.924	11.655	12.394	12.491		96	835	7,16%	(434)	-3,36%		0,00%	12.491
3	Tabungan ISE	1.712	7.934	7.482	7.440		(43)	(495)	-6,24%	5.728	334,64%		0,00%	7.440
4	Deposito ISE	1.628	1.651	1.651	1.651		0	0	0,00%	23	1,39%		0,00%	1.651
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	12.202	12.194	-	-	0	-113	-8	2.303	8	16.908	72,12%	(4.715)
	Linkage	1.111	838	838	-	-	-	-17	0	-273	-	4.167	20,11%	(3.329)
	Non-Linkage	8.780	11.364	11.355	-	-	0	-96	-8	2.576	8	12.741	89,13%	(1.386)
	• Local Champion	6.630	6.714	6.705	-	-	0	-96	-8	76	8	8.508	78,82%	(1.802)
	• Value Chain	2.150	4.650	4.650	-	-	-	0	0	2.500	-	4.233	109,84%	417
2	MBG	65.409	59.479	59.529	600	775	175	-260	51	-5.880	724	69.051	86,21%	(9.522)
	KUR	63.164	57.371	57.242	600	575	-25	-187	-129	-5.922	704	66.640	85,90%	(9.398)
	Non KUR	2.245	2.107	2.287	-	200	200	-73	180	43	20	2.411	94,87%	(124)
3	PWG	10.519	14.295	14.798	456	1.176	720	-71	503	4.279	673	16.238	91,13%	(1.441)
	Cilem	10.519	14.295	14.798	456	1.176	720	-71	503	4.279	673	16.238	91,13%	(1.441)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	114.862	895	2.401	1.506	218	1.404	6.384	997	130.550	87,99%	(15.688)
	CF 1	58.498	60.171	61.956	785	2.016	1.231	194	1.786	3.459	230	60.091	103,10%	1.866
	Total Griya	56.812	57.447	59.281	785	2.016	1.231	0	1.834	2.470	182	56.788	104,39%	2.493
	• Total Non Program	55.952	56.627	58.462	785	2.016	1.231	-146	1.836	2.511	181	53.862	108,54%	4.601
	• Program	860	820	819	-	-	0	-3	-1	-41	1	2.927	27,99%	(2.108)
	Oto	1.686	2.723	2.675	-	-	0	194	-48	989	48	3.302	80,99%	(628)
	CF 2	49.980	53.287	52.905	110	385	275	24	-381	2.926	766	70.459	75,09%	(17.554)
	Mitraguna & Others	49.699	53.008	52.628	110	385	275	107	-380	2.929	765	69.630	75,58%	(17.002)
	Pensiun	281	279	277	-	-	0	-83	-2	-4	2	829	33,42%	(552)
	Total Pembiayaan	194.296	199.432	201.382	1.952	4.352	2.401	-225	1.950	7.086	2.403	232.747	86,52%	(31.365)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	6	0,00%	0,05%	0,05%	-	6	0			
	Linkage	-	6	6	6	0,00%	0,72%	0,72%	-	6	0			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	2.044	1.487	4.027	1,64%	2,50%	6,76%	2.539	2.955	1.983			
	KUR	1.022	1.488	1.291	3.450	1,62%	2,25%	6,03%	2.159	2.428	1.962			
	Non KUR	49	556	196	576	2,19%	9,29%	25,20%	380	527	20			
3	PWG	95	292	-	581	0,91%	0,91%	3,93%	581	486	289			
	Cilem	95	292	-	581	0,91%	0,91%	3,93%	581	486	289			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	4.052	1,72%	2,25%	3,53%	1.500	2.187	1.896			
	CF 1	1.284	1.630	1.536	3.135	2,19%	2,55%	5,06%	1.598	1.851	1.505			
	Total Griya	1.284	1.630	1.536	3.077	2,26%	2,67%	5,19%	1.541	1.793	1.447			
	Oto	-	-	-	58	0,00%	0,00%	2,16%	58	58	58			
	CF 2	581	526	1.015	917	1,16%	1,91%	1,73%	(98)	337	391			
	Mitraguna & Others	581	526	1.015	917	1,17%	1,92%	1,74%	(98)	337	391			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	8.666	1,56%	2,03%	4,30%	4.621	5.634	4.167	0,61%	85,84%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	196	1,98%	1,61%	1,61%	-	0	0			
	Linkage	196	196	196	196	17,64%	23,39%	23,39%	-	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	736	742	798	0,65%	1,25%	1,34%	56	374	62			
	KUR	260	686	691	749	0,41%	1,21%	1,31%	58	490	64			
	Non KUR	164	50	50	48	7,29%	2,38%	2,11%	(2)	(115)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	1.063	383	1.174	2,17%	0,34%	1,02%	792	(1.178)	111			
	CF 1	1.777	1.063	383	1.174	3,04%	0,64%	1,90%	792	(603)	111			
	Total Griya	1.777	1.063	383	1.174	3,13%	0,67%	1,98%	792	(603)	111			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.995	1.320	2.168	1,53%	0,66%	1,08%	848	(804)	173	0,34%	68,25%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	26.918	25.446	26.212	633	766	(706)	-2,62%	1.451	5,86%	35.851	73,11%	(9.639)
2	Tabungan	139.675	133.158	130.804	131.465	1.374	661	(1.693)	-1,27%	(8.210)	-5,88%	156.231	84,15%	(24.766)
3	Deposito	81.953	80.237	79.503	79.004	(844)	(500)	(1.233)	-1,54%	(2.949)	-3,60%	82.984	95,20%	(3.980)
	Total	246.389	240.312	235.753	236.681	1.163	928	(3.631)	-1,51%	(9.709)	-3,94%	275.065	86,05%	(38.384)
	CASA	164.436	160.075	156.250	157.677	2.007	1.427	(2.398)	-1,50%	(6.759)	-4,11%	192.082	82,09%	(34.405)
	(%) CASA	66,74%	66,61%	66,28%	66,62%									
	FDR	63,49%	70,94%	72,67%	72,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	11.025	12.960	13.106		146	2.082	18,88%	2.197	20,14%	-	0,00%	13.106
2	Giro ISE	6.429	6.899	8.765	8.979		214	2.081	30,16%	2.550	39,66%	-	0,00%	8.979
3	Tabungan ISE	3.915	4.126	4.194	4.127		(67)	1	0,02%	212	5,41%	-	0,00%	4.127
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%	-	0,00%	0
5	CIF ISE	134	143	146	146		0	3	2,10%	12	8,96%	-	0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.363	18.478	-	350	350	-1.170	-885	-571	1.235	24.252	76,19%	(5.774)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.266	0,00%	(2.266)
	Non-Linkage	19.048	19.363	18.478	-	350	350	-1.170	-885	-571	1.235	21.986	84,04%	(3.508)
	• Local Champion	15.448	18.576	17.690	-	350	350	-261	-885	2.242	1.235	16.841	105,04%	849
	• Value Chain	3.600	787	787	-	-	-	-909	0	-2.813	-	5.145	15,30%	(4.358)
2	MBG	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	KUR	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.245	10.060	510	1.079	569	305	815	4.222	263	11.796	85,29%	(1.736)
	Cilem	5.838	9.245	10.060	510	1.079	569	305	815	4.222	263	11.796	85,29%	(1.736)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	142.773	1.590	1.988	398	2.732	909	11.230	1.079	149.582	95,45%	(6.810)
	CF 1	81.145	75.487	75.705	400	758	358	-99	219	-5.440	539	80.881	93,60%	(5.176)
	Total Griya	74.220	69.503	69.759	400	601	201	0	255	-4.462	346	72.944	95,63%	(3.185)
	• Total Non Program	73.552	68.870	69.125	400	601	201	-1.185	255	-4.426	346	70.669	97,82%	(1.543)
	• Program	669	633	633	-	-	0	-4	0	-35	-	2.275	27,85%	(1.642)
	Oto	6.925	5.983	5.947	-	157	157	-99	-37	-978	194	7.937	74,92%	(1.991)
	CF 2	50.397	66.377	67.067	1.190	1.230	40	2.831	690	16.670	540	68.701	97,62%	(1.634)
	Mitraguna & Others	49.913	65.509	66.208	1.190	1.230	40	2.840	699	16.295	531	67.554	98,01%	(1.346)
	Pensiun	484	868	859	-	-	0	-9	-9	375	9	1.147	74,89%	(288)
	Total Pembiayaan	156.429	170.471	171.310	2.100	3.416	1.317	1.867	839	14.882	2.578	185.646	92,28%	(14.336)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	335	-	107	0,19%	0,00%	0,00%	107	96	(228)			
	Cilem	11	335	-	107	0,19%	0,00%	0,00%	107	96	(228)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	2.274	0,88%	0,00%	0,00%	764	1.112	668			
	CF 1	1.162	1.606	1.459	1.853	1,43%	0,00%	0,00%	394	691	247			
	Total Griya	1.162	1.606	1.459	1.752	1,57%	2,10%	2,51%	293	590	145			
	Oto	-	-	-	101	0,00%	0,00%	0,00%	101	101	101			
	CF 2	-	-	51	421	0,00%	0,08%	0,63%	370	421	421			
	Mitraguna & Others	-	-	51	421	0,00%	0,08%	0,64%	370	421	421			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	2.381	0,75%	0,89%	1,39%	871	1.208	439	0,24%	82,91%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.405	1.309	1.253	0,59%	0,92%	0,88%	(56)	475	(152)			
	CF 1	342	685	589	538	0,42%	0,78%	0,71%	(51)	196	(147)			
	Total Griya	342	685	589	538	0,46%	0,85%	0,77%	(51)	196	(147)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	719	714	0,86%	1,08%	1,07%	(5)	279	(5)			
	Mitraguna & Others	436	719	719	714	0,87%	1,10%	1,08%	(5)	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.448	1.309	1.253	0,50%	0,77%	0,73%	(56)	475	(195)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	53.233	53.919	48.714	24.444	(5.205)	(4.519)	-8,49%	29.939	159,47%	30.522	159,60%	18.192
2	Tabungan	206.902	250.796	255.072	254.201	(2.374)	(871)	3.405	1,36%	47.298	22,86%	224.168	113,40%	30.033
3	Deposito	118.442	99.808	105.092	104.594	12.661	(498)	4.786	4,80%	(13.848)	-11,69%	119.857	87,27%	(15.263)
	Total	344.119	403.836	414.083	407.508	34.730	(6.575)	3.673	0,91%	63.389	18,42%	374.547	108,80%	32.962
	CASA	225.677	304.028	308.991	302.915	22.069	(6.076)	(1.114)	-0,37%	77.238	34,22%	254.690	118,93%	48.225
	(%) CASA	65,58%	75,29%	74,62%	74,33%									
	FDR	96,55%	96,24%	93,35%	94,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.388	3.256	3.284		28	(104)	-3,07%	(646)	-16,44%	-	0,00%	3.284
2	Giro ISE	1.420	1.484	1.510	1.524		13	39	2,63%	104	7,29%		0,00%	1.524
3	Tabungan ISE	2.001	1.290	1.133	1.147		14	(143)	-11,08%	(854)	-42,68%		0,00%	1.147
4	Deposito ISE	510	614	614	614		0	0	0,00%	104	20,44%		0,00%	614
5	CIF ISE	179	186	187	187		0	1	0,54%	8	4,47%		0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	93.735	100	1.335	-	5.663	-2.866	10.750	4.201	98.256	95,40%	(4.521)
	Linkage	21.612	25.275	24.862	-	-	-	-586	-413	3.249	413	28.262	87,97%	(3.401)
	Non-Linkage	61.373	71.326	68.873	100	1.335	1.235	6.249	-2.453	7.500	3.788	69.993	98,40%	(1.120)
	• Local Champion	55.173	50.677	48.300	100	970	870	1.831	-2.377	-6.872	3.347	59.260	81,51%	(10.959)
	• Value Chain	6.200	20.649	20.572	-	365	365	4.418	-76	14.372	441	10.734	191,66%	9.839
2	MBG	43.181	42.999	43.102	280	650	370	-485	103	-79	547	46.124	93,45%	(3.021)
	KUR	40.519	40.676	40.891	280	650	370	-397	215	371	435	43.285	94,47%	(2.394)
	Non KUR	2.662	2.323	2.211	-	-	0	-88	-111	-451	111	2.839	77,90%	(627)
3	PWG	26.463	41.100	42.874	3.938	5.695	1.757	3.822	1.774	16.410	3.921	35.996	119,11%	6.878
	Cilem	12.356	22.408	24.590	930	2.847	1.917	3.536	2.182	12.235	666	16.966	144,94%	7.625
	Gadai	14.108	18.691	18.283	3.008	2.848	-160	287	-408	4.176	3.255	19.030	96,08%	(747)
4	CFG	179.631	207.954	206.821	2.734	810	-1.924	1.235	-1.133	27.190	1.943	196.796	105,09%	10.024
	CF 1	55.651	66.800	66.491	450	-	-450	131	-308	10.840	308	59.151	112,41%	7.340
	Total Griya	50.392	58.396	58.265	450	-	-450	0	-130	7.874	130	52.245	111,52%	6.021
	• Total Non Program	50.392	58.396	58.265	450	-	-450	1.972	-130	7.874	130	52.245	111,52%	6.021
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.404	8.226	-	-	0	131	-178	2.966	178	6.906	119,11%	1.320
	CF 2	123.980	141.154	140.329	2.284	810	-1.474	1.104	-825	16.350	1.635	137.645	101,95%	2.684
	Mitraguna & Others	122.658	139.810	138.992	2.284	810	-1.474	1.111	-818	16.334	1.628	135.502	102,58%	3.490
	Pensiun	1.322	1.344	1.337	-	-	0	-7	-6	15	6	2.144	62,38%	(806)
	Total Pembiayaan	332.261	388.653	386.531	7.052	8.490	1.438	10.236	-2.121	54.270	10.611	377.171	102,48%	9.360

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	152	-	-	0,61%	0,00%	6,48%	6.072	5.564	5.919			
	Linkage	43	-	-	2.342	0,20%	0,00%	9,42%	2.342	2.299	2.342			
	Local Champion	465	152	-	3.729	0,76%	0,00%	5,41%	3.729	3.265	3.577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	1.016	968	3.783	0,95%	2,25%	8,78%	2.814	3.373	2.767			
	KUR	305	807	765	3.408	0,75%	1,88%	8,33%	2.643	3.103	2.602			
	Non KUR	104	209	203	375	3,92%	8,75%	16,94%	171	270	166			
3	PWG	-	110	-	1.701	0,00%	0,00%	3,97%	1.701	1.701	1.591			
	Cilem	-	110	-	1.158	0,00%	0,00%	4,71%	1.158	1.158	1.049			
	Gadai	-	-	-	542	0,00%	0,00%	2,97%	542	542	542			
4	CFG	673	818	1.272	8.093	0,37%	0,61%	3,91%	6.820	7.419	7.274			
	CF 1	295	263	265	3.514	0,53%	0,40%	5,28%	3.249	3.219	3.251			
	Total Griya	295	228	-	1.667	0,58%	0,00%	2,86%	1.667	1.373	1.439			
	Oto	-	34	265	1.847	0,00%	3,15%	22,45%	1.582	1.847	1.812			
	CF 2	379	556	1.007	4.579	0,31%	0,71%	3,26%	3.571	4.200	4.023			
	Mitraguna & Others	379	556	1.007	4.504	0,31%	0,72%	3,24%	3.497	4.126	3.948			
	Pensiun	-	-	-	74	0,00%	0,00%	5,57%	74	74	74			
	Total Pembiayaan	1.590	2.096	2.241	19.648	0,48%	0,58%	5,08%	17.407	18.057	17.552	0,70%	86,21%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,04%	0,04%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	215	215	0,00%	0,50%	0,50%	-	215	(6)			
	KUR	-	221	215	215	0,00%	0,53%	0,53%	-	215	(6)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	6.888	2.133	2.203	0,54%	1,03%	1,06%	70	1.234	(4.686)			
	CF 1	153	2.763	115	115	0,27%	0,17%	0,17%	-	(38)	(2.648)			
	Total Griya	153	2.160	115	115	0,30%	0,20%	0,20%	-	(38)	(2.045)			
	Oto	-	603	-	-	0,00%	0,00%	0,00%	-	-	(603)			
	CF 2	815	4.126	2.018	2.088	0,66%	1,43%	1,49%	70	1.273	(2.038)			
	Mitraguna & Others	815	4.126	2.018	2.088	0,66%	1,44%	1,50%	70	1.273	(2.038)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	7.151	2.390	2.460	0,35%	0,61%	0,64%	70	1.298	(4.691)	1,08%	-70,06%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.847	2.178	2.118	165	(60)	(729)	-25,61%	(17.701)	-89,31%	29.919	7,08%	(27.801)
2	Tabungan	188.323	159.348	159.984	162.315	(623)	2.330	2.967	1,86%	(26.008)	-13,81%	204.895	79,22%	(42.580)
3	Deposito	54.534	90.709	90.962	90.962	9.966	(0)	253	0,28%	36.428	66,80%	55.546	163,76%	35.416
	Total	262.676	252.904	253.124	255.395	9.508	2.270	2.490	0,98%	(7.282)	-2,77%	290.360	87,96%	(34.966)
	CASA	208.142	162.195	162.162	164.433	(457)	2.271	2.238	1,38%	(43.709)	-21,00%	234.814	70,03%	(70.382)
	(%) CASA	79,24%	64,13%	64,06%	64,38%									
	FDR	66,71%	77,92%	77,90%	77,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.849	3.571	3.613	43	(235)	-6,11%	(2.573)	-41,59%	-	0,00%	3.613
2	Giro ISE	879	700	389	405	16	(295)	-42,18%	(474)	-53,96%	-	0,00%	405
3	Tabungan ISE	5.307	3.149	3.182	3.209	27	60	1,91%	(2.099)	-39,55%	-	0,00%	3.209
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	215	229	229	229	0	0	0,00%	14	6,51%	-	0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	435	435	-	-	0	-1	0	-6.551	-	6.986	6,23%	(6.551)
	Linkage	26	15	15	-	-	-	-1	0	-11	-	26	57,79%	(11)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	7.866	8.057	45	230	185	568	191	7.350	39	4.660	172,89%	3.397
	KUR	498	6.697	6.819	45	160	115	425	121	6.321	39	4.169	163,58%	2.650
	Non KUR	209	1.168	1.238	-	70	70	143	70	1.029	-	492	251,81%	746
3	PWG	23.244	31.127	32.038	4.507	4.743	236	566	910	8.794	3.832	35.474	90,31%	(3.436)
	Cilem	7.809	11.447	11.846	463	943	480	275	400	4.037	543	16.242	72,94%	(4.396)
	Gadai	15.435	19.681	20.192	4.044	3.800	-244	291	511	4.757	3.289	19.232	104,99%	960
4	CFG	144.290	157.645	156.645	752	572	-180	722	-1.000	12.355	1.572	162.791	96,22%	(6.146)
	CF 1	8.588	11.348	11.305	-	328	328	-25	-43	2.717	371	11.541	97,95%	(236)
	Total Griya	7.701	10.278	10.250	-	328	328	0	-28	2.549	356	9.699	105,68%	551
	• Total Non Program	7.409	9.657	9.630	-	328	328	-73	-28	2.221	356	8.705	110,62%	924
	• Program	292	621	620	-	-	0	-3	-1	328	1	993	62,45%	(373)
	Oto	888	1.070	1.055	-	-	0	-25	-14	167	14	1.842	57,27%	(787)
	CF 2	135.702	146.297	145.340	752	244	-508	747	-958	9.638	1.202	151.250	96,09%	(5.910)
	Mitraguna & Others	125.011	133.401	132.405	752	80	-672	360	-996	7.394	1.076	138.855	95,35%	(6.450)
	Pensiun	10.691	12.897	12.935	-	164	164	387	38	2.244	126	12.395	104,36%	540
	Total Pembiayaan	175.227	197.073	197.175	5.304	5.545	241	1.855	101	21.947	5.443	209.912	93,93%	(12.737)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	290	0,00%	0,00%	3,59%	290	290	290			
	KUR	-	-	-	102	0,00%	0,00%	1,49%	102	102	102			
	Non KUR	-	-	-	188	0,00%	0,00%	15,18%	188	188	188			
3	PWG	-	6	86	670	0,00%	0,28%	2,09%	583	670	663			
	Cilem	-	6	-	386	0,00%	0,00%	3,25%	386	386	379			
	Gadai	-	-	86	284	0,00%	0,44%	1,41%	198	284	284			
4	CFG	2.296	2.213	3.915	11.874	1,59%	2,48%	7,58%	7.959	9.578	9.661			
	CF 1	66	58	54	715	0,77%	0,48%	6,33%	661	649	657			
	Total Griya	66	58	54	585	0,86%	0,53%	5,70%	530	518	526			
	Oto	-	-	-	131	0,00%	0,00%	12,41%	131	131	131			
	CF 2	2.230	2.155	3.861	11.158	1,64%	2,64%	7,68%	7.298	8.929	9.003			
	Mitraguna & Others	2.230	2.155	3.861	10.659	1,78%	2,89%	8,05%	6.798	8.429	8.504			
	Pensiun	-	-	-	499	0,00%	0,00%	3,86%	499	499	499			
	Total Pembiayaan	2.296	2.219	4.001	12.833	1,31%	2,03%	6,51%	8.832	10.537	10.613	1,68%	74,23%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	4.766	3.933	3.929	2,86%	2,49%	2,51%	(4)	(191)	(837)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	4.766	3.933	3.929	3,00%	2,69%	2,70%	(4)	(144)	(837)			
	Mitraguna & Others	4.073	4.766	3.933	3.929	3,26%	2,95%	2,97%	(4)	(144)	(837)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	4.766	3.933	3.929	2,35%	2,00%	1,99%	(4)	(191)	(837)	5,88%	-194,92%	3,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	581	497	497	(130)	0	(85)	-14,56%	(1.590)	-76,20%	2.831	17,54%	(2.335)
2	Tabungan	37.117	37.936	38.327	38.469	1.771	143	533	1,41%	1.352	3,64%	41.689	92,28%	(3.219)
3	Deposito	10.740	12.543	12.541	12.547	3	6	4	0,03%	1.808	16,83%	10.799	116,19%	1.749
	Total	49.943	51.061	51.365	51.513	1.644	149	453	0,89%	1.570	3,14%	55.319	93,12%	(3.806)
	CASA	39.204	38.517	38.823	38.966	1.641	143	449	1,16%	(238)	-0,61%	44.520	87,52%	(5.554)
	(%) CASA	78,50%	75,43%	75,58%	75,64%									
	FDR	145,08%	123,76%	122,20%	121,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	621	498	499		1	(122)	-19,68%	(82)	-14,09%	-	0,00%	499
2	Giro ISE	1	1	1	1		0	0	0,00%	0	15,23%		0,00%	1
3	Tabungan ISE	580	620	497	498		1	(122)	-19,72%	(82)	-14,14%		0,00%	498
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.786	2.950	187	206	19	279	164	1.715	42	2.437	121,05%	513
	Cilem	1.235	2.786	2.950	187	206	19	279	164	1.715	42	2.437	121,05%	513
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	59.820	596	250	-346	-236	-588	-11.402	838	65.025	91,99%	(5.206)
	CF 1	464	417	415	-	-	0	-2	-2	-49	2	458	90,52%	(43)
	Total Griya	301	275	275	-	-	0	0	0	-26	-	296	93,19%	(20)
	• Total Non Program	301	275	275	-	-	0	-3	0	-26	-	296	93,19%	(20)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	142	139	-	-	0	-2	-2	-23	2	163	85,68%	(23)
	CF 2	70.758	59.991	59.405	596	250	-346	-234	-586	-11.353	836	64.567	92,01%	(5.162)
	Mitraguna & Others	66.540	55.348	54.798	480	250	-230	-292	-550	-11.742	800	58.095	94,32%	(3.297)
	Pensiun	4.218	4.643	4.607	116	-	-116	58	-36	389	36	6.472	71,18%	(1.865)
	Total Pembiayaan	72.457	63.194	62.770	783	456	-327	43	-424	-9.687	880	67.462	93,04%	(4.692)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Cilem	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	3.788	2.416	3.204	4,24%	4,00%	5,36%	789	181	(583)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	3.788	2.416	3.204	4,27%	4,03%	5,39%	789	181	(583)			
	Mitraguna & Others	2.931	3.788	2.416	3.204	4,41%	4,36%	5,85%	789	273	(583)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	3.204	4,17%	3,82%	5,11%	789	181	(601)	0,00%	100,00%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	5.073	3.961	3.958	17,29%	6,56%	6,62%	(3)	(8.355)	(1.115)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	5.073	3.961	3.958	17,40%	6,60%	6,66%	(3)	(8.355)	(1.115)			
	Mitraguna & Others	11.834	4.895	3.785	3.783	17,79%	6,84%	6,90%	(3)	(8.052)	(1.113)			
	Pensiun	479	178	175	175	0,66%	0,28%	3,81%	-	(303)	(2)			
	Total Pembiayaan	12.313	5.073	3.961	3.958	16,99%	6,27%	6,31%	(3)	(8.355)	(1.115)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	29.931	19.610	19.255	(8.858)	(355)	(10.676)	-35,67%	(39.908)	-67,45%	67.212	28,65%	(47.957)
2	Tabungan	111.248	116.480	116.603	118.240	979	1.637	1.760	1,51%	6.992	6,29%	122.554	96,48%	(4.314)
3	Deposito	16.666	19.273	19.327	19.445	84	118	172	0,89%	2.779	16,67%	17.662	110,10%	1.784
	Total	187.077	165.684	155.540	156.940	(7.794)	1.401	(8.744)	-5,28%	(30.137)	-16,11%	207.427	75,66%	(50.487)
	CASA	170.411	146.411	136.213	137.495	(7.878)	1.282	(8.916)	-6,09%	(32.916)	-19,32%	189.765	72,46%	(52.270)
	(%) CASA	91,09%	88,37%	87,57%	87,61%									
	FDR	105,51%	129,76%	140,86%	139,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.571	3.095	3.015		(80)	444	17,27%	(805)	-21,07%	-	0,00%	3.015
2	Giro ISE	954	1.109	1.610	1.513		(97)	405	36,49%	559	58,61%		0,00%	1.513
3	Tabungan ISE	2.866	1.462	1.485	1.502		17	40	2,70%	(1.364)	-47,59%		0,00%	1.502
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	126	126		0	0	0,00%	5	4,13%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	• Local Champion	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.952	49.964	625	670	45	192	12	3.867	658	50.846	98,27%	(881)
	KUR	42.963	47.375	47.432	625	670	45	402	58	4.470	612	47.582	99,69%	(149)
	Non KUR	3.135	2.578	2.532	-	-	0	-210	-46	-603	46	3.264	77,57%	(732)
3	PWG	20.876	29.833	30.929	3.710	5.156	1.445	783	1.095	10.053	4.060	34.041	90,86%	(3.113)
	Cilem	7.514	12.221	12.802	860	949	89	700	581	5.287	368	15.758	81,24%	(2.956)
	Gadai	13.361	17.612	18.127	2.851	4.207	1.356	83	515	4.766	3.692	18.284	99,14%	(157)
4	CFG	127.111	132.702	134.902	1.589	3.637	2.048	1.128	2.200	7.791	1.437	138.671	97,28%	(3.769)
	CF 1	49.510	49.324	51.545	854	2.587	1.733	766	2.221	2.035	367	50.982	101,10%	562
	Total Griya	39.898	38.758	41.003	650	2.358	1.708	0	2.244	1.105	114	40.670	100,82%	333
	• Total Non Program	39.898	38.758	41.003	650	2.358	1.708	-310	2.244	1.105	114	40.670	100,82%	333
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.542	204	229	25	766	-24	931	253	10.312	102,23%	230
	CF 2	77.602	83.378	83.358	735	1.050	315	362	-20	5.756	1.070	87.689	95,06%	(4.331)
	Mitraguna & Others	75.812	81.522	81.523	735	1.050	315	383	1	5.711	1.049	85.492	95,36%	(3.969)
	Pensiun	1.790	1.856	1.835	-	-	0	-21	-21	45	21	2.197	83,51%	(362)
	Total Pembiayaan	197.385	214.997	219.098	5.925	9.463	3.538	1.301	4.101	21.713	5.362	226.859	96,58%	(7.761)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	496	444	3.092	0,27%	0,89%	6,19%	2.648	2.968	2.596			
	KUR	68	354	332	2.828	0,16%	0,70%	5,96%	2.496	2.760	2.473			
	Non KUR	56	141	112	264	1,79%	4,34%	10,43%	152	208	123			
3	PWG	-	158	-	785	0,00%	0,00%	2,54%	785	785	627			
	Cilem	-	158	-	451	0,00%	0,00%	3,52%	451	451	293			
	Gadai	-	-	-	334	0,00%	0,00%	1,84%	334	334	334			
4	CFG	2.018	301	3.874	4.623	1,59%	2,92%	3,43%	748	2.604	4.321			
	CF 1	1.770	144	1.943	2.190	3,58%	3,94%	4,25%	247	420	2.046			
	Total Griya	1.463	92	1.943	281	3,67%	5,01%	0,69%	(1.662)	(1.182)	189			
	Oto	307	52	-	1.909	3,19%	0,00%	18,11%	1.909	1.602	1.857			
	CF 2	248	157	1.932	2.432	0,32%	2,32%	2,92%	501	2.185	2.276			
	Mitraguna & Others	248	157	1.932	2.432	0,33%	2,37%	2,98%	501	2.185	2.276			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	8.499	1,09%	2,01%	3,88%	4.181	6.357	7.544	0,35%	90,87%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	59,77%	45,42%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	59,77%	45,42%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	612	561	558	1,07%	1,12%	1,12%	(3)	65	(54)			
	KUR	115	465	465	465	0,27%	0,98%	0,98%	-	349	(1)			
	Non KUR	378	147	97	94	12,06%	3,76%	3,70%	(3)	(284)	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.384	2.374	2.374	0,26%	1,79%	1,76%	-	2.037	(11)			
	CF 1	297	1.504	1.529	1.529	0,60%	3,10%	2,97%	-	1.232	25			
	Total Griya	297	1.504	1.529	1.529	0,74%	3,94%	3,73%	-	1.232	25			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	880	845	845	0,05%	1,01%	1,01%	-	806	(36)			
	Mitraguna & Others	39	880	845	845	0,05%	1,04%	1,04%	-	806	(36)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.496	4.435	4.432	0,42%	2,06%	2,02%	(3)	3.603	(65)	0,25%	87,56%	-1,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	4.356	4.318	4.636	(6.165)	318	280	6,42%	2.709	140,54%	9.349	49,59%	(4.713)
2	Tabungan	70.495	80.102	78.159	79.034	60	876	(1.067)	-1,33%	8.539	12,11%	83.156	95,04%	(4.122)
3	Deposito	64.264	93.406	93.395	93.395	(35)	0	(11)	-0,01%	29.131	45,33%	64.994	143,70%	28.401
	Total	136.686	177.864	175.872	177.065	(6.140)	1.193	(799)	-0,45%	40.379	29,54%	157.499	112,42%	19.566
	CASA	72.423	84.458	82.477	83.670	(6.105)	1.193	(788)	-0,93%	11.247	15,53%	92.505	90,45%	(8.835)
	(%) CASA	52,98%	47,48%	46,90%	47,25%									
	FDR	94,77%	83,31%	84,52%	83,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	4.213	3.248	3.044		(204)	(1.169)	-27,75%	1.722	130,27%	-	0,00%	3.044
2	Giro ISE	771	617	604	607		3	(10)	-1,66%	(164)	-21,27%		0,00%	607
3	Tabungan ISE	551	3.596	2.644	2.437		(206)	(1.159)	-32,22%	1.886	342,27%		0,00%	2.437
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	74	78	78		0	4	5,41%	13	20,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.637	34.561	800	100	-700	351	-76	2.803	176	35.966	96,09%	(1.405)
	KUR	29.577	32.136	32.072	800	100	-700	208	-64	2.495	164	33.596	95,46%	(1.524)
	Non KUR	2.181	2.502	2.490	-	-	0	143	-12	308	12	2.370	105,05%	120
3	PWG	6.201	8.970	9.222	346	563	217	127	252	3.021	311	12.535	73,57%	(3.313)
	Cilem	6.201	8.970	9.222	346	563	217	127	252	3.021	311	12.535	73,57%	(3.313)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	104.863	2.397	1.110	-1.287	1.299	292	13.282	818	101.093	103,73%	3.770
	CF 1	23.474	29.603	29.437	154	-	-154	136	-166	5.962	166	26.174	112,47%	3.263
	Total Griya	17.263	19.825	19.770	-	-	0	0	-55	2.507	55	18.192	108,67%	1.577
	• Total Non Program	17.263	19.825	19.770	-	-	0	-73	-55	2.507	55	18.192	108,67%	1.577
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.778	9.667	154	-	-154	136	-111	3.455	111	7.981	121,12%	1.686
	CF 2	68.107	74.968	75.426	2.243	1.110	-1.133	1.163	458	7.319	652	74.920	100,68%	507
	Mitraguna & Others	64.272	71.142	71.628	2.243	1.110	-1.133	1.190	486	7.356	624	70.925	100,99%	703
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,09%	(196)
	Total Pembiayaan	129.541	148.179	148.647	3.543	1.773	-1.770	1.776	468	19.106	1.305	149.594	99,37%	(947)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	6	3	1.905	0,01%	0,01%	5,51%	1.901	1.901	1.899			
	KUR	-	6	3	1.439	0,00%	0,01%	4,49%	1.435	1.439	1.433			
	Non KUR	4	-	-	466	0,19%	0,00%	18,72%	466	462	466			
3	PWG	48	155	-	635	0,78%	0,00%	6,89%	635	587	480			
	Cilem	48	155	-	635	0,78%	0,00%	6,89%	635	587	480			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	4.532	0,60%	1,37%	4,32%	3.102	3.985	2.813			
	CF 1	172	1.253	1.127	2.411	0,73%	3,81%	8,19%	1.284	2.239	1.158			
	Total Griya	-	1.128	1.127	1.334	0,00%	5,68%	6,75%	207	1.334	206			
	Oto	172	125	-	1.077	2,76%	0,00%	11,14%	1.077	905	952			
	CF 2	375	466	304	2.121	0,55%	0,41%	2,81%	1.818	1.746	1.655			
	Mitraguna & Others	375	466	304	2.121	0,58%	0,43%	2,96%	1.818	1.746	1.655			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	7.072	0,46%	0,97%	4,76%	5.638	6.472	5.192	0,79%	83,29%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	316	315	315	0,23%	0,91%	0,91%	-	241	(0)			
	KUR	70	316	315	315	0,24%	0,98%	0,98%	-	246	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	356	353	353	0,54%	0,34%	0,34%	-	(139)	(3)			
	CF 1	203	203	203	203	0,87%	0,69%	0,69%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,08%	2,10%	-	-	-			
	CF 2	289	153	150	150	0,42%	0,20%	0,20%	-	(139)	(3)			
	Mitraguna & Others	289	153	150	150	0,45%	0,21%	0,21%	-	(139)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	672	669	669	0,44%	0,45%	0,45%	-	102	(3)	0,39%	13,75%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.318	3.998	3.868	(437)	(131)	(2.450)	-38,78%	(438)	-10,17%	11.989	32,26%	(8.121)
2	Tabungan	84.533	86.328	84.969	85.749	2.903	780	(578)	-0,67%	1.216	1,44%	96.135	89,20%	(10.385)
3	Deposito	19.903	28.614	28.358	28.358	(41)	0	(256)	-0,89%	8.455	42,48%	20.471	138,53%	7.887
	Total	108.741	121.259	117.326	117.975	2.425	649	(3.284)	-2,71%	9.234	8,49%	128.595	91,74%	(10.620)
	CASA	88.838	92.645	88.968	89.617	2.466	649	(3.028)	-3,27%	779	0,88%	108.123	82,88%	(18.507)
	(%) CASA	81,70%	76,40%	75,83%	75,96%									
	FDR	78,57%	82,93%	85,93%	85,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	4.558	3.602	3.598		(4)	(960)	-21,07%	(318)	-8,11%	-	0,00%	3.598
2	Giro ISE	3.001	3.483	2.482	2.474		(8)	(1.009)	-28,97%	(527)	-17,55%		0,00%	2.474
3	Tabungan ISE	915	1.075	1.120	1.124		4	49	4,51%	209	22,84%		0,00%	1.124
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%		0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.677	3.647	-	-	0	-116	-30	578	30	6.683	54,57%	(3.036)
	KUR	2.657	3.421	3.391	-	-	0	-110	-30	734	30	6.060	55,96%	(2.669)
	Non KUR	412	256	256	-	-	0	-5	0	-156	-	623	41,08%	(367)
3	PWG	13.521	18.647	19.148	1.575	2.944	1.369	465	500	5.626	2.444	25.439	75,27%	(6.291)
	Cilem	6.370	9.633	9.608	589	422	-167	180	-25	3.237	447	15.191	63,24%	(5.584)
	Gadai	7.151	9.015	9.540	986	2.522	1.536	285	525	2.389	1.997	10.247	93,10%	(707)
4	CFG	68.150	78.238	78.026	1.695	1.005	-690	1.605	-213	9.876	1.218	85.232	91,54%	(7.207)
	CF 1	32.030	34.375	34.027	360	-	-360	181	-349	1.996	349	33.473	101,65%	553
	Total Griya	25.555	26.636	26.449	-	-	0	0	-187	894	187	25.620	103,23%	828
	• Total Non Program	25.555	26.636	26.449	-	-	0	-440	-187	894	187	25.620	103,23%	828
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.739	7.578	360	-	-360	181	-161	1.103	161	7.853	96,49%	(275)
	CF 2	36.119	43.863	43.999	1.335	1.005	-330	1.424	136	7.880	869	51.759	85,01%	(7.760)
	Mitraguna & Others	32.486	40.541	40.623	1.335	845	-490	1.458	82	8.137	763	48.065	84,52%	(7.441)
	Pensiun	3.633	3.322	3.376	-	160	160	-34	54	-257	106	3.694	91,38%	(318)
	Total Pembiayaan	85.434	100.562	100.820	3.270	3.949	679	1.954	258	15.386	3.691	118.049	85,41%	(17.229)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	33	99	0,00%	0,90%	2,73%	67	99	99			
	KUR	-	-	33	99	0,00%	0,96%	2,93%	67	99	99			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	95	-	557	0,00%	0,00%	2,91%	557	557	462			
	Cilem	-	95	-	249	0,00%	0,00%	2,59%	249	249	154			
	Gadai	-	-	-	308	0,00%	0,00%	3,23%	308	308	308			
4	CFG	1.050	320	644	2.308	1,54%	0,82%	2,96%	1.664	1.258	1.989			
	CF 1	1.050	227	520	1.705	3,28%	1,51%	5,01%	1.184	655	1.478			
	Total Griya	697	227	520	1.229	2,73%	1,95%	4,65%	708	532	1.002			
	Oto	353	-	-	476	5,46%	0,00%	6,29%	476	123	476			
	CF 2	-	93	124	603	0,00%	0,28%	1,37%	479	603	510			
	Mitraguna & Others	-	93	124	603	0,00%	0,31%	1,49%	479	603	510			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	2.965	1,23%	0,67%	2,94%	2.287	1.914	2.550	1,40%	52,33%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	86	4,32%	2,35%	2,37%	-	(46)	0			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	86	32,19%	33,74%	33,74%	-	(46)	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	816	902	895	0,49%	1,15%	1,15%	(7)	559	79			
	CF 1	337	74	70	70	1,05%	0,20%	0,21%	-	(267)	(4)			
	Total Griya	189	74	70	70	0,74%	0,26%	0,27%	-	(118)	(4)			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	741	832	825	0,00%	1,90%	1,88%	(7)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	2,03%	(7)	825	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	902	988	982	1,36%	0,98%	0,97%	(7)	(182)	79	4,15%	-326,32%	3,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.449	8.544	9.481	(16.331)	937	32	0,34%	1.800	23,43%	14.948	63,43%	(5.467)
2	Tabungan	96.197	117.846	113.724	113.348	15.747	(376)	(4.498)	-3,82%	17.151	17,83%	109.632	103,39%	3.716
3	Deposito	50.701	45.337	45.927	45.977	792	50	640	1,41%	(4.724)	-9,32%	51.441	89,38%	(5.464)
	Total	154.579	172.632	168.195	168.806	208	611	(3.826)	-2,22%	14.227	9,20%	176.021	95,90%	(7.215)
	CASA	103.878	127.295	122.268	122.829	(584)	561	(4.466)	-3,51%	18.951	18,24%	124.580	98,59%	(1.751)
	(%) CASA	67,20%	73,74%	72,69%	72,76%									
	FDR	122,53%	116,46%	119,94%	119,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.386	4.294	4.326		31	(60)	-1,37%	388	9,85%	-	0,00%	4.326
2	Giro ISE	1.498	2.690	2.741	2.765		24	75	2,78%	1.266	84,52%	-	0,00%	2.765
3	Tabungan ISE	2.310	1.566	1.424	1.431		7	(135)	-8,62%	(879)	-38,04%	-	0,00%	1.431
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%	-	0,00%	130
5	CIF ISE	147	158	160	160		0	2	1,27%	13	8,84%	-	0,00%	160

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.815	35.555	610	730	120	258	-260	1.136	990	38.024	93,51%	(2.469)
	KUR	32.500	34.010	33.865	610	730	120	336	-145	1.365	875	35.917	94,29%	(2.052)
	Non KUR	1.920	1.805	1.690	-	-	0	-78	-115	-229	115	2.107	80,22%	(417)
3	PWG	17.830	27.612	29.033	3.290	5.363	2.073	1.310	1.422	11.203	3.942	29.751	97,55%	(718)
	Cilem	5.164	9.572	10.382	426	1.159	733	195	810	5.218	349	12.528	82,87%	(2.146)
	Gadai	12.666	18.040	18.651	2.864	4.204	1.340	1.115	611	5.985	3.593	17.223	108,29%	1.428
4	CFG	137.158	137.626	137.152	236	522	286	-2.117	-473	-5	996	145.889	94,01%	(8.737)
	CF 1	38.164	40.347	40.581	-	446	446	-49	235	2.417	212	39.148	103,66%	1.434
	Total Griya	33.008	34.101	34.458	-	446	446	0	357	1.450	89	32.722	105,31%	1.737
	• Total Non Program	33.008	34.101	34.458	-	446	446	-483	357	1.450	89	32.722	105,31%	1.737
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.245	6.123	-	-	0	-49	-122	967	122	6.426	95,28%	(303)
	CF 2	98.994	97.279	96.571	236	76	-160	-2.068	-708	-2.423	784	106.742	90,47%	(10.171)
	Mitraguna & Others	71.310	71.137	70.623	184	-	-184	-1.970	-515	-688	515	80.263	87,99%	(9.640)
	Pensiun	27.683	26.142	25.948	52	76	24	-98	-193	-1.735	269	26.479	98,00%	(530)
	Total Pembiayaan	189.407	201.052	201.741	4.136	6.616	2.480	-548	689	12.334	5.927	213.665	94,42%	(11.924)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	874	721	2.103	0,69%	2,01%	5,91%	1.382	1.865	1.229			
	KUR	105	712	543	1.928	0,32%	1,60%	5,69%	1.385	1.823	1.217			
	Non KUR	133	163	177	175	6,92%	9,83%	10,33%	(3)	42	12			
3	PWG	-	23	-	346	0,00%	0,00%	1,19%	346	346	323			
	Cilem	-	23	-	202	0,00%	0,00%	1,95%	202	202	179			
	Gadai	-	-	-	143	0,00%	0,00%	0,77%	143	143	143			
4	CFG	1.146	1.276	1.668	5.339	0,84%	1,21%	3,89%	3.671	4.193	4.062			
	CF 1	198	225	738	2.271	0,52%	1,83%	5,60%	1.533	2.073	2.047			
	Total Griya	73	4	609	1.467	0,22%	1,79%	4,26%	858	1.394	1.464			
	Oto	125	221	129	804	2,42%	2,07%	13,13%	675	679	583			
	CF 2	948	1.052	929	3.067	0,96%	0,96%	3,18%	2.138	2.120	2.016			
	Mitraguna & Others	799	816	691	2.778	1,12%	0,97%	3,93%	2.087	1.979	1.962			
	Pensiun	149	236	238	290	0,54%	0,91%	1,12%	51	141	54			
	Total Pembiayaan	1.384	2.174	2.388	7.787	0,73%	1,19%	3,86%	5.399	6.404	5.614	1,85%	52,16%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	379	403	1,39%	1,06%	1,13%	23	(75)	85			
	KUR	477	210	248	271	1,47%	0,73%	0,80%	23	(206)	61			
	Non KUR	-	108	132	132	0,00%	7,30%	7,80%	-	132	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	4.830	2.320	2.320	3,20%	1,69%	1,69%	-	(2.074)	(2.510)			
	CF 1	1.329	2.591	1.891	1.891	3,48%	4,66%	4,66%	-	562	(700)			
	Total Griya	1.025	2.359	1.659	1.659	3,10%	4,87%	4,81%	-	634	(700)			
	Oto	305	232	232	232	5,91%	3,72%	3,80%	-	(72)	-			
	CF 2	3.064	2.239	428	428	3,10%	0,44%	0,44%	-	(2.636)	(1.810)			
	Mitraguna & Others	2.968	2.009	342	342	4,16%	0,48%	0,48%	-	(2.625)	(1.667)			
	Pensiun	97	230	86	86	0,05%	0,04%	0,33%	-	(11)	(144)			
	Total Pembiayaan	4.871	5.148	2.699	2.723	2,57%	1,34%	1,35%	23	(2.149)	(2.425)	1,34%	1,06%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	13.161	10.879	10.786	(293)	(94)	(2.376)	-18,05%	(2.010)	-15,71%	23.544	45,81%	(12.758)
2	Tabungan	133.664	148.730	147.036	147.008	4.363	(29)	(1.722)	-1,16%	13.344	9,98%	150.993	97,36%	(3.985)
3	Deposito	120.976	139.871	139.215	138.612	250	(603)	(1.259)	-0,90%	17.636	14,58%	122.375	113,27%	16.237
	Total	267.435	301.762	297.130	296.405	4.321	(725)	(5.357)	-1,78%	28.970	10,83%	296.912	99,83%	(507)
	CASA	146.460	161.891	157.916	157.794	4.071	(122)	(4.098)	-2,53%	11.334	7,74%	174.537	90,41%	(16.743)
	(%) CASA	54,76%	53,65%	53,15%	53,24%									
	FDR	60,13%	60,18%	61,39%	61,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	3.921	3.719	3.729		10	(192)	-4,89%	148	4,12%	-	0,00%	3.729
2	Giro ISE	1.025	1.483	1.131	1.131		0	(351)	-23,71%	106	10,37%	-	0,00%	1.131
3	Tabungan ISE	2.557	2.438	2.588	2.598		10	160	6,55%	41	1,61%	-	0,00%	2.598
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	213	224	226	226		0	2	0,89%	13	6,10%	-	0,00%	226

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	39.082	38.989	-	400	400	-1.024	-93	-1.663	493	43.620	89,38%	(4.631)
	KUR	37.299	37.085	37.016	-	400	400	-932	-70	-283	470	40.221	92,03%	(3.205)
	Non KUR	3.353	1.997	1.974	-	-	0	-93	-24	-1.380	24	3.399	58,06%	(1.426)
3	PWG	6.039	12.787	13.309	519	806	286	295	522	7.271	284	13.318	99,94%	(8)
	Cilem	6.039	12.787	13.309	519	806	286	295	522	7.271	284	13.318	99,94%	(8)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	130.108	350	1.617	1.267	1.025	379	16.000	1.238	122.231	106,44%	7.878
	CF 1	24.580	27.346	27.660	-	521	521	-230	314	3.079	207	27.603	100,21%	57
	Total Griya	19.863	21.032	21.258	-	318	318	0	226	1.396	92	21.311	99,75%	(53)
	• Total Non Program	19.863	21.032	21.258	-	318	318	332	226	1.396	92	21.311	99,75%	(53)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.314	6.402	-	203	203	-230	87	1.684	115	6.292	101,75%	110
	CF 2	89.528	102.383	102.448	350	1.096	746	1.255	65	12.921	1.031	94.628	108,26%	7.821
	Mitraguna & Others	89.444	101.973	101.871	350	926	576	1.258	-102	12.427	1.028	93.970	108,41%	7.901
	Pensiun	84	411	577	-	170	170	-3	167	493	3	658	87,82%	(80)
	Total Pembiayaan	160.799	181.599	182.407	869	2.823	1.953	295	808	21.608	2.015	179.168	101,81%	3.239

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.222	1.028	5.456	2,64%	2,63%	13,99%	4.428	4.384	4.234			
	KUR	877	1.138	947	5.281	2,35%	2,55%	14,27%	4.333	4.403	4.143			
	Non KUR	194	85	81	175	5,80%	4,06%	8,88%	94	(19)	90			
3	PWG	-	92	-	557	0,00%	0,00%	4,18%	557	557	465			
	Cilem	-	92	-	557	0,00%	0,00%	4,18%	557	557	465			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	1.440	0,69%	0,26%	1,11%	1.098	649	1.400			
	CF 1	630	40	216	635	2,56%	0,79%	2,30%	419	5	595			
	Total Griya	568	-	175	299	2,86%	0,83%	1,40%	123	(270)	299			
	Oto	61	40	41	336	1,30%	0,64%	5,26%	296	275	296			
	CF 2	162	-	126	805	0,18%	0,12%	0,79%	679	643	805			
	Mitraguna & Others	162	-	126	805	0,18%	0,12%	0,79%	679	643	805			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.354	1.371	7.453	1,16%	0,75%	4,09%	6.082	5.590	6.099	0,41%	89,87%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.478	1.423	1.752	2,29%	3,64%	4,49%	329	822	275			
	KUR	399	1.277	1.226	1.555	1,07%	3,31%	4,20%	329	1.157	278			
	Non KUR	532	201	197	197	15,87%	9,86%	9,98%	(0)	(335)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	840	700	698	0,35%	0,54%	0,54%	(2)	297	(141)			
	CF 1	315	760	623	621	1,28%	2,28%	2,24%	(2)	305	(139)			
	Total Griya	179	624	623	621	0,90%	2,96%	2,92%	(2)	442	(3)			
	Oto	136	136	-	-	2,89%	0,00%	0,00%	-	(136)	(136)			
	CF 2	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Mitraguna & Others	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.317	2.123	2.451	0,83%	1,17%	1,34%	327	1.119	134	0,44%	67,34%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	49.404	51.995	51.904	(1.317)	(90)	2.501	5,06%	12.722	32,47%	48.893	106,16%	3.011
2	Tabungan	123.525	144.042	143.469	143.476	2.628	7	(566)	-0,39%	19.952	16,15%	139.606	102,77%	3.870
3	Deposito	68.863	130.786	124.460	124.460	(20.438)	0	(6.326)	-4,84%	55.597	80,74%	69.895	178,07%	54.565
	Total	231.570	324.232	319.923	319.841	(19.127)	(83)	(4.392)	-1,35%	88.270	38,12%	258.394	123,78%	61.447
	CASA	162.707	193.446	195.464	195.381	1.311	(83)	1.935	1,00%	32.673	20,08%	188.499	103,65%	6.882
	(%) CASA	70,26%	59,66%	61,10%	61,09%									
	FDR	34,66%	31,02%	31,45%	31,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.412	7.331	7.467		136	1.055	16,45%	1.575	26,74%	-	0,00%	7.467
2	Giro ISE	3.773	3.632	4.632	4.738		106	1.106	30,45%	965	25,57%		0,00%	4.738
3	Tabungan ISE	2.118	2.780	2.699	2.728		30	(51)	-1,85%	610	28,81%		0,00%	2.728
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	122	125	125		0	3	2,46%	9	7,76%		0,00%	125

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.832	10.847	390	576	186	406	16	3.998	560	12.359	87,77%	(1.512)
	Cilem	6.849	10.832	10.847	390	576	186	406	16	3.998	560	12.359	87,77%	(1.512)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	89.782	410	528	118	1.025	45	16.363	483	94.346	95,16%	(4.564)
	CF 1	59.117	70.636	70.782	410	498	88	809	146	11.665	351	67.036	105,59%	3.746
	Total Griya	51.507	62.435	62.618	270	383	113	0	183	11.111	200	58.383	107,25%	4.235
	• Total Non Program	49.547	60.583	60.770	270	383	113	1.902	187	11.223	196	51.714	117,51%	9.056
	• Program	1.960	1.852	1.848	-	-	0	-12	-4	-112	4	6.669	27,71%	(4.821)
	Oto	7.609	8.201	8.164	140	115	-25	809	-37	554	151	8.653	94,35%	(489)
	CF 2	14.303	19.101	19.000	-	30	30	216	-101	4.697	131	27.310	69,57%	(8.310)
	Mitraguna & Others	14.303	19.089	18.988	-	30	30	216	-101	4.686	131	27.073	70,14%	(8.085)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	237	4,98%	(225)
	Total Pembiayaan	80.269	100.568	100.629	801	1.104	303	1.432	61	20.361	1.043	106.705	94,31%	(6.076)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	185	-	301	0,00%	0,00%	2,78%	301	301	117			
	Cilem	-	185	-	301	0,00%	0,00%	2,78%	301	301	117			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	2.854	0,88%	3,43%	3,18%	(224)	2.204	1.385			
	CF 1	650	1.469	3.077	2.677	1,10%	4,36%	3,78%	(400)	2.027	1.208			
	Total Griya	404	1.275	2.891	2.415	0,79%	4,63%	3,86%	(476)	2.011	1.140			
	Oto	245	193	187	262	3,22%	2,28%	3,21%	75	17	69			
	CF 2	-	-	-	177	0,00%	0,00%	0,93%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,93%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	1.653	3.077	3.155	0,81%	3,06%	3,14%	78	2.506	1.502	1,76%	44,00%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	535	534	1,09%	0,60%	0,59%	(1)	(266)	(1)			
	CF 1	800	498	497	496	1,35%	0,70%	0,70%	(1)	(304)	(1)			
	Total Griya	679	498	497	496	1,32%	0,80%	0,79%	(1)	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	535	534	1,00%	0,53%	0,53%	(1)	(266)	(1)	0,94%	-77,24%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.782	6.845	6.819	766	(27)	(1.963)	-22,36%	(2.015)	-22,81%	17.563	38,82%	(10.744)
2	Tabungan	83.648	72.195	71.589	72.675	(521)	1.086	480	0,66%	(10.973)	-13,12%	95.539	76,07%	(22.864)
3	Deposito	21.297	29.110	29.001	29.001	186	(0)	(110)	-0,38%	7.704	36,17%	21.602	134,25%	7.399
	Total	113.778	110.087	107.435	108.494	431	1.059	(1.593)	-1,45%	(5.284)	-4,64%	134.703	80,54%	(26.209)
	CASA	92.481	80.977	78.434	79.494	245	1.059	(1.483)	-1,83%	(12.988)	-14,04%	113.102	70,28%	(33.608)
	(%) CASA	81,28%	73,56%	73,01%	73,27%									
	FDR	151,33%	174,55%	179,85%	178,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.358	5.667	4.558		(1.109)	(801)	-14,94%	1.143	33,46%	-	0,00%	4.558
2	Giro ISE	1.685	1.616	1.616	1.723		108	108	6,68%	38	2,26%		0,00%	1.723
3	Tabungan ISE	1.730	3.743	4.051	2.834		(1.217)	(908)	-24,27%	1.104	63,85%		0,00%	2.834
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	12.073	11.838	25	30	5	-525	-235	-3.662	265	17.370	68,15%	(5.532)
	KUR	13.526	9.186	8.960	-	30	30	-521	-226	-4.566	256	15.342	58,40%	(6.381)
	Non KUR	1.974	2.886	2.878	25	-	-25	-4	-9	904	9	2.029	141,84%	849
3	PWG	14.491	21.774	22.222	2.686	2.823	137	1.115	448	7.731	2.375	27.944	79,52%	(5.722)
	Cilem	6.823	10.707	11.069	605	784	180	472	362	4.246	422	16.096	68,77%	(5.027)
	Gadai	7.668	11.067	11.153	2.082	2.039	-43	643	86	3.485	1.953	11.849	94,13%	(696)
4	CFG	142.193	158.314	159.157	1.625	2.119	494	2.416	844	16.965	1.275	151.972	104,73%	7.185
	CF 1	6.747	8.905	8.861	-	-	0	-136	-44	2.113	44	8.513	104,09%	348
	Total Griya	3.465	5.267	5.248	-	-	0	0	-18	1.783	18	4.650	112,87%	598
	• Total Non Program	3.465	5.267	5.248	-	-	0	-41	-18	1.783	18	4.650	112,87%	598
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.638	3.612	-	-	0	-136	-26	330	26	3.863	93,52%	(250)
	CF 2	135.445	149.408	150.297	1.625	2.119	494	2.552	888	14.851	1.231	143.460	104,77%	6.837
	Mitraguna & Others	125.884	140.596	141.576	1.625	2.119	494	2.644	980	15.692	1.139	133.242	106,25%	8.334
	Pensiun	9.561	8.812	8.720	-	-	0	-92	-92	-841	92	10.217	85,35%	(1.497)
	Total Pembiayaan	172.184	192.160	193.217	4.336	4.972	636	3.007	1.057	21.033	3.915	197.287	97,94%	(4.070)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.318	1.610	3.019	8,85%	13,34%	25,50%	1.409	1.647	1.701			
	KUR	1.295	954	1.152	2.441	9,57%	12,54%	27,25%	1.290	1.146	1.487			
	Non KUR	77	364	458	577	3,89%	15,88%	20,05%	119	500	213			
3	PWG	-	-	-	702	0,00%	0,00%	3,16%	702	702	702			
	Cilem	-	-	-	432	0,00%	0,00%	3,90%	432	432	432			
	Gadai	-	-	-	270	0,00%	0,00%	2,42%	270	270	270			
4	CFG	6	146	577	3.401	0,00%	0,36%	2,14%	2.825	3.395	3.256			
	CF 1	-	-	-	210	0,00%	0,00%	2,37%	210	210	210			
	Total Griya	-	-	-	109	0,00%	0,00%	2,07%	109	109	109			
	Oto	-	-	-	101	0,00%	0,00%	2,81%	101	101	101			
	CF 2	6	146	577	3.191	0,00%	0,39%	2,12%	2.615	3.185	3.046			
	Mitraguna & Others	-	146	577	3.191	0,00%	0,41%	2,25%	2.615	3.191	3.046			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	7.122	0,80%	1,14%	3,69%	4.936	5.744	5.659	0,00%	100,00%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	749	865	953	3,76%	7,17%	8,05%	88	371	204			
	KUR	557	728	844	932	4,11%	9,18%	10,40%	88	375	204			
	Non KUR	26	21	21	21	1,32%	0,74%	0,75%	-	(5)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	1.274	947	946	0,27%	0,60%	0,59%	(2)	557	(328)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	1.274	947	946	0,29%	0,63%	0,63%	(2)	557	(328)			
	Mitraguna & Others	388	1.274	947	946	0,31%	0,67%	0,67%	(2)	557	(328)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	2.023	1.812	1.899	0,56%	0,94%	0,98%	87	928	(124)	0,11%	88,52%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	877	731	774	166	43	(104)	-11,83%	(99)	-11,35%	1.468	52,71%	(694)
2	Tabungan	63.525	59.825	60.898	61.596	3.484	699	1.771	2,96%	(1.929)	-3,04%	69.755	88,30%	(8.158)
3	Deposito	5.722	7.461	7.415	7.415	(34)	0	(46)	-0,62%	1.692	29,57%	5.899	125,70%	1.516
	Total	70.120	68.163	69.043	69.784	3.616	741	1.621	2,38%	(336)	-0,48%	77.121	90,49%	(7.337)
	CASA	64.398	60.703	61.629	62.370	3.650	741	1.667	2,75%	(2.028)	-3,15%	71.222	87,57%	(8.853)
	(%) CASA	91,84%	89,05%	89,26%	89,37%									
	FDR	73,73%	90,51%	89,74%	88,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.386	3.605	3.642		37	255	7,54%	155	4,43%	-	0,00%	3.642
2	Giro ISE	561	445	439	440		1	(5)	-1,13%	(121)	-21,55%		0,00%	440
3	Tabungan ISE	2.926	2.941	3.166	3.202		35	260	8,85%	275	9,41%		0,00%	3.202
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	127	128	128		0	1	0,79%	5	4,07%		0,00%	128

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.876	5.057	94	272	178	46	181	2.474	91	4.963	101,90%	94
	Cilem	2.583	4.876	5.057	94	272	178	46	181	2.474	91	4.963	101,90%	94
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	56.904	485	560	75	1.032	83	7.788	477	57.211	99,46%	(307)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	56.821	56.904	485	560	75	1.032	83	7.788	477	57.211	99,46%	(307)
	Mitraguna & Others	45.066	52.568	52.481	460	350	-110	935	-87	7.415	437	50.440	104,05%	2.041
	Pensiun	4.050	4.253	4.423	25	210	185	97	170	373	40	6.771	65,33%	(2.347)
	Total Pembiayaan	51.699	61.697	61.962	579	832	253	1.079	264	10.263	568	62.174	99,66%	(213)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	111	0,00%	0,00%	2,20%	111	111	111			
	Cilem	-	-	-	111	0,00%	0,00%	2,20%	111	111	111			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	28	0,00%	0,00%	0,05%	28	28	28			
	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	-	-	-	28	0,00%	0,00%	0,05%	28	28	28			
	Mitraguna & Others	-	-	-	28	0,00%	0,00%	0,05%	28	28	28			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	140	0,00%	0,00%	0,23%	140	140	140	2,96%	#####	2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	210	209	209	0,45%	0,37%	0,37%	-	(11)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	210	209	209	0,45%	0,37%	0,37%	-	(11)	(1)			
	Mitraguna & Others	220	210	209	209	0,49%	0,40%	0,40%	-	(11)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	210	209	209	0,43%	0,34%	0,34%	-	(11)	(1)	3,82%	#####	3,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	508	536	634	751	55	117	215	40,01%	242	47,69%	2.893	25,95%	(2.142)
2	Tabungan	65.886	59.341	58.419	58.430	(3.771)	12	(910)	-1,53%	(7.456)	-11,32%	73.999	78,96%	(15.569)
3	Deposito	18.198	16.069	16.069	16.069	(206)	0	(0)	-0,00%	(2.129)	-11,70%	18.643	86,19%	(2.574)
	Total	84.593	75.946	75.122	75.250	(3.921)	128	(696)	-0,92%	(9.343)	-11,04%	95.535	78,77%	(20.285)
	CASA	66.395	59.877	59.053	59.181	(3.716)	128	(696)	-1,16%	(7.214)	-10,86%	76.892	76,97%	(17.711)
	(%) CASA	78,49%	78,84%	78,61%	78,65%									
	FDR	214,85%	265,45%	270,45%	269,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	470	474	475		1	6	1,19%	(54)	-10,17%	-	0,00%	475
2	Giro ISE	45	50	50	50		0	(0)	-0,06%	5	11,28%	-	0,00%	50
3	Tabungan ISE	484	419	424	425		1	6	1,34%	(59)	-12,17%	-	0,00%	425
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	35	36	36	36		0	0	0,00%	1	2,86%	-	0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	• Local Champion	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.356	6.367	50	50	0	178	10	1.286	40	8.115	78,46%	(1.748)
	KUR	4.827	6.161	6.172	50	50	0	192	10	1.344	40	7.591	81,30%	(1.420)
	Non KUR	254	195	195	-	-	0	-14	0	-58	-	524	37,29%	(329)
3	PWG	17.985	32.377	33.751	1.674	2.394	720	1.130	1.374	15.766	1.020	26.083	129,40%	7.668
	Cilem	17.985	32.377	33.751	1.674	2.394	720	1.130	1.374	15.766	1.020	26.083	129,40%	7.668
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	158.622	162.821	163.003	1.640	1.305	-335	-393	182	4.381	1.123	169.761	96,02%	(6.758)
	CF 1	2.893	4.099	4.067	-	-	0	-51	-31	1.175	31	3.751	108,43%	316
	Total Griya	1.276	2.432	2.429	-	-	0	0	-3	1.153	3	1.831	132,67%	598
	• Total Non Program	1.127	2.288	2.286	-	-	0	325	-2	1.159	2	1.323	172,77%	963
	• Program	149	144	143	-	-	0	0	-1	-6	1	508	28,17%	(365)
	Oto	1.617	1.667	1.639	-	-	0	-51	-28	22	28	1.921	85,32%	(282)
	CF 2	155.729	158.722	158.936	1.640	1.305	-335	-342	214	3.207	1.091	166.010	95,74%	(7.074)
	Mitraguna & Others	131.230	133.704	134.285	700	1.305	605	-835	581	3.055	724	139.705	96,12%	(5.420)
	Pensiun	24.499	25.018	24.651	940	-	-940	493	-367	151	367	26.305	93,71%	(1.654)
	Total Pembiayaan	181.744	201.602	203.169	3.364	3.749	385	914	1.567	21.425	2.182	204.015	99,59%	(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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	48	-	349	0,00%	0,00%	5,48%	349	349	300			
	KUR	-	-	-	349	0,00%	0,00%	5,65%	349	349	349			
	Non KUR	-	48	-	-	0,00%	0,00%	0,00%	-	-	(48)			
3	PWG	-	132	-	218	0,00%	0,00%	0,65%	218	218	87			
	Cilem	-	132	-	218	0,00%	0,00%	0,65%	218	218	87			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.560	1.650	2.477	3.606	0,98%	1,52%	2,21%	1.129	2.046	1.956			
	CF 1	36	-	144	143	1,24%	3,50%	3,52%	(1)	107	143			
	Total Griya	36	-	144	143	2,80%	5,91%	5,89%	(1)	107	143			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.524	1.650	2.334	3.463	0,98%	1,47%	2,18%	1.129	1.939	1.813			
	Mitraguna & Others	1.524	1.511	2.193	3.322	1,16%	1,64%	2,47%	1.129	1.798	1.811			
	Pensiun	-	140	141	141	0,00%	0,56%	0,57%	-	141	1			
	Total Pembiayaan	1.560	1.830	2.477	4.173	0,86%	1,23%	2,05%	1.696	2.614	2.343	0,59%	71,23%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.343	2.802	2.479	2.479	1,48%	1,52%	1,52%	-	136	(323)			
	CF 1	-	34	34	34	0,00%	0,82%	0,83%	-	34	-			
	Total Griya	-	34	34	34	0,00%	1,38%	1,39%	-	34	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.343	2.769	2.445	2.445	1,50%	1,54%	1,54%	-	102	(323)			
	Mitraguna & Others	2.343	2.769	2.445	2.445	1,79%	1,83%	1,82%	-	102	(323)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.343	2.802	2.479	2.479	1,29%	1,23%	1,22%	-	136	(323)	0,51%	58,26%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.576	1.996	2.078	1.544	72	(533)	(452)	-22,64%	(31)	-1,99%	2.652	58,24%	(1.107)
2	Tabungan	88.014	82.947	84.129	84.439	1.437	310	1.492	1,80%	(3.575)	-4,06%	93.277	90,53%	(8.837)
3	Deposito	17.998	14.817	14.771	14.771	(968)	0	(46)	-0,31%	(3.227)	-17,93%	18.256	80,91%	(3.485)
	Total	107.589	99.761	100.978	100.755	541	(223)	994	1,00%	(6.834)	-6,35%	114.184	88,24%	(13.429)
	CASA	89.590	84.944	86.207	85.984	1.509	(223)	1.040	1,22%	(3.606)	-4,03%	95.928	89,63%	(9.944)
	(%) CASA	83,27%	85,15%	85,37%	85,34%									
	FDR	79,31%	96,39%	95,31%	95,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	1.544	1.681	1.697		15	153	9,88%	196	13,03%	-	0,00%	1.697
2	Giro ISE	851	854	1.057	1.075		17	221	25,82%	223	26,19%	-	0,00%	1.075
3	Tabungan ISE	650	690	624	622		(2)	(68)	-9,84%	(27)	-4,23%	-	0,00%	622
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	65	71	71	71		0	0	0,00%	6	9,23%	-	0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.350	14.763	15.565	931	1.338	407	1.011	802	9.215	536	12.903	120,63%	2.662
	Cilem	6.350	14.763	15.565	931	1.338	407	1.011	802	9.215	536	12.903	120,63%	2.662
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78.982	81.398	80.674	450	100	-350	1.270	-723	1.693	823	75.754	106,49%	4.920
	CF 1	5.613	4.583	4.549	-	-	0	-22	-34	-1.064	34	6.207	73,28%	(1.658)
	Total Griya	5.529	4.204	4.192	-	-	0	0	-12	-1.337	12	5.363	78,15%	(1.172)
	• Total Non Program	5.529	4.204	4.192	-	-	0	-247	-12	-1.337	12	5.363	78,15%	(1.172)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	84	379	357	-	-	0	-22	-22	273	22	844	42,35%	(486)
	CF 2	73.368	76.815	76.125	450	100	-350	1.293	-689	2.757	789	69.547	109,46%	6.578
	Mitraguna & Others	72.606	75.688	75.007	450	100	-350	1.301	-681	2.401	781	67.157	111,69%	7.849
	Pensiun	763	1.127	1.119	-	-	0	-9	-8	356	8	2.390	46,82%	(1.271)
	Total Pembiayaan	85.331	96.160	96.239	1.381	1.438	57	2.281	79	10.908	1.359	88.657	108,55%	7.582

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	166	-	146	0,00%	0,00%	0,94%	146	146	(20)			
	Cilem	-	166	-	146	0,00%	0,00%	0,94%	146	146	(20)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.025	1.104	946	2.004	1,30%	1,16%	2,48%	1.058	979	899			
	CF 1	783	603	390	583	13,95%	8,50%	12,81%	193	(201)	(21)			
	Total Griya	783	603	390	583	14,17%	9,27%	13,90%	193	(201)	(21)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	241	501	556	1.421	0,33%	0,72%	1,87%	865	1.180	920			
	Mitraguna & Others	241	361	556	1.284	0,33%	0,74%	1,71%	728	1.042	923			
	Pensiun	-	140	-	137	0,00%	0,00%	12,25%	137	137	(3)			
	Total Pembiayaan	1.025	1.270	946	2.150	1,20%	0,98%	2,23%	1.204	1.125	879	1,36%	39,08%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.027	842	1.056	839	1,30%	1,30%	1,04%	(218)	(188)	(3)			
	CF 1	340	344	506	289	6,06%	11,04%	6,34%	(218)	(52)	(55)			
	Total Griya	340	344	506	289	6,15%	12,04%	6,89%	(218)	(52)	(55)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	686	498	550	550	0,94%	0,72%	0,72%	-	(136)	52			
	Mitraguna & Others	596	498	550	550	0,82%	0,73%	0,73%	-	(46)	52			
	Pensiun	90	-	-	-	0,11%	0,00%	0,00%	-	90	-			
	Total Pembiayaan	1.027	842	1.056	839	1,20%	1,10%	0,87%	(218)	(188)	(3)	2,91%	-234,42%	2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.704	547	611	784	64	(1.093)	-64,12%	16	2,67%	8.467	7,22%	(7.856)
2	Tabungan	46.385	45.400	44.500	44.258	660	(243)	(1.142)	-2,51%	(2.127)	-4,59%	57.671	76,74%	(13.413)
3	Deposito	18.302	22.298	47.285	47.295	(907)	10	24.997	112,10%	28.993	158,41%	18.838	251,06%	28.457
	Total	65.283	69.401	92.332	92.164	537	(169)	22.762	32,80%	26.881	41,18%	84.976	108,46%	7.188
	CASA	46.981	47.103	45.048	44.869	1.444	(179)	(2.234)	-4,74%	(2.111)	-4,49%	66.138	67,84%	(21.269)
	(%) CASA	71,97%	67,87%	48,79%	48,68%									
	FDR	134,21%	137,49%	103,68%	103,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	953	971	977	6	24	2,51%	(421)	-30,10%	-	0,00%	977	
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,79%	-	0,00%	1	
3	Tabungan ISE	1.358	952	970	976	6	24	2,51%	(382)	-28,13%		0,00%	976	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	87	94	94	94	0	0	0,00%	7	8,05%		0,00%	94	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	15.773	15.657	-	60	60	-82	-115	220	175	17.643	88,74%	(1.986)
	KUR	14.693	15.230	15.122	-	60	60	-62	-108	429	168	16.784	90,10%	(1.662)
	Non KUR	745	543	535	-	-	0	-20	-7	-209	7	860	62,29%	(324)
3	PWG	3.211	6.099	6.467	122	512	391	427	368	3.256	144	7.318	88,37%	(851)
	Cilem	3.211	6.099	6.467	122	512	391	427	368	3.256	144	7.318	88,37%	(851)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	73.610	810	470	-341	216	59	4.641	410	76.308	96,46%	(2.698)
	CF 1	2.071	9.541	9.670	-	164	164	-0	129	7.599	35	4.985	194,00%	4.686
	Total Griya	1.516	8.512	8.654	-	164	164	0	142	7.138	22	3.711	233,19%	4.943
	• Total Non Program	1.516	4.274	4.253	-	-	0	-29	-21	2.737	21	3.711	114,60%	542
	• Program	-	4.238	4.401	-	164	164	705	162	4.401	2	0	0,00%	4.401
	Oto	555	1.029	1.017	-	-	0	-0	-13	461	13	1.274	79,83%	(257)
	CF 2	66.897	64.010	63.940	810	305	-505	216	-70	-2.958	375	71.324	89,65%	(7.384)
	Mitraguna & Others	64.762	61.071	61.029	810	305	-505	110	-42	-3.733	347	68.225	89,45%	(7.196)
	Pensiun	2.135	2.939	2.911	-	-	0	106	-28	776	28	3.098	93,94%	(188)
	Total Pembiayaan	87.617	95.422	95.734	932	1.042	110	561	311	8.117	730	101.269	94,53%	(5.535)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	375	323	714	0,98%	2,05%	4,56%	391	563	339			
	KUR	98	286	236	646	0,67%	1,55%	4,27%	410	549	361			
	Non KUR	53	90	87	68	7,15%	15,97%	12,71%	(19)	15	(21)			
3	PWG	-	132	-	122	0,00%	0,00%	1,88%	122	122	(10)			
	Cilem	-	132	-	122	0,00%	0,00%	1,88%	122	122	(10)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	6.930	1,23%	4,18%	9,41%	3.852	6.084	4.114			
	CF 1	-	-	-	358	0,00%	0,00%	3,70%	358	358	358			
	Total Griya	-	-	-	358	0,00%	0,00%	4,14%	358	358	358			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.815	3.078	6.572	1,26%	4,81%	10,28%	3.494	5.726	3.756			
	Mitraguna & Others	846	2.815	3.078	6.092	1,31%	5,04%	9,98%	3.014	5.246	3.276			
	Pensiun	-	-	-	480	0,00%	0,00%	16,49%	480	480	480			
	Total Pembiayaan	997	3.322	3.401	7.766	1,14%	3,56%	8,11%	4.365	6.769	4.443	1,52%	81,27%	-6,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	337	329	329	0,73%	2,08%	2,10%	-	217	(9)			
	KUR	75	300	292	292	0,51%	1,92%	1,93%	-	217	(9)			
	Non KUR	37	37	37	37	4,98%	6,79%	6,88%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.633	3.817	3.814	3,51%	5,19%	5,18%	(3)	1.395	181			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.633	3.817	3.814	3,62%	5,96%	5,97%	(3)	1.395	181			
	Mitraguna & Others	2.420	3.633	3.817	3.814	3,74%	6,25%	6,25%	(3)	1.395	181			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	3.970	4.145	4.143	2,89%	4,34%	4,33%	(3)	1.611	173	3,86%	10,72%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.336	5.388	5.045	720	(342)	1.709	51,22%	(832)	-14,15%	13.272	38,01%	(8.227)
2	Tabungan	83.977	87.989	90.573	90.449	(1.320)	(125)	2.460	2,80%	6.471	7,71%	95.909	94,31%	(5.460)
3	Deposito	19.184	13.176	13.520	13.520	(396)	0	344	2,61%	(5.664)	-29,53%	19.742	68,48%	(6.223)
	Total	109.038	104.501	109.480	109.013	(996)	(467)	4.513	4,32%	(25)	-0,02%	128.924	84,56%	(19.910)
	CASA	89.854	91.325	95.961	95.494	(600)	(467)	4.169	4,56%	5.640	6,28%	109.181	87,46%	(13.688)
	(%) CASA	82,41%	87,39%	87,65%	87,60%									
	FDR	40,48%	58,79%	55,95%	56,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.282	8.916	9.088		172	806	9,73%	507	5,91%	-	0,00%	9.088
2	Giro ISE	1.236	912	854	864		10	(48)	-5,32%	(372)	-30,10%		0,00%	864
3	Tabungan ISE	7.345	7.370	8.062	8.224		162	854	11,59%	879	11,97%		0,00%	8.224
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	• Local Champion	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	12.927	13.129	300	270	-30	961	202	3.625	68	13.454	97,58%	(325)
	KUR	9.147	11.975	12.112	100	200	100	720	137	2.965	63	12.886	94,00%	(774)
	Non KUR	358	953	1.017	200	70	-130	241	65	660	5	569	178,81%	448
3	PWG	9.262	11.837	11.727	358	427	70	-1.029	-110	2.464	537	15.146	77,43%	(3.419)
	Cilem	9.262	11.837	11.727	358	427	70	-1.029	-110	2.464	537	15.146	77,43%	(3.419)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.257	100	521	421	-0	-267	10.881	788	44.532	81,42%	(8.275)
	CF 1	14.455	17.279	17.625	-	521	521	-117	345	3.170	176	16.635	105,95%	989
	Total Griya	3.903	7.993	8.293	-	335	335	0	300	4.390	35	4.696	176,60%	3.597
	• Total Non Program	3.903	6.912	6.877	-	-	0	-72	-35	2.974	35	4.696	146,44%	2.181
	• Program	-	1.082	1.416	-	335	335	1.082	335	1.416	(0)	0	0,00%	1.416
	Oto	10.552	9.286	9.332	-	187	187	-117	45	-1.221	141	11.939	78,16%	(2.608)
	CF 2	10.922	19.245	18.633	100	-	-100	117	-612	7.711	612	27.897	66,79%	(9.264)
	Mitraguna & Others	10.683	18.712	18.103	100	-	-100	120	-609	7.420	609	27.258	66,41%	(9.156)
	Pensiun	239	533	530	-	-	0	-3	-3	291	3	639	83,03%	(108)
	Total Pembiayaan	44.143	61.434	61.259	758	1.219	461	-79	-175	17.116	1.394	73.132	83,76%	(11.874)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	368	0,00%	0,00%	2,80%	368	368	368			
	KUR	-	-	-	368	0,00%	0,00%	3,04%	368	368	368			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	78	-	651	0,00%	0,00%	5,55%	651	651	572			
	Cilem	-	78	-	651	0,00%	0,00%	5,55%	651	651	572			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	1.830	1,42%	1,11%	5,05%	1.425	1.470	1.112			
	CF 1	360	718	405	970	2,49%	2,35%	5,50%	565	610	252			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	718	405	970	3,41%	4,37%	10,39%	565	610	252			
	CF 2	-	-	-	860	0,00%	0,00%	4,62%	860	860	860			
	Mitraguna & Others	-	-	-	860	0,00%	0,00%	4,75%	860	860	860			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	797	405	2.849	0,82%	0,66%	4,65%	2.443	2.489	2.052	3,03%	34,73%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	109	0,00%	0,00%	0,93%	109	109	109			
	Cilem	-	-	-	109	0,00%	0,00%	0,93%	109	109	109			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	170	348	0,00%	0,46%	0,96%	178	348	178			
	CF 1	-	170	170	348	0,00%	0,98%	1,98%	178	348	178			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	170	348	0,00%	1,83%	3,73%	178	348	178			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	170	457	0,00%	0,28%	0,75%	287	457	287	1,74%	-132,63%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	1.252	1.270	1.171	(348)	(99)	(82)	-6,51%	1.167	33791,30%	5	#####	1.165
2	Tabungan	34.487	30.560	31.622	31.839	(409)	217	1.280	4,19%	(2.648)	-7,68%	39.133	81,36%	(7.294)
3	Deposito	3.517	2.505	2.505	2.505	100	0	0	0,00%	(1.012)	-28,78%	3.567	70,21%	(1.063)
	Total	38.008	34.317	35.397	35.515	(658)	118	1.198	3,49%	(2.493)	-6,56%	42.706	83,16%	(7.191)
	CASA	34.491	31.812	32.892	33.010	(758)	118	1.198	3,77%	(1.481)	-4,29%	39.139	84,34%	(6.129)
	(%) CASA	90,75%	92,70%	92,92%	92,95%									
	FDR	1,90%	2,84%	2,74%	2,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	76	89	89	0	13	17,11%	(70)	-44,12%	-	0,00%	89	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	159	76	89	89	0	13	17,11%	(70)	-44,12%	-	0,00%	89	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%	-	0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	949	936	40	4	-36	-68	-13	293	17	1.666	56,20%	(730)
	Cilem	644	949	936	40	4	-36	-68	-13	293	17	1.666	56,20%	(730)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	26	35	-	10	10	-1	9	-43	1	78	44,78%	(43)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	26	35	-	10	10	-1	9	-43	1	78	44,78%	(43)
	Mitraguna & Others	78	26	35	-	10	10	-1	9	-43	1	78	44,78%	(43)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	975	972	40	14	-26	-70	-4	249	18	1.744	55,69%	(773)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	6	0,00%	0,00%	0,66%	6	6	6			
	Cilem	-	-	-	6	0,00%	0,00%	0,66%	6	6	6			
	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	-	-	-	6	0,00%	0,00%	0,63%	6	6	6	185,96%	#####	185,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	61,63%	#DIV/0!	61,6%

Asset & Contribution Margin

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

PHR & Payroll

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