

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	1.111.061	1.431.423	1.437.259	1.421.956	74.764	(15.303)	(9.467)	-0,66%	310.895	27,98%	1.322.054	107,56%	99.902
2	Tabungan	4.778.169	5.005.887	4.928.512	4.946.164	85.418	17.652	(59.723)	-1,19%	167.995	3,52%	5.099.763	96,99%	(153.599)
3	Deposito	1.667.902	1.728.835	1.746.835	1.748.598	405	1.763	19.775	1,14%	80.696	4,84%	1.686.464	103,68%	62.134
Total		7.557.133	8.166.133	8.112.606	8.116.718	160.587	4.112	(49.415)	-0,61%	559.586	7,40%	8.108.281	100,10%	8.438
CASA		5.889.231	6.437.309	6.365.771	6.368.120	160.182	2.349	(69.189)	-1,07%	478.890	8,13%	6.421.817	99,16%	(53.697)
(% CASA)		77,93%	78,83%	78,47%	78,46%									
FDR		79,28%	79,49%	80,15%	80,11%									

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	304.377	358.473	367.598	362.100		(5.497)	3.627	1,01%	57.723	18,96%	385.505	93,93%	(23.404)
2	Giro ISE	93.275	92.040	101.106	102.826		1.719	10.786	11,72%	9.551	10,24%	142.601	72,11%	(39.775)
3	Tabungan ISE	174.173	212.269	212.473	205.236		(7.237)	(7.033)	-3,31%	31.062	17,83%	185.227	110,80%	20.009
4	Deposito ISE	36.929	54.165	54.018	54.039		21	(126)	-0,23%	17.110	46,33%	57.677	93,69%	(3.638)
5	CIF ISE	3.133	3.575	3.630	3.630		0	55	1,54%	497	15,86%		0,00%	3.630

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	824.608	816.665	808.007	-	500	500	-4.795	-8.658	-16.601	9.158	878.745	91,95%	(70.739)
	Linkage	583.855	553.306	553.306	-	-	-	-5.029	0	-30.549	-	607.246	91,12%	(53.940)
	Non-Linkage	240.753	263.359	254.700	-	500	500	234	-8.658	13.948	9.158	271.499	93,81%	(16.798)
	• Local Champion	177.655	195.105	187.376	-	-	0	1.257	-7.730	9.721	7.730	186.853	100,28%	522
	• Value Chain	63.098	68.253	67.325	-	500	500	-1.023	-929	4.227	1.429	84.646	79,54%	(17.321)
2	MBG	1.025.144	1.045.933	1.043.242	13.017	11.996	-1.021	2.841	-2.691	18.098	14.687	1.115.685	93,51%	(72.443)
	KUR	965.396	986.476	984.245	11.766	11.831	65	2.859	-2.230	18.849	14.061	1.051.405	93,61%	(67.160)
	Non KUR	59.748	59.457	58.997	1.251	165	-1.086	-18	-461	-751	626	64.280	91,78%	(5.284)
3	PWG	255.819	477.283	504.258	50.432	65.148	14.716	46.636	26.975	248.439	38.173	525.365	95,98%	(21.107)
	Cilem	149.863	330.427	352.129	23.595	29.573	5.979	38.110	21.702	202.266	7.871	365.836	96,25%	(13.707)
	Gadai	105.956	146.856	152.129	26.837	35.575	8.737	8.526	5.273	46.174	30.302	159.528	95,36%	(7.399)
4	CFG	3.885.901	4.151.068	4.146.548	45.074	44.564	-510	38.714	-4.520	260.646	49.085	4.283.662	96,80%	(137.114)
	CF 1	838.535	895.893	896.381	6.240	9.083	2.843	1.926	488	57.847	8.595	905.413	99,00%	(9.031)
	Total Griya	595.912	602.650	603.004	1.963	4.024	2.062	0	354	7.092	3.670	629.412	95,80%	(26.408)
	• Total Non Program	435.065	452.121	452.705	1.804	3.706	1.902	-4.251	584	17.640	3.122	449.863	100,63%	2.842
	• Program	160.848	150.530	150.299	159	318	160	-1.380	-230	-10.548	549	179.549	83,71%	(29.250)
	Oto	242.622	293.243	293.377	4.277	5.059	781	1.926	134	50.755	4.925	276.000	106,30%	17.377
	CF 2	3.047.367	3.255.175	3.250.166	38.834	35.482	-3.353	36.788	-5.008	202.800	40.490	3.378.249	96,21%	(128.082)
	Mitraguna & Others	2.497.673	2.696.677	2.695.358	35.146	33.373	-1.774	33.940	-1.319	197.685	34.691	2.799.668	96,27%	(104.310)
	Pensiun	549.694	558.498	554.808	3.688	2.109	-1.579	2.848	-3.689	5.114	5.798	578.581	95,89%	(23.772)
Total Pembiayaan		5.991.472	6.490.949	6.502.054	108.523	122.208	13.685	83.397	11.106	510.582	111.103	6.803.457	95,57%	(301.402)

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	1.291	435	250	4.639	0,16%	0,03%	0,57%	4.388	3.348	4.204			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	4.639	0,54%	0,10%	1,82%	4.388	3.348	4.204			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	55.167	1,12%	2,05%	5,29%	33.721	43.692	33.721			
	KUR	9.838	17.677	17.677	47.896	1,02%	1,79%	4,87%	30.219	38.059	30.219			
	Non KUR	1.638	3.769	3.769	7.271	2,74%	6,34%	12,32%	3.502	5.633	3.502			
3	PWG	124	155	155	10.559	0,05%	0,03%	2,09%	10.404	10.435	10.404			
	Cilem	118	-	-	7.621	0,08%	0,00%	2,16%	7.621	7.503	7.621			
	Gadai	7	155	155	2.939	0,01%	0,11%	1,93%	2.783	2.932	2.783			
4	CFG	59.411	64.056	71.220	141.895	1,53%	1,72%	3,42%	70.675	82.484	77.839			
	CF 1	35.165	40.591	42.144	66.258	4,19%	4,70%	7,39%	24.114	31.094	25.668			
	Total Griya	29.490	29.495	31.633	40.942	4,95%	5,25%	6,79%	9.309	11.452	11.447			
	Oto	5.675	11.095	10.511	25.316	2,34%	3,58%	8,63%	14.805	19.642	14.221			
	CF 2	24.246	23.465	29.076	75.636	0,80%	0,89%	2,33%	46.561	51.390	52.171			
	Mitraguna & Others	22.605	22.227	26.760	61.501	0,91%	0,99%	2,28%	34.741	38.896	39.274			
	Pensiun	1.642	1.239	2.316	14.136	0,30%	0,41%	2,55%	11.820	12.494	12.897			
Total Pembiayaan		72.302	86.092	93.072	212.260	1,21%	1,43%	3,26%	119.188	139.958	126.168	1,24%	61,96%	-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	1.722	372	1.122	372	0,21%	0,14%	0,05%	(750)	(1.350)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	372	0,72%	0,43%	0,15%	(750)	(1.350)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	22.222	1,84%	2,08%	2,13%	473	3.345	500			
	KUR	14.751	17.344	16.970	17.465	1,53%	1,72%	1,77%	494	2.714	121			
	Non KUR	4.126	4.378	4.778	4.757	6,91%	8,04%	8,06%	(21)	632	380			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	74.420	72.384	73.291	1,31%	1,74%	1,77%	907	22.578	(1.129)			
	CF 1	15.203	26.703	26.269	26.915	1,81%	2,93%	3,00%	646	11.713	212			
	Total Griya	12.941	23.250	22.853	23.332	2,17%	3,79%	3,87%	479	10.391	82			
	Oto	2.262	3.453	3.416	3.584	0,93%	1,16%	1,22%	167	1.322	130			
	CF 2	35.510	47.717	46.115	46.376	1,17%	1,42%	1,43%	260	10.866	(1.341)			
	Mitraguna & Others	25.071	43.487	43.079	43.340	1,00%	1,60%	1,61%	262	18.269	(147)			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,55%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	95.891	1,19%	1,47%	1,47%	630	24.580	(629)	1,16%	21,21%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	8.977	15.566	15.055	15.223	1.008	168	(343)	-2,20%	6.246	69,58%	18.157	83,84%	(2.934)
2	Tabungan	318.561	336.067	328.260	325.927	17.430	(2.333)	(10.139)	-3,02%	7.366	2,31%	335.461	97,16%	(9.534)
3	Deposito	104.995	105.558	106.018	105.718	(2.024)	(300)	161	0,15%	723	0,69%	105.512	100,20%	207
	Total	432.533	457.190	449.333	446.869	16.413	(2.464)	(10.322)	-2,26%	14.336	3,31%	459.130	97,33%	(12.261)
	CASA	327.538	351.633	343.315	341.151	18.437	(2.165)	(10.482)	-2,98%	13.613	4,16%	353.618	96,47%	(12.468)
	(%) CASA	75,73%	76,91%	76,41%	76,34%									
	FDR	79,97%	80,67%	82,00%	82,46%									

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	10.306	14.094	13.797	13.802		5	(292)	-2,07%	3.496	33,92%	-	0,00%	13.802
2	Giro ISE	2.678	1.984	2.002	2.005		4	22	1,09%	(673)	-25,11%	-	0,00%	2.005
3	Tabungan ISE	7.628	9.110	8.795	8.797		2	(313)	-3,44%	1.169	15,32%	-	0,00%	8.797
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	171	171	171		0	0	0,00%	5	3,01%	-	0,00%	171

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	23.176	19.056	19.056	-	-	0	-394	0	-4.120	(0)	28.677	66,45%	(9.622)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	19.056	-	-	0	-394	0	-4.120	(0)	26.228	72,65%	(7.172)
	• Local Champion	13.476	10.978	10.978	-	-	0	-593	0	-2.498	(0)	14.439	76,03%	(3.461)
	• Value Chain	9.700	8.078	8.078	-	-	-	199	0	-1.622	-	11.789	68,52%	(3.711)
2	MBG	32.111	34.194	33.938	490	200	-290	382	-257	1.826	457	36.071	94,09%	(2.133)
	KUR	29.277	31.557	31.363	490	200	-290	524	-194	2.086	394	33.152	94,60%	(1.789)
	Non KUR	2.834	2.637	2.574	-	-	0	-141	-63	-260	63	2.919	88,19%	(345)
3	PWG	33.786	45.293	46.130	3.542	3.987	445	1.334	837	12.344	3.150	39.347	117,24%	6.783
	Cilem	19.457	29.599	30.360	1.685	1.538	-147	1.872	762	10.904	776	21.759	139,53%	8.602
	Gadai	14.329	15.694	15.769	1.857	2.449	592	-539	75	1.440	2.374	17.588	89,66%	(1.819)
4	CFG	256.811	270.254	269.352	4.861	5.014	153	1.736	-902	12.541	5.915	268.964	100,14%	388
	CF 1	12.729	15.585	15.481	-	78	78	82	-104	2.752	181	14.185	109,14%	1.296
	Total Griya	2.031	4.143	4.139	-	-	0	0	-4	2.108	4	2.408	171,89%	1.731
	• Total Non Program	2.031	4.143	4.139	-	-	0	351	-4	2.108	4	2.408	171,89%	1.731
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	11.442	11.342	-	78	78	82	-100	644	177	11.776	96,31%	(435)
	CF 2	244.083	254.669	253.871	4.861	4.936	75	1.654	-798	9.788	5.734	254.779	99,64%	(908)
	Mitraguna & Others	223.458	231.889	231.458	4.611	4.936	325	1.485	-431	8.000	5.367	233.221	99,24%	(1.763)
	Pensiun	20.624	22.779	22.413	250	-	-250	170	-366	1.789	366	21.558	103,96%	855
	Total Pembiayaan	345.884	368.797	368.475	8.893	9.201	308	3.059	-322	22.591	9.522	373.059	98,77%	(4.584)

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	-	-	20	20	0,00%	0,11%	0,11%	-	20	20			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	20	20	0,00%	0,11%	0,11%	-	20	20			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	1.926	940	1.363	0,71%	2,75%	4,02%	423	1.133	(563)			
	KUR	230	1.553	858	854	0,78%	2,72%	2,72%	(4)	624	(699)			
	Non KUR	-	373	82	509	0,00%	3,10%	19,77%	427	509	136			
3	PWG	-	-	-	725	0,00%	0,00%	1,57%	725	725	725			
	Cilem	-	-	-	546	0,00%	0,00%	1,80%	546	546	546			
	Gadai	-	-	-	179	0,00%	0,00%	1,14%	179	179	179			
4	CFG	1.832	1.586	1.119	2.619	0,71%	0,41%	0,97%	1.500	787	1.032			
	CF 1	169	630	580	733	1,33%	3,72%	4,73%	153	563	103			
	Total Griya	33	-	19	19	1,62%	0,46%	0,46%	-	(14)	19			
	Oto	136	630	561	714	1,28%	4,90%	6,29%	153	577	83			
	CF 2	1.662	956	539	1.886	0,68%	0,21%	0,74%	1.347	224	930			
	Mitraguna & Others	1.662	956	539	1.392	0,74%	0,23%	0,60%	854	(270)	436			
	Pensiun	-	-	-	494	0,00%	0,00%	2,20%	494	494	494			
	Total Pembiayaan	2.061	3.512	2.078	4.726	0,60%	0,56%	1,28%	2.648	2.665	1.214	0,41%	67,88%	-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	73	104	98	233	0,23%	0,29%	0,69%	135	160	129			
	KUR	73	104	98	233	0,25%	0,31%	0,74%	135	160	129			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.032	3.527	3.726	0,34%	1,31%	1,38%	199	2.858	694			
	CF 1	-	132	132	337	0,00%	0,85%	2,17%	205	337	205			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	337	0,00%	1,15%	2,97%	205	337	205			
	CF 2	868	2.900	3.395	3.389	0,36%	1,33%	1,34%	(6)	2.521	489			
	Mitraguna & Others	868	2.900	3.395	3.389	0,39%	1,46%	1,46%	(6)	2.521	489			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.136	3.625	3.959	0,27%	0,98%	1,07%	334	3.018	823	0,42%	60,89%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	1.486	2.405	2.508	2.524	83	16	119	4,95%	1.038	69,82%	6.342	39,79%	(3.819)
2	Tabungan	231.208	244.208	237.587	234.629	7.464	(2.958)	(9.579)	-3,92%	3.420	1,48%	245.466	95,59%	(10.837)
3	Deposito	90.995	80.405	80.036	80.019	(1.951)	(17)	(386)	-0,48%	(10.976)	-12,06%	91.598	87,36%	(11.579)
	Total	323.689	327.017	320.131	317.171	5.597	(2.959)	(9.846)	-3,01%	(6.518)	-2,01%	343.406	92,36%	(26.234)
	CASA	232.695	246.613	240.095	237.152	7.547	(2.943)	(9.460)	-3,84%	4.458	1,92%	251.808	94,18%	(14.656)
	(%) CASA	71,89%	75,41%	75,00%	74,77%									
	FDR	38,52%	40,38%	41,39%	41,78%									

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	7.762	8.789	8.817	8.983		166	194	2,20%	1.221	15,73%	-	0,00%	8.983
2	Giro ISE	590	587	577	617		39	29	4,96%	26	4,42%	-	0,00%	617
3	Tabungan ISE	7.171	8.202	8.239	8.366		127	164	2,00%	1.195	16,66%	-	0,00%	8.366
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	30.140	29.705	-	-	0	-1.327	-435	-6.660	435	41.558	71,48%	(11.853)
	KUR	33.975	27.638	27.228	-	-	0	-1.165	-411	-6.747	411	38.976	69,86%	(11.748)
	Non KUR	2.390	2.502	2.477	-	-	0	-162	-25	87	25	2.582	95,94%	(105)
3	PWG	10.065	18.819	18.786	1.855	1.791	-63	2.189	-33	8.720	1.824	22.938	81,90%	(4.153)
	Cilem	6.212	12.768	13.179	692	702	10	1.697	411	6.967	291	14.687	89,73%	(1.509)
	Gadai	3.854	6.051	5.607	1.162	1.089	-74	492	-444	1.753	1.533	8.251	67,96%	(2.644)
4	CFG	78.172	83.086	84.011	875	1.925	1.050	1.356	926	5.839	999	91.537	91,78%	(7.526)
	CF 1	15.674	20.115	20.367	515	555	40	532	252	4.692	303	17.275	117,89%	3.091
	Total Griya	3.604	3.680	3.973	-	300	300	0	293	369	7	4.018	98,87%	(45)
	• Total Non Program	3.604	3.680	3.973	-	300	300	135	293	369	7	4.018	98,87%	(45)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	16.435	16.393	515	255	-260	532	-41	4.323	296	13.257	123,66%	3.136
	CF 2	62.498	62.971	63.645	360	1.370	1.010	824	674	1.147	696	74.261	85,70%	(10.617)
	Mitraguna & Others	54.964	55.505	56.252	170	1.370	1.200	747	747	1.288	623	65.701	85,62%	(9.449)
	Pensiun	7.534	7.466	7.393	190	-	-190	77	-73	-141	73	8.561	86,36%	(1.168)
	Total Pembiayaan	124.679	132.044	132.502	2.730	3.716	986	2.219	457	7.823	3.259	156.109	84,88%	(23.607)

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	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.146	2.277	4.032	2,92%	7,56%	13,57%	1.755	2.969	1.886			
	KUR	1.062	2.016	2.074	3.720	3,13%	7,50%	13,66%	1.646	2.658	1.704			
	Non KUR	-	129	203	312	0,00%	8,12%	12,59%	109	312	182			
3	PWG	-	-	-	1.126	0,00%	0,00%	5,99%	1.126	1.126	1.126			
	Cilem	-	-	-	828	0,00%	0,00%	6,28%	828	828	828			
	Gadai	-	-	-	298	0,00%	0,00%	5,32%	298	298	298			
4	CFG	113	1.221	586	2.416	0,14%	0,71%	2,88%	1.830	2.304	1.195			
	CF 1	113	355	304	1.256	0,72%	1,51%	6,17%	952	1.144	901			
	Total Griya	-	38	50	50	0,00%	1,37%	1,27%	-	50	12			
	Oto	113	317	254	1.206	0,93%	1,54%	7,36%	952	1.094	889			
	CF 2	-	866	282	1.160	0,00%	0,45%	1,82%	878	1.160	293			
	Mitraguna & Others	-	866	282	1.160	0,00%	0,51%	2,06%	878	1.160	293			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	3.367	2.863	7.574	1,00%	2,17%	5,72%	4.711	6.323	4.207	2,68%	53,15%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	850	886	879	2,33%	2,94%	2,96%	(7)	33	29			
	KUR	846	850	886	879	2,49%	3,21%	3,23%	(7)	33	29			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	262	411	373	0,75%	0,49%	0,44%	(37)	(214)	111			
	CF 1	-	22	17	17	0,00%	0,09%	0,08%	-	17	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	17	17	0,00%	0,10%	0,10%	-	17	(5)			
	CF 2	588	240	393	356	0,94%	0,62%	0,56%	(37)	(232)	116			
	Mitraguna & Others	588	140	293	256	1,07%	0,53%	0,45%	(37)	(332)	116			
	Pensiun	-	101	101	101	0,00%	0,08%	1,36%	-	101	-			
	Total Pembiayaan	1.434	1.112	1.297	1.253	1,15%	0,98%	0,95%	(44)	(181)	140	2,90%	-206,34%	2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	23.891	25.010	25.848	25.854	3.860	5	843	3,37%	1.963	8,22%	31.787	81,33%	(5.934)
2	Tabungan	197.564	209.818	208.201	208.872	1.029	671	(946)	-0,45%	11.308	5,72%	209.165	99,86%	(293)
3	Deposito	16.291	19.666	19.346	19.346	4.562	(0)	(320)	-1,63%	3.055	18,75%	16.876	114,64%	2.470
	Total	237.746	254.494	253.395	254.071	9.451	677	(423)	-0,17%	16.325	6,87%	257.828	98,54%	(3.757)
	CASA	221.455	234.828	234.049	234.725	4.889	677	(102)	-0,04%	13.271	5,99%	240.952	97,42%	(6.227)
	(%) CASA	93,15%	92,27%	92,37%	92,39%									
	FDR	68,74%	65,61%	66,38%	66,21%									

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	30.813	41.818	45.710	40.084	(5.626)	(1.733)	-4,14%	9.271	30,09%	-	0,00%	40.084
2	Giro ISE	20.367	23.390	24.243	24.374	131	983	4,20%	4.007	19,67%		0,00%	24.374
3	Tabungan ISE	10.446	18.427	21.468	15.711	(5.757)	(2.716)	-14,74%	5.265	50,40%		0,00%	15.711
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	217	218	218	0	1	0,46%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	975	863	863	-	-	0	-13	0	-113	-	975	88,46%	(113)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	863	863	-	-	0	-13	0	-113	-	975	88,46%	(113)
	• Local Champion	975	863	863	-	-	0	-13	0	-113	-	975	88,46%	(113)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.549	45.500	500	400	-100	-485	-49	-4.682	449	51.896	87,68%	(6.396)
	KUR	46.016	41.585	41.565	500	400	-100	-400	-20	-4.451	420	47.506	87,49%	(5.941)
	Non KUR	4.166	3.964	3.935	-	-	0	-85	-29	-231	29	4.390	89,64%	(455)
3	PWG	5.806	12.872	13.669	1.136	2.000	863	1.076	798	7.863	1.202	20.099	68,01%	(6.430)
	Cilem	4.026	9.832	10.600	787	1.196	408	1.088	769	6.574	427	13.603	77,93%	(3.002)
	Gadai	1.780	3.040	3.069	349	804	455	-11	29	1.289	775	6.496	47,24%	(3.427)
4	CFG	106.465	107.693	108.180	2.496	1.472	-1.024	2.141	487	1.715	985	116.162	93,13%	(7.982)
	CF 1	51.093	49.084	49.627	280	882	602	-225	543	-1.465	339	52.282	94,92%	(2.655)
	Total Griya	39.118	37.211	37.268	280	250	-30	0	57	-1.850	193	39.449	94,47%	(2.181)
	• Total Non Program	38.883	36.982	37.039	280	250	-30	19	57	-1.844	193	39.188	94,52%	(2.148)
	• Program	235	228	228	-	-	0	-1	0	-6	-	262	87,24%	(33)
	Oto	11.975	11.874	12.359	-	632	632	-225	485	384	146	12.833	96,31%	(474)
	CF 2	55.372	58.609	58.553	2.216	590	-1.626	2.367	-56	3.180	646	63.880	91,66%	(5.327)
	Mitraguna & Others	53.214	55.444	55.414	2.166	590	-1.576	2.345	-30	2.200	620	60.979	90,87%	(5.564)
	Pensiun	2.158	3.164	3.139	50	-	-50	22	-26	980	26	2.901	108,18%	237
	Total Pembiayaan	163.429	166.976	168.213	4.132	3.871	-261	2.720	1.236	4.784	2.635	189.133	88,94%	(20.921)

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	1.207	2.660	2.603	3.469	2,41%	5,72%	7,62%	865	2.261	808			
	KUR	992	1.590	1.735	2.526	2,15%	4,17%	6,08%	791	1.534	936			
	Non KUR	216	1.070	868	943	5,18%	21,89%	23,95%	75	727	(128)			
3	PWG	-	299	-	571	0,00%	0,00%	4,17%	571	571	271			
	Cilem	-	290	-	571	0,00%	0,00%	5,38%	571	571	281			
	Gadai	-	9	-	-	0,00%	0,00%	0,00%	-	-	(9)			
4	CFG	1.664	3.519	4.680	6.153	1,56%	4,35%	5,69%	1.474	4.490	2.634			
	CF 1	1.143	3.292	3.118	4.512	2,24%	6,35%	9,09%	1.394	3.369	1.219			
	Total Griya	959	3.212	3.039	3.376	2,45%	8,17%	9,06%	337	2.417	164			
	Oto	185	81	79	1.136	1,54%	0,67%	9,19%	1.057	951	1.055			
	CF 2	521	227	1.562	1.642	0,94%	2,67%	2,80%	80	1.121	1.415			
	Mitraguna & Others	521	227	1.562	1.642	0,98%	2,82%	2,96%	80	1.121	1.415			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.479	7.283	10.193	1,76%	4,36%	6,06%	2.910	7.321	3.713	2,22%	63,34%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,81%	5,81%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,81%	5,81%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.244	1.491	1.688	1,16%	3,27%	3,71%	198	1.106	444			
	KUR	582	875	844	1.042	1,27%	2,03%	2,51%	198	459	167			
	Non KUR	-	370	646	646	0,00%	16,30%	16,43%	-	646	277			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.226	1.306	1.451	2,78%	1,21%	1,34%	144	(1.506)	225			
	CF 1	1.322	756	836	980	2,59%	1,70%	1,98%	144	(341)	225			
	Total Griya	1.322	664	744	889	3,38%	2,00%	2,38%	144	(433)	225			
	Oto	-	92	92	92	0,00%	0,77%	0,74%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.520	2.847	3.189	2,20%	1,70%	1,90%	342	(400)	669	3,00%	-58,39%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	22.127	24.647	39.644	28.643	(9.397)	(11.001)	3.996	16,21%	6.515	29,45%	32.913	87,02%	(4.271)
2	Tabungan	184.167	192.540	195.715	195.343	2.758	(371)	2.803	1,46%	11.176	6,07%	202.737	96,35%	(7.393)
3	Deposito	54.206	50.932	49.591	49.493	(225)	(97)	(1.439)	-2,83%	(4.713)	-8,69%	54.636	90,59%	(5.143)
	Total	260.500	268.120	284.949	273.479	(6.864)	(11.470)	5.359	2,00%	12.979	4,98%	290.286	94,21%	(16.807)
	CASA	206.294	217.187	235.358	223.986	(6.639)	(11.373)	6.798	3,13%	17.692	8,58%	235.650	95,05%	(11.664)
	(%) CASA	79,19%	81,00%	82,60%	81,90%									
	FDR	138,97%	149,32%	140,84%	146,75%									

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	8.500	8.854	7.476	6.762		(714)	(2.092)	-23,63%	(1.739)	-20,45%	-	0,00%	6.762
2	Giro ISE	2.572	800	785	777		(7)	(23)	-2,85%	(1.795)	-69,78%		0,00%	777
3	Tabungan ISE	5.928	8.054	6.691	5.985		(707)	(2.069)	-25,69%	56	0,95%		0,00%	5.985
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	154	157	157		0	3	1,95%	25	18,94%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	21.688	16.838	16.269	-	-	0	-2.691	-569	-5.418	569	27.517	59,12%	(11.248)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.269	-	-	0	-2.691	-569	-5.418	569	24.933	65,25%	(8.664)
	• Local Champion	15.491	12.134	12.134	-	-	0	-183	0	-3.357	-	16.507	73,51%	(4.374)
	• Value Chain	6.197	4.704	4.136	-	-	-	-2.508	-569	-2.061	569	8.426	49,08%	(4.290)
2	MBG	56.291	52.351	51.684	100	100	0	-1.137	-667	-4.607	767	57.500	89,88%	(5.816)
	KUR	53.330	49.760	49.115	100	100	0	-1.043	-645	-4.215	745	54.361	90,35%	(5.246)
	Non KUR	2.961	2.591	2.569	-	-	0	-94	-22	-392	22	3.139	81,84%	(570)
3	PWG	18.519	29.031	30.951	3.737	4.642	905	2.293	1.920	12.432	2.722	31.368	98,67%	(417)
	Cilem	7.342	14.973	15.962	923	1.411	488	1.391	989	8.620	422	17.671	90,33%	(1.709)
	Gadai	11.177	14.057	14.989	2.814	3.231	417	903	932	3.812	2.299	13.696	109,44%	1.293
4	CFG	265.530	302.127	302.427	1.697	3.232	1.535	5.947	300	36.897	2.932	291.066	103,90%	11.361
	CF 1	155.192	153.557	153.846	-	1.217	1.217	252	290	-1.346	927	172.308	89,29%	(18.462)
	Total Griya	146.765	139.591	139.637	-	780	780	0	46	-7.128	734	163.033	85,65%	(23.395)
	• Total Non Program	29.135	30.778	31.234	-	780	780	-604	456	2.099	324	31.725	98,45%	(491)
	• Program	117.630	108.813	108.403	-	-	0	-1.210	-410	-9.227	410	131.307	82,56%	(22.904)
	Oto	8.426	13.966	14.209	-	437	437	252	243	5.782	193	9.276	153,18%	4.933
	CF 2	110.338	148.570	148.581	1.697	2.015	318	5.695	10	38.242	2.005	118.758	125,11%	29.823
	Mitraguna & Others	99.558	136.909	137.019	1.662	2.015	353	5.940	110	37.461	1.905	107.243	127,77%	29.776
	Pensiun	10.780	11.661	11.562	35	-	-35	276	-99	781	99	11.515	100,40%	46
	Total Pembiayaan	362.027	400.346	401.331	5.534	7.974	2.440	4.412	985	39.304	6.989	407.451	98,50%	(6.120)

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	781	3.041	1.894	3.787	1,39%	3,62%	7,33%	1.893	3.006	746			
	KUR	645	2.534	1.569	3.193	1,21%	3,15%	6,50%	1.624	2.549	660			
	Non KUR	137	508	325	594	4,62%	12,55%	23,12%	269	457	86			
3	PWG	-	16	-	691	0,00%	0,00%	2,23%	691	691	676			
	Cilem	-	16	-	475	0,00%	0,00%	2,98%	475	475	459			
	Gadai	-	-	-	216	0,00%	0,00%	1,44%	216	216	216			
4	CFG	18.567	17.527	17.925	22.259	6,99%	5,93%	7,36%	4.333	3.691	4.732			
	CF 1	18.567	15.878	16.344	18.930	11,96%	10,64%	12,30%	2.585	362	3.051			
	Total Griya	18.403	15.720	16.099	17.881	12,54%	11,53%	12,81%	1.783	(522)	2.162			
	Oto	164	159	246	1.048	1,95%	1,76%	7,38%	802	884	889			
	CF 2	-	1.649	1.581	3.329	0,00%	1,06%	2,24%	1.748	3.329	1.680			
	Mitraguna & Others	-	1.649	1.399	3.147	0,00%	1,02%	2,30%	1.748	3.147	1.498			
	Pensiun	-	-	182	182	0,00%	1,56%	1,58%	(0)	182	182			
	Total Pembiayaan	19.349	20.584	19.819	26.737	5,34%	4,95%	6,66%	6.918	7.388	6.153	0,32%	95,27%	-6,3%

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	179	179	179	179	0,83%	1,06%	1,10%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,06%	1,10%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.353	1.515	1.692	2,77%	2,89%	3,27%	176	130	339			
	KUR	1.074	1.197	1.209	1.389	2,01%	2,43%	2,83%	180	315	192			
	Non KUR	488	156	306	302	16,47%	11,81%	11,77%	(4)	(185)	146			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.669	11.528	11.188	1,59%	3,82%	3,70%	(340)	6.972	(481)			
	CF 1	4.193	10.725	10.321	10.179	2,70%	6,72%	6,62%	(142)	5.987	(546)			
	Total Griya	4.144	10.582	10.272	10.130	2,82%	7,36%	7,25%	(142)	5.987	(452)			
	Oto	49	143	49	49	0,58%	0,35%	0,35%	-	-	(94)			
	CF 2	23	944	1.207	1.009	0,02%	0,81%	0,68%	(198)	986	65			
	Mitraguna & Others	23	944	1.207	1.009	0,02%	0,88%	0,74%	(198)	986	65			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.202	13.223	13.059	1,65%	3,30%	3,25%	(164)	7.102	(142)	0,67%	79,37%	-2,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	16.610	47.608	40.176	42.296	17.478	2.120	(5.311)	-11,16%	25.686	154,64%	24.924	169,70%	17.373
2	Tabungan	236.060	258.839	260.583	258.751	2.296	(1.832)	(88)	-0,03%	22.691	9,61%	253.523	102,06%	5.228
3	Deposito	132.723	131.676	131.262	131.247	248	(15)	(429)	-0,33%	(1.475)	-1,11%	133.468	98,34%	(2.221)
	Total	385.393	438.123	432.022	432.295	20.022	273	(5.828)	-1,33%	46.902	12,17%	411.915	104,95%	20.380
	CASA	252.670	306.447	300.759	301.047	19.774	288	(5.400)	-1,76%	48.377	19,15%	278.447	108,12%	22.600
	(%) CASA	65,56%	69,95%	69,62%	69,64%									
	FDR	115,76%	106,22%	107,53%	107,46%									

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	41.542	52.232	55.244	55.927		683	3.695	7,07%	14.385	34,63%	-	0,00%	55.927
2	Giro ISE	8.627	6.135	8.825	9.663		838	3.527	57,49%	1.036	12,00%		0,00%	9.663
3	Tabungan ISE	5.900	9.846	10.315	10.139		(175)	294	2,98%	4.239	71,85%		0,00%	10.139
4	Deposito ISE	27.015	36.251	36.104	36.125		21	(126)	-0,35%	9.110	33,72%		0,00%	36.125
5	CIF ISE	181	205	208	208		0	3	1,46%	27	14,92%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	184.395	174.879	175.337	-	500	-	709	458	-9.057	42	189.174	92,69%	(13.837)
	Linkage	161.832	153.707	153.707	-	-	-	-1.254	0	-8.125	-	163.984	93,73%	(10.276)
	Non-Linkage	22.563	21.172	21.630	-	500	500	1.963	458	-933	42	25.190	85,87%	(3.560)
	• Local Champion	13.053	13.965	13.923	-	-	0	-239	-42	871	42	13.899	100,18%	24
	• Value Chain	9.510	7.207	7.707	-	500	500	2.202	500	-1.803	-	11.291	68,25%	(3.584)
2	MBG	15.807	19.726	19.837	250	330	80	437	111	4.030	219	20.361	97,43%	(524)
	KUR	15.684	19.203	19.318	250	330	80	555	114	3.633	216	20.112	96,05%	(794)
	Non KUR	123	523	520	-	-	0	-117	-3	397	3	249	208,31%	270
3	PWG	19.902	28.891	30.595	3.518	5.062	1.544	2.556	1.704	10.692	3.358	32.607	93,83%	(2.013)
	Cilem	10.166	16.240	17.208	1.254	1.590	336	1.728	968	7.042	622	19.005	90,54%	(1.797)
	Gadai	9.737	12.651	13.387	2.264	3.472	1.208	829	736	3.650	2.736	13.602	98,41%	(216)
4	CFG	226.020	241.868	238.791	1.009	1.430	421	629	-3.077	12.772	4.507	246.766	96,77%	(7.974)
	CF 1	15.856	20.426	20.268	359	-	-359	234	-158	4.412	158	18.342	110,50%	1.926
	Total Griya	12.125	16.897	16.793	-	-	0	0	-104	4.668	104	12.769	131,52%	4.024
	• Total Non Program	12.125	16.897	16.793	-	-	0	234	-104	4.668	104	12.769	131,52%	4.024
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.530	3.475	359	-	-359	234	-55	-256	55	5.573	62,36%	(2.098)
	CF 2	210.163	221.442	218.523	650	1.430	780	394	-2.919	8.360	4.349	228.424	95,67%	(9.901)
	Mitraguna & Others	179.175	185.496	182.837	650	1.430	780	134	-2.659	3.662	4.089	195.841	93,36%	(13.004)
	Pensiun	30.988	35.946	35.686	-	-	0	260	-260	4.698	260	32.583	109,53%	3.104
	Total Pembiayaan	446.124	465.365	464.561	4.777	7.322	2.545	4.331	-804	18.437	8.126	488.909	95,02%	(24.348)

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	417	273	262	1.150	2,64%	1,33%	5,80%	888	733	877			
	KUR	294	273	262	1.150	1,87%	1,36%	5,95%	888	856	877			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	287	-	296	0,00%	0,00%	0,97%	296	296	9			
	Cilem	-	272	-	271	0,00%	0,00%	1,57%	271	271	(1)			
	Gadai	-	14	-	25	0,00%	0,00%	0,18%	25	25	10			
4	CFG	3.141	1.657	3.045	6.214	1,39%	1,26%	2,60%	3.170	3.073	4.557			
	CF 1	52	120	42	442	0,33%	0,21%	2,18%	399	390	322			
	Total Griya	52	44	42	42	0,43%	0,25%	0,25%	(1)	(10)	(2)			
	Oto	-	76	-	400	0,00%	0,00%	11,51%	400	400	324			
	CF 2	3.089	1.538	3.002	5.773	1,47%	1,36%	2,64%	2.770	2.683	4.235			
	Mitraguna & Others	2.920	1.538	3.002	5.056	1,63%	1,62%	2,77%	2.054	2.136	3.518			
	Pensiun	170	-	-	717	0,55%	0,00%	2,01%	717	547	717			
	Total Pembiayaan	3.558	2.217	3.307	7.660	0,80%	0,71%	1,65%	4.353	4.102	5.443	0,35%	78,99%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	111	-	-	0,52%	0,00%	0,00%	-	(83)	(111)			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	Non KUR	-	111	-	-	0,00%	0,00%	0,00%	-	-	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.627	4.773	4.772	1,57%	1,97%	2,00%	(1)	1.213	144			
	CF 1	753	303	302	301	4,75%	1,48%	1,49%	(0)	(452)	(1)			
	Total Griya	312	303	302	301	2,57%	1,79%	1,79%	(0)	(10)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.325	4.471	4.470	1,33%	2,02%	2,05%	(1)	1.665	145			
	Mitraguna & Others	2.805	4.325	4.471	4.470	1,57%	2,41%	2,44%	(1)	1.665	145			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.739	4.773	4.772	1,05%	1,03%	1,03%	(1)	96	33	1,07%	-4,04%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	628.971	628.539	616.702	616.617	131.372	(85)	(11.922)	-1,90%	(12.353)	-1,96%	684.170	90,13%	(67.553)
2	Tabungan	522.123	530.517	519.907	518.797	3.310	(1.110)	(11.720)	-2,21%	(3.326)	-0,64%	547.916	94,69%	(29.118)
3	Deposito	264.012	291.731	292.326	292.603	3.379	277	872	0,30%	28.591	10,83%	264.420	110,66%	28.183
	Total	1.415.106	1.450.787	1.428.935	1.428.018	138.061	(918)	(22.770)	-1,57%	12.911	0,91%	1.496.506	95,42%	(68.488)
	CASA	1.151.094	1.159.056	1.136.610	1.135.414	134.682	(1.195)	(23.641)	-2,04%	(15.680)	-1,36%	1.232.085	92,15%	(96.671)
	(%) CASA	81,34%	79,89%	79,54%	79,51%									
	FDR	55,59%	58,22%	58,72%	58,76%									

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	39.608	55.491	58.950	59.344		394	3.854	6,95%	19.736	49,83%	-	0,00%	59.344
2	Giro ISE	24.819	32.659	37.425	37.682		256	5.023	15,38%	12.862	51,82%	-	0,00%	37.682
3	Tabungan ISE	14.728	20.771	19.464	19.602		138	(1.169)	-5,63%	4.874	33,09%	-	0,00%	19.602
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%	-	0,00%	2.061
5	CIF ISE	155	168	170	170		0	2	1,19%	15	9,68%	-	0,00%	170

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	493.137	517.410	509.714	-	-	0	-1.350	-7.696	16.577	7.696	514.844	99,00%	(5.130)
	Linkage	388.874	369.345	369.345	-	-	-	-3.441	0	-19.529	-	397.993	92,80%	(28.648)
	Non-Linkage	104.263	148.065	140.369	-	-	0	2.091	-7.696	36.106	7.696	116.851	120,13%	23.518
	• Local Champion	71.739	102.380	95.543	-	-	0	2.972	-6.837	23.804	6.837	75.325	126,84%	20.218
	• Value Chain	32.524	45.686	44.826	-	-	-	-881	-860	12.302	860	41.526	107,95%	3.299
2	MBG	11.179	15.825	16.185	100	620	520	1.001	360	5.006	260	14.805	109,33%	1.381
	KUR	10.795	15.542	15.904	100	620	520	1.008	362	5.109	258	14.325	111,03%	1.579
	Non KUR	384	283	282	-	-	0	-6	-2	-103	2	480	58,64%	(199)
3	PWG	42.303	62.566	64.684	8.452	10.242	1.790	4.277	2.118	22.381	8.124	59.345	109,00%	5.338
	Cilem	16.301	28.738	30.026	2.337	2.027	-310	2.893	1.289	13.725	739	32.018	93,78%	(1.992)
	Gadai	26.001	33.828	34.657	6.115	8.215	2.100	1.384	829	8.656	7.385	27.327	126,82%	7.330
4	CFG	239.992	248.847	248.506	4.341	2.518	-1.823	968	-342	8.514	2.860	263.599	94,27%	(15.093)
	CF 1	49.326	55.374	56.039	1.681	1.159	-522	150	665	6.713	494	52.155	107,45%	3.884
	Total Griya	38.490	43.084	43.240	1.024	400	-624	0	156	4.750	244	39.222	110,24%	4.017
	• Total Non Program	38.490	43.084	43.240	1.024	400	-624	1.160	156	4.750	244	39.222	110,24%	4.017
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	10.837	12.290	12.800	657	759	102	150	510	1.963	250	12.933	98,97%	(133)
	CF 2	190.665	193.473	192.467	2.660	1.359	-1.301	818	-1.007	1.801	2.366	211.444	91,02%	(18.978)
	Mitraguna & Others	156.155	161.098	160.360	2.230	1.359	-871	678	-738	4.205	2.097	175.120	91,57%	(14.760)
	Pensiun	34.510	32.375	32.106	430	-	-430	140	-269	-2.404	269	36.324	88,39%	(4.218)
	Total Pembiayaan	786.611	844.648	839.089	12.894	13.380	486	4.896	-5.560	52.478	18.940	852.594	98,42%	(13.505)

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	-	-	-	2.777	0,00%	0,00%	0,54%	2.777	2.777	2.777			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.777	0,00%	0,00%	1,98%	2.777	2.777	2.777			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	262	0,00%	0,00%	1,62%	262	262	262			
	KUR	-	-	-	262	0,00%	0,00%	1,65%	262	262	262			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	84	10	1.763	0,00%	0,02%	2,73%	1.754	1.763	1.680			
	Cilem	-	84	-	716	0,00%	0,00%	2,38%	716	716	632			
	Gadai	-	-	10	1.048	0,00%	0,03%	3,02%	1.038	1.048	1.048			
4	CFG	1.445	1.978	2.456	6.070	0,60%	0,99%	2,44%	3.614	4.625	4.092			
	CF 1	161	202	866	1.598	0,33%	1,56%	2,85%	732	1.437	1.396			
	Total Griya	152	146	752	766	0,39%	1,75%	1,77%	14	614	620			
	Oto	9	56	114	832	0,08%	0,93%	6,50%	718	823	776			
	CF 2	1.284	1.776	1.591	4.472	0,67%	0,82%	2,32%	2.881	3.188	2.696			
	Mitraguna & Others	1.284	1.763	1.591	3.930	0,82%	0,99%	2,45%	2.339	2.646	2.167			
	Pensiun	-	14	-	542	0,00%	0,00%	1,69%	542	542	529			
	Total Pembiayaan	1.445	2.062	2.466	10.872	0,18%	0,29%	1,30%	8.406	9.427	8.810	0,15%	88,53%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	4.879	3.260	3.635	3.626	2,03%	1,46%	1,46%	(9)	(1.253)	366			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.260	3.635	3.626	2,56%	1,88%	1,88%	(9)	(1.253)	366			
	Mitraguna & Others	4.851	3.260	3.635	3.626	3,11%	2,26%	2,26%	(9)	(1.226)	366			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	3.626	0,62%	0,43%	0,43%	(9)	(1.253)	366	0,12%	72,00%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	28.143	26.918	30.428	30.916	(804)	488	3.998	14,85%	2.773	9,85%	35.576	86,90%	(4.660)
2	Tabungan	312.220	335.311	328.388	333.319	7.454	4.931	(1.992)	-0,59%	21.099	6,76%	329.969	101,02%	3.350
3	Deposito	88.440	73.380	72.873	72.873	(1.713)	0	(506)	-0,69%	(15.567)	-17,60%	89.072	81,81%	(16.199)
	Total	428.803	435.609	431.689	437.108	4.937	5.419	1.499	0,34%	8.305	1,94%	454.617	96,15%	(17.509)
	CASA	340.363	362.230	358.816	364.235	6.650	5.419	2.005	0,55%	23.872	7,01%	365.545	99,64%	(1.310)
	(%) CASA	79,38%	83,15%	83,12%	83,33%									
	FDR	84,89%	89,87%	90,85%	89,72%									

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	40.281	41.556	42.826	43.001		175	1.444	3,48%	2.719	6,75%	-	0,00%	43.001
2	Giro ISE	7.566	4.637	5.061	5.436		374	799	17,22%	(2.130)	-28,16%	-	0,00%	5.436
3	Tabungan ISE	32.715	36.919	37.765	37.565		(200)	646	1,75%	4.850	14,82%	-	0,00%	37.565
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	182	200	205	205		0	5	2,50%	23	12,64%	-	0,00%	205

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	57.968	52.563	52.563	-	-	0	-445	0	-5.405	(0)	68.899	76,29%	(16.335)
	Linkage	31.740	29.210	29.210	-	-	-	-293	0	-2.530	-	36.423	80,20%	(7.213)
	Non-Linkage	26.229	23.354	23.354	-	-	0	-152	0	-2.875	(0)	32.475	71,91%	(9.122)
	• Local Champion	25.361	22.616	22.616	-	-	0	-137	0	-2.746	(0)	27.203	83,14%	(4.587)
	• Value Chain	867	738	738	-	-	-	-15	0	-130	-	5.272	13,99%	(4.534)
2	MBG	34.002	30.957	30.490	-	-	0	-1.276	-467	-3.512	467	35.355	86,24%	(4.864)
	KUR	32.921	29.685	29.227	-	-	0	-1.243	-458	-3.694	458	34.159	85,56%	(4.932)
	Non KUR	1.081	1.272	1.263	-	-	0	-33	-9	182	9	1.195	105,68%	68
3	PWG	9.475	19.029	19.234	1.808	1.681	-128	1.969	205	9.759	1.476	25.560	75,25%	(6.326)
	Cilem	5.148	12.330	12.441	627	525	-102	1.279	111	7.293	414	16.445	75,65%	(4.004)
	Gadai	4.327	6.699	6.793	1.181	1.156	-26	691	94	2.466	1.061	9.115	74,53%	(2.322)
4	CFG	262.577	288.932	289.902	1.724	3.180	1.456	4.468	969	27.325	2.211	282.867	102,49%	7.035
	CF 1	159.367	168.492	169.193	179	1.910	1.731	251	702	9.826	1.209	161.798	104,57%	7.395
	Total Griya	139.426	144.422	145.407	-	1.801	1.801	0	985	5.981	816	140.055	103,82%	5.352
	• Total Non Program	139.426	144.422	145.407	-	1.801	1.801	315	985	5.981	816	140.055	103,82%	5.352
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.786	179	109	-70	251	-283	3.845	392	21.743	109,40%	2.044
	CF 2	103.210	120.441	120.708	1.545	1.270	-275	4.217	267	17.498	1.003	121.069	99,70%	(360)
	Mitraguna & Others	99.172	115.488	115.444	1.545	920	-625	4.258	-43	16.272	963	115.472	99,98%	(27)
	Pensiun	4.038	4.953	5.264	-	350	350	-41	311	1.226	39	5.597	94,05%	(333)
	Total Pembiayaan	364.023	391.482	392.189	3.532	4.861	1.329	4.716	707	28.166	4.154	412.680	95,03%	(20.490)

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	-	29	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	29	30	30	0,00%	0,13%	0,13%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.878	1.889	2.819	2,57%	6,10%	9,25%	930	1.947	941			
	KUR	703	1.591	1.737	2.667	2,14%	5,85%	9,13%	930	1.964	1.076			
	Non KUR	169	287	152	152	15,61%	11,94%	12,03%	-	(17)	(135)			
3	PWG	-	222	-	440	0,00%	0,00%	2,29%	440	440	218			
	Cilem	-	222	-	433	0,00%	0,00%	3,48%	433	433	211			
	Gadai	-	-	-	7	0,00%	0,00%	0,11%	7	7	7			
4	CFG	4.689	3.876	3.435	9.583	1,79%	1,19%	3,31%	6.148	4.894	5.707			
	CF 1	4.583	3.324	3.018	7.078	2,88%	1,79%	4,18%	4.059	2.494	3.754			
	Total Griya	3.651	2.050	1.927	4.967	2,62%	1,33%	3,42%	3.040	1.315	2.917			
	Oto	932	1.274	1.091	2.111	4,67%	4,53%	8,87%	1.020	1.179	837			
	CF 2	106	552	417	2.505	0,10%	0,35%	2,08%	2.088	2.399	1.953			
	Mitraguna & Others	106	552	417	2.505	0,11%	0,36%	2,17%	2.088	2.399	1.953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	6.006	5.353	12.872	1,53%	1,37%	3,28%	7.519	7.311	6.866	0,00%	100,00%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,24%	0,24%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,53%	0,53%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.932	1.576	1.566	1,53%	5,09%	5,14%	(9)	1.045	(365)			
	KUR	341	1.602	1.120	1.113	1,04%	3,77%	3,81%	(7)	772	(489)			
	Non KUR	180	330	456	453	16,68%	35,82%	35,87%	(3)	273	123			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.861	6.822	6.568	1,07%	2,36%	2,27%	(255)	3.770	(294)			
	CF 1	2.607	5.561	5.540	5.286	1,64%	3,29%	3,12%	(255)	2.678	(275)			
	Total Griya	2.357	4.922	4.907	4.905	1,69%	3,40%	3,37%	(2)	2.547	(17)			
	Oto	250	639	633	381	1,25%	2,63%	1,60%	(252)	131	(258)			
	CF 2	190	1.300	1.282	1.282	0,18%	1,06%	1,06%	-	1.092	(19)			
	Mitraguna & Others	190	1.300	1.282	1.282	0,19%	1,11%	1,11%	-	1.092	(19)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.918	8.522	8.258	0,91%	2,18%	2,11%	(264)	4.940	(659)	0,00%	100,00%	-2,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	218	36	44	44	6	0	7	20,24%	(174)	-79,95%	4.016	1,09%	(3.972)
2	Tabungan	144.169	157.059	160.417	160.074	(3.152)	(342)	3.016	1,92%	15.905	11,03%	153.747	104,12%	6.327
3	Deposito	10.918	22.690	22.176	22.178	1.622	2	(512)	-2,25%	11.261	103,14%	11.390	194,72%	10.789
	Total	155.304	179.785	182.637	182.296	(1.524)	(340)	2.511	1,40%	26.992	17,38%	169.153	107,77%	13.144
	CASA	144.386	157.095	160.460	160.118	(3.146)	(342)	3.023	1,92%	15.732	10,90%	157.763	101,49%	2.355
	(%) CASA	92,97%	87,38%	87,86%	87,83%									
	FDR	134,72%	125,44%	123,19%	123,42%									

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	1.260	1.150	1.006	881		(125)	(268)	-23,33%	(379)	-30,05%	-	0,00%	881
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-65,22%		0,00%	0
3	Tabungan ISE	1.260	1.150	1.006	881		(125)	(268)	-23,33%	(379)	-30,05%		0,00%	881
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	81	83	83		0	2	2,47%	12	16,90%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	• Local Champion	2.258	1.887	1.885	-	-	0	-35	-2	-373	2	2.258	83,48%	(373)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	58.363	75	100	25	681	-688	3.450	788	59.967	97,33%	(1.603)
	KUR	53.824	57.681	57.013	75	100	25	710	-669	3.189	769	58.554	97,37%	(1.541)
	Non KUR	1.089	1.370	1.351	-	-	0	-29	-19	261	19	1.413	95,58%	(63)
3	PWG	2.063	7.419	7.848	414	487	73	457	429	5.785	58	8.829	88,89%	(981)
	Cilem	2.063	7.419	7.848	414	487	73	457	429	5.785	58	8.829	88,89%	(981)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	156.898	2.379	670	-1.709	986	-270	6.900	940	159.620	98,29%	(2.722)
	CF 1	15.162	17.559	17.329	264	-	-264	112	-229	2.168	229	16.355	105,96%	975
	Total Griya	4.320	3.872	3.872	-	-	0	0	0	-448	-	4.663	83,04%	(791)
	• Total Non Program	3.984	3.556	3.556	-	-	0	-40	0	-429	-	4.288	82,92%	(732)
	• Program	336	317	317	-	-	0	-2	0	-19	-	375	84,49%	(58)
	Oto	10.841	13.686	13.457	264	-	-264	112	-229	2.615	229	11.692	115,10%	1.765
	CF 2	134.836	139.609	139.569	2.115	670	-1.445	874	-40	4.732	710	143.265	97,42%	(3.697)
	Mitraguna & Others	130.780	135.631	135.604	2.115	670	-1.445	897	-27	4.823	697	138.474	97,93%	(2.870)
	Pensiun	4.056	3.978	3.965	-	-	0	-23	-13	-91	13	4.792	82,75%	(827)
	Total Pembiayaan	209.233	225.525	224.995	2.868	1.257	-1.611	2.090	-530	15.762	1.787	230.674	97,54%	(5.679)

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	-	-	-	1.374	0,00%	0,00%	72,89%	1.374	1.374	1.374			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.374	0,00%	0,00%	72,89%	1.374	1.374	1.374			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	88	57	1.458	0,00%	0,10%	2,50%	1.401	1.458	1.369			
	KUR	-	22	-	1.331	0,00%	0,00%	2,33%	1.331	1.331	1.309			
	Non KUR	-	67	57	127	0,00%	4,14%	9,40%	70	127	60			
3	PWG	-	-	-	29	0,00%	0,00%	0,36%	29	29	29			
	Cilem	-	-	-	29	0,00%	0,00%	0,36%	29	29	29			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.123	1.464	3.506	0,72%	0,93%	2,23%	2.042	2.430	2.383			
	CF 1	278	526	521	842	1,83%	2,97%	4,86%	321	564	316			
	Total Griya	278	253	253	500	6,43%	6,54%	12,90%	246	222	246			
	Oto	-	273	268	343	0,00%	1,96%	2,55%	75	343	70			
	CF 2	799	597	942	2.664	0,59%	0,68%	1,91%	1.722	1.865	2.067			
	Mitraguna & Others	799	597	942	2.080	0,61%	0,69%	1,53%	1.138	1.282	1.484			
	Pensiun	-	-	-	583	0,00%	0,00%	14,71%	583	583	583			
	Total Pembiayaan	1.077	1.212	1.520	6.366	0,51%	0,67%	2,83%	4.846	5.290	5.155	0,43%	84,90%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	-	9	-	0,26%	0,02%	0,00%	(9)	(144)	-			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	-	9	-	3,71%	0,68%	0,00%	(9)	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.321	1.390	1.390	0,54%	0,88%	0,89%	-	580	69			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,98%	-	-	-			
	CF 2	670	1.190	1.258	1.258	0,50%	0,90%	0,90%	-	588	69			
	Mitraguna & Others	670	1.122	1.190	1.190	0,51%	0,88%	0,88%	-	520	69			
	Pensiun	-	68	68	68	0,00%	0,03%	1,71%	-	68	-			
	Total Pembiayaan	954	1.321	2.149	1.390	0,46%	0,95%	0,62%	(759)	436	69	0,15%	75,45%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	2.292	2.256	2.259	(8)	3	(34)	-1,46%	2.021	850,08%	3.947	57,23%	(1.688)
2	Tabungan	85.480	92.325	93.011	93.865	5.233	854	1.539	1,67%	8.385	9,81%	93.731	100,14%	134
3	Deposito	55.765	42.238	42.002	42.002	(996)	0	(236)	-0,56%	(13.763)	-24,68%	56.364	74,52%	(14.362)
	Total	141.483	136.856	137.269	138.126	4.229	857	1.270	0,93%	(3.357)	-2,37%	154.042	89,67%	(15.916)
	CASA	85.718	94.618	95.267	96.124	5.225	857	1.506	1,59%	10.406	12,14%	97.678	98,41%	(1.554)
	(%) CASA	60,59%	69,14%	69,40%	69,59%									
	FDR	57,51%	64,33%	64,30%	63,91%									

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	337	2.442	2.446	2.446	0	4	0,17%	2.109	625,71%	-	0,00%	2.446	
2	Giro ISE	44	2.056	2.056	2.056	0	(0)	-0,02%	2.012	4523,39%	-	0,00%	2.056	
3	Tabungan ISE	293	385	390	390	0	5	1,19%	97	33,26%	-	0,00%	390	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	90	95	96	96	0	1	1,05%	6	6,67%	-	0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	28.590	25.909	25.934	770	450	-320	53	25	-2.656	425	29.069	89,22%	(3.135)
	KUR	28.019	25.337	25.366	770	450	-320	67	28	-2.653	422	28.375	89,39%	(3.010)
	Non KUR	572	572	569	-	-	0	-14	-3	-3	3	694	81,95%	(125)
3	PWG	2.056	6.069	6.534	591	589	-2	630	466	4.478	123	6.812	95,92%	(278)
	Cilem	2.056	6.069	6.534	591	589	-2	630	466	4.478	123	6.812	95,92%	(278)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	55.801	100	715	615	898	-261	5.076	975	58.468	95,44%	(2.667)
	CF 1	3.683	6.400	6.528	-	185	185	-156	128	2.845	57	4.611	141,57%	1.917
	Total Griya	695	363	361	-	-	0	0	-2	-334	2	935	38,57%	(575)
	• Total Non Program	695	363	361	-	-	0	-5	-2	-334	2	935	38,57%	(575)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.037	6.167	-	185	185	-156	129	3.179	55	3.675	167,79%	2.491
	CF 2	47.042	49.662	49.273	100	530	430	1.053	-388	2.231	918	53.857	91,49%	(4.584)
	Mitraguna & Others	38.019	39.703	39.380	100	530	430	712	-323	1.361	853	44.239	89,01%	(4.860)
	Pensiun	9.023	9.959	9.894	-	-	0	341	-65	871	65	9.618	102,87%	276
	Total Pembiayaan	81.372	88.039	88.270	1.461	1.754	293	1.580	230	6.898	1.523	94.350	93,56%	(6.080)

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	574	594	689	1.395	2,01%	2,66%	5,38%	706	821	801			
	KUR	574	538	632	1.338	2,05%	2,50%	5,28%	706	764	800			
	Non KUR	-	56	57	57	0,00%	9,90%	9,95%	-	57	1			
3	PWG	-	72	-	180	0,00%	0,00%	2,75%	180	180	108			
	Cilem	-	72	-	180	0,00%	0,00%	2,75%	180	180	108			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	1.401	2.457	6.465	0,46%	4,38%	11,59%	4.008	6.231	5.065			
	CF 1	134	113	106	645	3,65%	1,65%	9,88%	539	511	532			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	113	106	645	4,50%	1,75%	10,46%	539	511	532			
	CF 2	100	1.288	2.351	5.820	0,21%	4,73%	11,81%	3.469	5.721	4.533			
	Mitraguna & Others	-	1.202	1.360	4.482	0,00%	3,42%	11,38%	3.122	4.482	3.279			
	Pensiun	100	85	992	1.338	1,10%	9,96%	13,53%	347	1.239	1.253			
	Total Pembiayaan	808	2.067	3.146	8.040	0,99%	3,57%	9,11%	4.894	7.232	5.973	1,87%	79,49%	-7,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	315	482	431	430	1,10%	1,66%	1,66%	(1)	115	(52)			
	KUR	178	315	266	266	0,63%	1,05%	1,05%	(0)	89	(49)			
	Non KUR	138	167	165	164	24,08%	28,86%	28,85%	(1)	26	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,50%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	680	629	628	0,39%	0,71%	0,71%	(1)	313	(52)	0,04%	94,23%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	20.173	37.658	37.109	36.383	17.716	(725)	(1.274)	-3,38%	16.211	80,36%	24.947	145,85%	11.437
2	Tabungan	135.101	144.598	144.404	148.424	1.028	4.020	3.826	2,65%	13.323	9,86%	144.648	102,61%	3.776
3	Deposito	28.599	25.975	25.996	25.896	(270)	(100)	(79)	-0,30%	(2.703)	-9,45%	29.038	89,18%	(3.142)
	Total	183.873	208.231	207.510	210.704	18.473	3.194	2.473	1,19%	26.831	14,59%	198.633	106,08%	12.071
	CASA	155.274	182.256	181.513	184.808	18.743	3.294	2.552	1,40%	29.534	19,02%	169.595	108,97%	15.213
	(%) CASA	84,45%	87,53%	87,47%	87,71%									
	FDR	85,47%	92,27%	93,13%	91,72%									

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	8.669	12.960	13.113	13.146		34	186	1,44%	4.478	51,65%	-	0,00%	13.146
2	Giro ISE	6.094	219	185	201		17	(17)	-7,92%	(5.892)	-96,69%		0,00%	201
3	Tabungan ISE	2.575	10.941	11.128	11.145		17	204	1,86%	8.570	332,81%		0,00%	11.145
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	137	138	138		0	1	0,73%	17	14,05%		0,00%	138

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.119	35.993	200	250	50	559	-127	6.104	377	33.708	106,78%	2.284
	KUR	29.147	35.304	35.183	200	250	50	379	-121	6.035	371	32.755	107,41%	2.428
	Non KUR	742	816	810	-	-	0	180	-6	68	6	953	84,95%	(143)
3	PWG	5.787	16.629	17.720	1.854	2.062	207	1.882	1.091	11.933	970	18.765	94,43%	(1.045)
	Cilem	4.662	13.656	14.741	1.088	1.368	281	1.700	1.085	10.079	284	14.106	104,50%	635
	Gadai	1.126	2.972	2.979	766	693	-73	182	7	1.853	687	4.659	63,94%	(1.680)
4	CFG	121.436	139.388	139.550	1.522	1.072	-450	2.652	162	18.114	910	130.535	106,91%	9.015
	CF 1	20.925	20.382	20.364	-	92	92	52	-18	-561	110	22.015	92,50%	(1.652)
	Total Griya	15.996	15.349	15.323	-	-	0	0	-26	-673	26	16.278	94,13%	(955)
	• Total Non Program	15.996	15.349	15.323	-	-	0	-76	-26	-673	26	16.278	94,13%	(955)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.033	5.041	-	92	92	52	8	111	84	5.737	87,86%	(697)
	CF 2	100.511	119.006	119.186	1.522	980	-542	2.600	180	18.676	800	108.520	109,83%	10.666
	Mitraguna & Others	63.905	77.355	77.803	1.522	980	-542	2.759	448	13.898	532	71.215	109,25%	6.588
	Pensiun	36.606	41.651	41.383	-	-	0	-159	-268	4.778	268	37.305	110,93%	4.079
	Total Pembiayaan	157.150	192.136	193.263	3.576	3.383	-193	5.092	1.126	36.112	2.257	183.047	105,58%	10.216

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	179	321	182	1.151	0,60%	0,50%	3,20%	969	973	831			
	KUR	179	267	128	991	0,61%	0,36%	2,82%	863	812	724			
	Non KUR	-	53	54	161	0,00%	6,64%	19,83%	106	161	107			
3	PWG	74	217	-	209	1,27%	0,00%	1,18%	209	136	(7)			
	Cilem	74	217	-	87	1,58%	0,00%	0,59%	87	13	(130)			
	Gadai	-	-	-	122	0,00%	0,00%	4,11%	122	122	122			
4	CFG	1.115	1.247	1.652	8.813	0,92%	1,19%	6,32%	7.161	7.698	7.566			
	CF 1	120	78	248	305	0,57%	1,22%	1,50%	57	185	227			
	Total Griya	-	-	170	170	0,00%	1,11%	1,11%	-	170	170			
	Oto	120	78	78	135	2,43%	1,56%	2,69%	57	15	58			
	CF 2	995	1.169	1.404	8.508	0,99%	1,18%	7,14%	7.104	7.513	7.339			
	Mitraguna & Others	254	1.169	1.081	3.353	0,40%	1,40%	4,31%	2.272	3.098	2.184			
	Pensiun	740	-	324	5.155	2,02%	0,78%	12,46%	4.832	4.415	5.155			
	Total Pembiayaan	1.367	1.784	1.834	10.174	0,87%	0,95%	5,26%	8.339	8.807	8.390	0,15%	97,09%	-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	35	132	144	144	0,12%	0,40%	0,40%	-	109	11			
	KUR	-	132	144	144	0,00%	0,41%	0,41%	-	144	11			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.278	1.102	1.101	0,00%	0,79%	0,79%	(1)	1.101	(177)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.105	1.102	1.101	0,00%	0,93%	0,92%	(1)	1.101	(4)			
	Mitraguna & Others	-	829	826	826	0,00%	1,07%	1,06%	-	826	(3)			
	Pensiun	-	276	275	275	0,00%	0,14%	0,66%	(1)	275	(1)			
	Total Pembiayaan	35	1.410	1.245	1.245	0,02%	0,65%	0,64%	(1)	1.210	(166)	0,06%	90,75%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	460	372	266	271	149	5	(101)	-27,11%	(189)	-41,13%	4.062	6,67%	(3.791)
2	Tabungan	104.069	105.577	102.603	101.932	3.780	(670)	(3.645)	-3,45%	(2.137)	-2,05%	112.224	90,83%	(10.291)
3	Deposito	24.703	24.980	24.946	24.796	492	(150)	(183)	-0,73%	93	0,38%	25.260	98,16%	(464)
	Total	129.233	130.929	127.815	127.000	4.422	(815)	(3.929)	-3,00%	(2.233)	-1,73%	141.546	89,72%	(14.546)
	CASA	104.530	105.949	102.868	102.204	3.930	(665)	(3.746)	-3,54%	(2.326)	-2,23%	116.286	87,89%	(14.082)
	(%) CASA	80,88%	80,92%	80,48%	80,48%									
	FDR	125,49%	142,46%	144,40%	145,32%									

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	4.034	2.810	2.943	2.790		(153)	(19)	-0,68%	(1.243)	-30,83%	-	0,00%	2.790
2	Giro ISE	415	313	188	186		(2)	(127)	-40,59%	(230)	-55,28%		0,00%	186
3	Tabungan ISE	3.618	2.497	2.755	2.604		(151)	108	4,32%	(1.014)	-28,02%		0,00%	2.604
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	142	142		0	0	0,00%	23	19,33%		0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	22.894	22.377	22.314	380	315	-65	-240	-63	-580	378	24.568	90,83%	(2.253)
	KUR	22.067	21.538	21.416	380	250	-130	-202	-122	-651	372	23.628	90,64%	(2.212)
	Non KUR	827	839	898	-	65	65	-37	59	71	6	939	95,58%	(41)
3	PWG	1.733	6.358	7.446	753	1.302	549	1.107	1.089	5.714	213	9.106	81,77%	(1.660)
	Cilem	1.733	6.358	7.446	753	1.302	549	1.107	1.089	5.714	213	9.106	81,77%	(1.660)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	154.801	3.558	911	-2.647	5.839	-2.991	17.250	3.902	156.383	98,99%	(1.582)
	CF 1	5.904	7.952	7.837	-	-	0	38	-115	1.933	115	8.161	96,03%	(324)
	Total Griya	1.926	1.766	1.761	-	-	0	0	-5	-165	5	2.510	70,14%	(749)
	• Total Non Program	1.926	1.766	1.761	-	-	0	-18	-5	-165	5	2.510	70,14%	(749)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.076	-	-	0	38	-110	2.098	110	5.650	107,54%	426
	CF 2	131.647	149.840	146.964	3.558	911	-2.647	5.801	-2.876	15.317	3.787	148.222	99,15%	(1.258)
	Mitraguna & Others	65.693	81.670	79.414	3.000	520	-2.480	5.470	-2.255	13.721	2.775	80.821	98,26%	(1.407)
	Pensiun	65.954	68.170	67.550	558	391	-167	331	-621	1.596	1.012	67.401	100,22%	149
	Total Pembiayaan	162.178	186.527	184.562	4.691	2.528	-2.163	6.707	-1.965	22.383	4.493	190.056	97,11%	(5.495)

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	640	988	560	1.962	2,80%	2,50%	8,79%	1.402	1.322	974			
	KUR	508	882	507	1.853	2,30%	2,36%	8,65%	1.345	1.344	971			
	Non KUR	132	106	53	110	15,90%	6,31%	12,25%	57	(22)	3			
3	PWG	-	49	-	163	0,00%	0,00%	2,19%	163	163	114			
	Cilem	-	49	-	163	0,00%	0,00%	2,19%	163	163	114			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	649	709	2.151	0,75%	0,45%	1,39%	1.442	1.117	1.502			
	CF 1	-	-	-	256	0,00%	0,00%	3,26%	256	256	256			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	256	0,00%	0,00%	4,21%	256	256	256			
	CF 2	1.035	649	709	1.895	0,79%	0,47%	1,29%	1.186	861	1.246			
	Mitraguna & Others	403	-	63	1.042	0,61%	0,08%	1,31%	979	639	1.042			
	Pensiun	632	649	646	853	0,96%	0,95%	1,26%	207	222	204			
	Total Pembiayaan	1.675	1.686	1.269	4.276	1,03%	0,68%	2,32%	3.007	2.602	2.590	1,20%	48,18%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	306	180	257	299	1,34%	1,15%	1,34%	42	(6)	119			
	KUR	52	127	153	196	0,23%	0,71%	0,91%	42	144	69			
	Non KUR	254	54	104	104	30,69%	12,37%	11,56%	-	(150)	50			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	219	295	337	0,19%	0,16%	0,18%	42	32	119	0,88%	-382,45%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	4.344	2.276	16.551	11.490	(1.303)	(5.061)	9.214	404,82%	7.146	164,51%	8.521	134,84%	2.969
2	Tabungan	114.974	123.277	119.451	120.592	3.546	1.141	(2.685)	-2,18%	5.618	4,89%	123.744	97,45%	(3.152)
3	Deposito	26.220	20.252	20.115	20.115	(98)	0	(137)	-0,68%	(6.105)	-23,61%	26.643	75,50%	(6.528)
	Total	145.538	145.805	156.117	152.197	2.145	(3.920)	6.392	4,38%	6.659	4,58%	158.908	95,78%	(6.711)
	CASA	119.318	125.553	136.002	132.082	2.243	(3.920)	6.529	5,20%	12.764	10,70%	132.265	99,86%	(184)
	(%) CASA	81,98%	86,11%	87,12%	86,78%									
	FDR	76,36%	86,66%	80,95%	83,03%									

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	1.866	1.291	1.537	1.612	75	321	24,90%	(254)	-13,60%	-	0,00%	1.612	
2	Giro ISE	28	21	18	20	2	(1)	-6,96%	(9)	-30,61%	-	0,00%	20	
3	Tabungan ISE	1.837	1.269	1.519	1.592	73	323	25,43%	(245)	-13,34%	-	0,00%	1.592	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	40	44	44	44	0	0	0,00%	4	10,00%	-	0,00%	44	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	1.656	1.251	1.251	-	-	0	-68	0	-405	-	1.656	75,54%	(405)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.251	-	-	0	-68	0	-405	-	1.656	75,54%	(405)
	• Local Champion	1.656	1.251	1.251	-	-	0	-68	0	-405	-	1.656	75,54%	(405)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.423	52.946	52.044	400	200	-200	-558	-902	-1.379	1.102	55.808	93,25%	(3.764)
	KUR	51.074	49.781	48.918	300	200	-100	-452	-863	-2.156	1.063	53.209	91,94%	(4.291)
	Non KUR	2.349	3.165	3.126	100	-	-100	-106	-39	777	39	2.599	120,26%	527
3	PWG	2.145	12.222	12.870	1.110	756	-353	2.357	649	10.726	108	9.026	142,59%	3.844
	Cilem	2.145	12.222	12.870	1.110	756	-353	2.357	649	10.726	108	9.026	142,59%	3.844
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	53.904	59.938	60.208	297	789	492	43	270	6.304	519	58.971	102,10%	1.237
	CF 1	25.145	28.154	28.348	257	439	182	339	194	3.203	246	26.337	107,63%	2.010
	Total Griya	14.964	15.575	15.530	-	-	0	0	-44	566	44	15.765	98,51%	(235)
	• Total Non Program	10.068	10.957	10.924	-	-	0	-141	-33	856	33	10.300	106,06%	624
	• Program	4.896	4.618	4.607	-	-	0	-37	-11	-290	11	5.466	84,29%	(859)
	Oto	10.181	12.579	12.817	257	439	182	339	238	2.636	201	10.572	121,24%	2.245
	CF 2	28.759	31.784	31.861	40	350	310	-296	76	3.101	274	32.634	97,63%	(773)
	Mitraguna & Others	27.880	30.852	31.021	40	350	310	-276	169	3.141	181	31.416	98,74%	(395)
	Pensiun	880	933	840	-	-	0	-20	-93	-40	93	1.218	68,94%	(378)
	Total Pembiayaan	111.128	126.357	126.373	1.806	1.745	-61	1.773	17	15.245	1.729	125.462	100,73%	912

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	1.132	291	-	238	68,36%	0,00%	19,02%	238	(894)	(54)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	291	-	238	68,36%	0,00%	19,02%	238	(894)	(54)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	393	596	2.478	0,03%	1,13%	4,76%	1.882	2.462	2.085			
	KUR	16	322	437	2.185	0,03%	0,88%	4,47%	1.748	2.170	1.863			
	Non KUR	-	71	159	292	0,00%	5,02%	9,35%	134	292	222			
3	PWG	-	-	-	175	0,00%	0,00%	1,36%	175	175	175			
	Cilem	-	-	-	175	0,00%	0,00%	1,36%	175	175	175			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	857	1.035	1.008	1.446	1,59%	1,68%	2,40%	438	589	411			
	CF 1	857	823	1.008	1.446	3,41%	3,58%	5,10%	438	589	623			
	Total Griya	582	477	659	784	3,89%	4,23%	5,05%	125	202	307			
	Oto	275	346	349	662	2,70%	2,77%	5,17%	313	387	316			
	CF 2	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Mitraguna & Others	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.005	1.719	1.604	4.336	1,80%	1,27%	3,43%	2.733	2.332	2.617	0,55%	83,85%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	278	12	12	12	0,52%	0,02%	0,02%	(0)	(266)	(0)			
	KUR	271	12	12	12	0,53%	0,02%	0,02%	(0)	(259)	(0)			
	Non KUR	8	-	-	-	0,33%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.287	1.474	1.642	1.703	2,39%	2,74%	2,83%	61	415	229			
	CF 1	592	640	631	692	2,35%	2,24%	2,44%	61	101	52			
	Total Griya	592	640	631	631	3,95%	4,05%	4,06%	-	40	(9)			
	Oto	-	-	-	61	0,00%	0,00%	0,48%	61	61	61			
	CF 2	696	834	1.011	1.010	2,42%	3,18%	3,17%	(0)	315	177			
	Mitraguna & Others	696	834	1.011	1.010	2,50%	3,28%	3,26%	(0)	315	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.565	1.486	1.654	1.714	1,41%	1,31%	1,36%	61	149	228	0,04%	96,90%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	33	203	207	212	52	5	9	4,56%	179	546,54%	5.242	4,05%	(5.030)
2	Tabungan	95.230	93.477	92.847	93.599	158	753	123	0,13%	(1.630)	-1,71%	103.074	90,81%	(9.474)
3	Deposito	25.200	24.172	23.895	23.896	660	0	(277)	-1,14%	(1.304)	-5,18%	25.823	92,54%	(1.927)
	Total	120.463	117.852	116.949	117.707	870	758	(145)	-0,12%	(2.756)	-2,29%	134.139	87,75%	(16.432)
	CASA	95.263	93.680	93.054	93.811	210	757	132	0,14%	(1.451)	-1,52%	108.316	86,61%	(14.505)
	(%) CASA	79,08%	79,49%	79,57%	79,70%									
	FDR	167,21%	177,99%	180,38%	179,21%									

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	1.016	1.646	1.686	1.594		(93)	(52)	-3,16%	577	56,81%	-	0,00%	1.594
2	Giro ISE	1	29	25	25		0	(4)	-12,49%	25	4846,77%		0,00%	25
3	Tabungan ISE	1.016	1.617	1.661	1.568		(93)	(48)	-2,99%	553	54,40%		0,00%	1.568
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	67	70	70		0	3	4,48%	11	18,64%		0,00%	70

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	58.418	61.084	60.906	270	850	580	-743	-177	2.488	1.027	58.966	103,29%	1.941
	KUR	53.406	57.124	56.987	270	850	580	-644	-137	3.581	987	53.818	105,89%	3.169
	Non KUR	5.013	3.959	3.919	-	-	0	-100	-40	-1.093	40	5.148	76,13%	(1.229)
3	PWG	7.973	11.790	12.359	580	765	184	733	568	4.386	196	14.414	85,74%	(2.056)
	Cilem	7.973	11.790	12.359	580	765	184	733	568	4.386	196	14.414	85,74%	(2.056)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	137.683	695	1.462	767	-1.161	797	2.643	665	158.372	86,94%	(20.689)
	CF 1	25.995	30.631	30.618	-	226	226	363	-13	4.623	239	28.791	106,35%	1.828
	Total Griya	13.277	16.172	16.274	-	125	125	0	102	2.997	23	14.001	116,23%	2.273
	• Total Non Program	13.277	16.172	16.274	-	125	125	-145	102	2.997	23	14.001	116,23%	2.273
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.459	14.344	-	101	101	363	-115	1.626	216	14.789	96,99%	(445)
	CF 2	109.045	106.256	107.065	695	1.236	541	-1.525	809	-1.980	427	129.582	82,62%	(22.517)
	Mitraguna & Others	98.253	96.042	96.689	695	1.010	315	-1.452	647	-1.563	363	116.997	82,64%	(20.307)
	Pensiun	10.792	10.213	10.376	-	226	226	-73	162	-416	64	12.585	82,44%	(2.209)
	Total Pembiayaan	201.431	209.761	210.948	1.545	3.076	1.531	-1.172	1.188	9.517	1.889	231.752	91,02%	(20.804)

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	1.180	2.221	1.895	3.721	2,02%	3,10%	6,11%	1.826	2.541	1.500			
	KUR	896	1.651	1.456	3.174	1,68%	2,55%	5,57%	1.718	2.279	1.523			
	Non KUR	284	570	439	547	5,67%	11,08%	13,96%	108	263	(23)			
3	PWG	-	13	-	107	0,00%	0,00%	0,87%	107	107	94			
	Cilem	-	13	-	107	0,00%	0,00%	0,87%	107	107	94			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.268	2.089	4.312	0,59%	1,53%	3,13%	2.223	3.517	2.044			
	CF 1	92	358	281	1.476	0,35%	0,92%	4,82%	1.195	1.385	1.118			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	358	281	1.476	0,72%	1,94%	10,29%	1.195	1.385	1.118			
	CF 2	704	1.911	1.808	2.836	0,65%	1,70%	2,65%	1.028	2.132	925			
	Mitraguna & Others	704	1.911	1.808	2.692	0,72%	1,88%	2,78%	885	1.989	782			
	Pensiun	-	-	-	143	0,00%	0,00%	1,38%	143	143	143			
	Total Pembiayaan	1.975	4.502	3.984	8.140	0,98%	1,90%	3,86%	4.157	6.165	3.638	0,86%	77,69%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	878	785	797	1,19%	1,29%	1,31%	11	102	(81)			
	KUR	639	713	624	635	1,20%	1,09%	1,11%	11	(4)	(78)			
	Non KUR	56	165	161	161	1,12%	4,08%	4,12%	-	105	(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	1.105	1.024	1.129	1.300	0,82%	0,82%	0,94%	172	196	277			
	CF 1	-	136	136	308	0,00%	0,44%	1,01%	172	308	172			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	136	308	0,00%	0,94%	2,15%	172	308	172			
	CF 2	1.105	887	992	992	1,01%	0,93%	0,93%	-	(112)	105			
	Mitraguna & Others	899	887	992	992	0,92%	1,03%	1,03%	-	93	105			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.902	1.914	2.097	0,89%	0,91%	0,99%	183	297	195	0,15%	85,32%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	1.175	150	491	489	(53)	(2)	339	225,56%	(686)	-58,39%	3.787	12,91%	(3.298)
2	Tabungan	91.378	103.309	103.623	103.771	1.863	149	462	0,45%	12.394	13,56%	97.657	106,26%	6.115
3	Deposito	20.885	16.971	17.098	17.098	(184)	0	127	0,75%	(3.788)	-18,14%	21.385	79,95%	(4.287)
	Total	113.438	120.430	121.211	121.358	1.627	147	928	0,77%	7.920	6,98%	122.829	98,80%	(1.471)
	CASA	92.553	103.459	104.113	104.260	1.811	147	801	0,77%	11.707	12,65%	101.444	102,78%	2.816
	(%) CASA	81,59%	85,91%	85,89%	85,91%									
	FDR	111,58%	119,38%	121,29%	121,14%									

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	1.413	1.492	1.232	1.239		7	(253)	-16,99%	(175)	-12,35%	-	0,00%	1.239
2	Giro ISE	4	7	82	84		2	77	1151,85%	80	1835,68%		0,00%	84
3	Tabungan ISE	1.409	1.486	1.150	1.155		5	(331)	-22,27%	(254)	-18,04%		0,00%	1.155
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	98	99	99		0	1	1,02%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	59.493	59.584	785	950	165	468	91	1.395	859	65.181	91,41%	(5.597)
	KUR	54.166	54.900	55.019	685	950	265	490	119	853	831	60.909	90,33%	(5.890)
	Non KUR	4.022	4.593	4.565	100	-	-100	-22	-28	543	28	4.271	106,87%	294
3	PWG	2.382	8.045	9.429	951	1.522	571	1.869	1.383	7.046	139	8.936	105,52%	493
	Cilem	2.382	8.045	9.429	951	1.522	571	1.869	1.383	7.046	139	8.936	105,52%	493
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	78.005	1.155	1.860	705	1.086	1.775	12.062	85	72.936	106,95%	5.068
	CF 1	8.522	7.918	7.979	-	100	100	-253	61	-544	40	9.360	85,24%	(1.382)
	Total Griya	5.933	5.594	5.594	-	-	0	0	0	-340	-	6.150	90,95%	(556)
	• Total Non Program	5.933	5.594	5.594	-	-	0	-43	0	-340	-	6.150	90,95%	(556)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.324	2.385	-	100	100	-253	61	-204	40	3.210	74,30%	(825)
	CF 2	57.421	68.312	70.026	1.155	1.760	605	1.339	1.715	12.605	45	63.576	110,15%	6.450
	Mitraguna & Others	56.582	66.967	68.653	1.155	1.725	570	964	1.686	12.070	39	62.200	110,37%	6.452
	Pensiun	838	1.345	1.373	-	35	35	375	28	535	7	1.376	99,83%	(2)
	Total Pembiayaan	126.569	143.768	147.017	2.891	4.333	1.441	3.423	3.249	20.448	1.083	147.108	99,94%	(90)

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	130	386	576	2.917	0,22%	0,22%	0,97%	2.341	2.787	2.531			
	KUR	123	177	204	2.322	0,23%	0,37%	4,22%	2.118	2.199	2.145			
	Non KUR	6	209	372	595	0,16%	8,10%	13,04%	223	589	386			
3	PWG	-	5	-	270	0,00%	0,00%	2,86%	270	270	265			
	Cilem	-	5	-	270	0,00%	0,00%	2,86%	270	270	265			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	542	597	852	0,68%	0,78%	1,09%	254	404	309			
	CF 1	217	530	497	751	2,55%	6,27%	9,41%	254	534	221			
	Total Griya	-	430	497	497	0,00%	8,88%	8,88%	-	497	67			
	Oto	217	100	-	254	8,39%	0,00%	10,66%	254	37	155			
	CF 2	230	13	100	100	0,40%	0,15%	0,14%	-	(130)	88			
	Mitraguna & Others	230	13	100	100	0,41%	0,15%	0,15%	-	(130)	88			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	933	1.173	4.038	0,46%	0,82%	2,75%	2.865	3.461	3.105	1,31%	52,39%	-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	47	210	116	116	0,08%	0,19%	0,19%	-	69	(95)			
	KUR	-	131	38	38	0,00%	0,07%	0,07%	-	38	(93)			
	Non KUR	47	80	78	78	1,16%	1,70%	1,71%	-	31	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,13%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,13%	0,13%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	297	202	202	0,04%	0,14%	0,14%	-	155	(95)	0,48%	-251,44%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	1.878	3.071	3.731	3.072	(48)	(659)	1	0,05%	1.194	63,60%	3.692	83,21%	(620)
2	Tabungan	48.550	58.141	50.394	53.669	611	3.275	(4.472)	-7,69%	5.119	10,54%	54.723	98,08%	(1.053)
3	Deposito	7.602	11.118	11.408	13.408	(25)	2.000	2.290	20,60%	5.806	76,38%	8.225	163,03%	5.184
	Total	58.030	72.330	65.533	70.149	539	4.616	(2.181)	-3,01%	12.119	20,88%	66.639	105,27%	3.510
	CASA	50.428	61.212	54.125	56.741	563	2.616	(4.471)	-7,30%	6.313	12,52%	58.414	97,14%	(1.673)
	(%) CASA	86,90%	84,63%	82,59%	80,89%									
	FDR	148,42%	134,44%	148,75%	138,96%									

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	458	620	522	526		3	(95)	-15,26%	67	14,68%	-	0,00%	526
2	Giro ISE	360	211	99	101		2	(110)	-52,31%	(259)	-72,04%		0,00%	101
3	Tabungan ISE	99	409	424	425		1	16	3,82%	326	331,03%		0,00%	425
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	45.037	48.815	48.428	400	150	-250	366	-387	3.391	537	51.370	94,27%	(2.942)
	KUR	43.986	47.464	47.095	200	150	-50	110	-370	3.109	520	50.024	94,14%	(2.929)
	Non KUR	1.052	1.351	1.334	200	-	-200	255	-17	282	17	1.346	99,04%	(13)
3	PWG	3.221	8.375	8.625	810	453	-357	981	250	5.404	203	7.751	111,28%	874
	Cilem	3.221	8.375	8.625	810	453	-357	981	250	5.404	203	7.751	111,28%	874
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.429	374	850	476	915	374	2.558	476	43.526	92,89%	(3.097)
	CF 1	26.387	25.677	25.386	374	-	-374	-303	-291	-1.002	291	27.065	93,80%	(1.679)
	Total Griya	5.331	5.367	5.350	159	-	-159	0	-17	19	17	5.506	97,17%	(156)
	• Total Non Program	5.331	5.033	5.017	-	-	0	-56	-16	-314	16	5.506	91,12%	(489)
	• Program	-	334	333	159	-	-159	166	-1	333	1	0	0,00%	333
	Oto	21.057	20.310	20.036	216	-	-216	-303	-274	-1.021	274	21.559	92,94%	(1.523)
	CF 2	11.484	14.377	15.043	-	850	850	1.218	665	3.559	185	16.461	91,39%	(1.418)
	Mitraguna & Others	8.469	9.981	10.669	-	850	850	1.241	688	2.200	162	13.011	82,00%	(2.343)
	Pensiun	3.015	4.397	4.374	-	-	0	-23	-23	1.359	23	3.449	126,81%	925
	Total Pembiayaan	86.130	97.244	97.482	1.584	1.453	-131	2.261	237	11.352	1.216	102.647	94,97%	(5.165)

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	409	373	352	859	0,91%	0,72%	1,77%	507	450	486			
	KUR	384	373	352	859	0,87%	0,74%	1,82%	507	474	486			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	93	0,18%	0,00%	1,08%	93	87	93			
	Cilem	6	-	-	93	0,18%	0,00%	1,08%	93	87	93			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	865	1.865	3.140	3,22%	4,66%	7,77%	1.275	1.920	2.275			
	CF 1	985	712	1.084	2.095	3,73%	4,22%	8,25%	1.011	1.111	1.383			
	Total Griya	-	-	64	-	0,00%	1,20%	0,00%	(64)	-	-			
	Oto	985	712	1.020	2.095	4,68%	5,02%	10,46%	1.076	1.111	1.383			
	CF 2	235	153	781	1.045	2,05%	5,43%	6,94%	264	809	892			
	Mitraguna & Others	235	153	781	781	2,78%	7,83%	7,32%	-	546	628			
	Pensiun	-	-	-	264	0,00%	0,00%	6,02%	264	264	264			
	Total Pembiayaan	1.635	1.238	2.217	4.091	1,90%	2,28%	4,20%	1.875	2.457	2.853	3,27%	22,06%	-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	324	256	275	273	0,72%	0,56%	0,56%	(2)	(52)	17			
	KUR	102	152	192	190	0,23%	0,40%	0,40%	(2)	88	38			
	Non KUR	222	104	83	83	21,14%	6,11%	6,19%	-	(140)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	648	648	0,89%	1,62%	1,60%	-	310	-			
	CF 1	338	648	648	648	1,28%	2,52%	2,55%	-	310	-			
	Total Griya	-	131	131	131	0,00%	2,44%	2,45%	-	131	-			
	Oto	338	517	517	517	1,61%	2,55%	2,58%	-	179	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	904	923	921	0,77%	0,95%	0,94%	(2)	258	17	3,64%	-285,57%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	28.187	21.341	20.438	19.616	170	(821)	(1.725)	-8,08%	(8.571)	-30,41%	33.561	58,45%	(13.945)
2	Tabungan	231.223	226.599	233.773	234.248	1.518	475	7.649	3,38%	3.024	1,31%	242.859	96,45%	(8.611)
3	Deposito	34.752	39.313	39.689	39.689	1.639	0	376	0,96%	4.937	14,21%	34.790	114,08%	4.900
	Total	294.162	287.254	293.900	293.553	3.326	(347)	6.300	2,19%	(609)	-0,21%	311.210	94,33%	(17.657)
	CASA	259.410	247.940	254.211	253.864	1.687	(347)	5.924	2,39%	(5.546)	-2,14%	276.420	91,84%	(22.556)
	(%) CASA	88,19%	86,31%	86,50%	86,48%									
	FDR	81,90%	89,36%	87,72%	87,82%									

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	4.487	5.092	5.514	5.526		12	435	8,54%	1.039	23,15%	-	0,00%	5.526
2	Giro ISE	733	851	634	634		0	(217)	-25,48%	(99)	-13,52%	-	0,00%	634
3	Tabungan ISE	3.754	4.241	4.881	4.892		12	651	15,36%	1.138	30,31%	-	0,00%	4.892
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	101	107	111	111		0	4	3,74%	10	9,90%	-	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	3.242	1.754	1.754	-	-	0	-106	0	-1.488	-	3.242	54,10%	(1.488)
	Linkage	1.406	1.044	1.044	-	-	-	-41	0	-362	-	1.406	74,27%	(362)
	Non-Linkage	1.836	710	710	-	-	0	-65	0	-1.126	-	1.836	38,65%	(1.126)
	• Local Champion	1.836	710	710	-	-	0	-65	0	-1.126	-	1.836	38,65%	(1.126)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	71.253	71.809	2.085	1.350	-735	735	556	-664	794	73.644	97,51%	(1.835)
	KUR	67.505	66.715	67.313	2.085	1.350	-735	659	598	-192	752	68.537	98,21%	(1.224)
	Non KUR	4.969	4.538	4.496	-	-	0	76	-42	-472	42	5.107	88,04%	(611)
3	PWG	12.827	22.228	24.250	1.638	4.202	2.564	1.243	2.021	11.423	2.181	26.907	90,12%	(2.657)
	Cilem	7.700	14.623	16.701	738	2.444	1.706	1.175	2.078	9.001	366	18.141	92,06%	(1.440)
	Gadai	5.127	7.606	7.549	900	1.758	858	68	-57	2.422	1.814	8.766	86,11%	(1.217)
4	CFG	152.377	161.442	159.996	1.727	1.502	-225	1.358	-1.446	7.619	2.947	171.931	93,06%	(11.935)
	CF 1	49.433	46.573	46.783	-	555	555	-47	210	-2.649	345	54.620	85,65%	(7.837)
	Total Griya	45.444	41.310	41.091	-	50	50	0	-219	-4.353	269	49.183	83,55%	(8.092)
	• Total Non Program	21.636	18.470	18.296	-	50	50	-146	-175	-3.340	225	22.606	80,93%	(4.311)
	• Program	23.808	22.840	22.795	-	-	0	-166	-45	-1.013	45	26.576	85,77%	(3.781)
	Oto	3.989	5.263	5.693	-	505	505	-47	429	1.704	75	5.438	104,68%	255
	CF 2	102.945	114.868	113.213	1.727	947	-780	1.406	-1.656	10.268	2.603	117.311	96,51%	(4.098)
	Mitraguna & Others	90.697	100.649	99.141	1.410	781	-629	803	-1.508	8.444	2.289	103.809	95,50%	(4.667)
	Pensiun	12.248	14.219	14.071	317	166	-151	602	-148	1.823	314	13.502	104,22%	569
	Total Pembiayaan	240.919	256.678	257.809	5.450	7.054	1.603	3.230	1.131	16.890	5.922	275.724	93,50%	(17.915)

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	-	64	57	57	0,00%	3,22%	3,22%	-	57	(7)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	64	57	57	0,00%	7,97%	7,97%	-	57	(7)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	1.110	908	4.160	0,26%	1,27%	5,79%	3.252	3.970	3.050			
	KUR	190	697	310	3.573	0,28%	0,46%	5,31%	3.263	3.384	2.876			
	Non KUR	-	413	598	587	0,00%	13,18%	13,05%	(11)	587	174			
3	PWG	-	-	-	500	0,00%	0,00%	2,06%	500	500	500			
	Cilem	-	-	-	486	0,00%	0,00%	2,91%	486	486	486			
	Gadai	-	-	-	15	0,00%	0,00%	0,20%	15	15	15			
4	CFG	3.319	4.994	4.884	5.579	2,18%	3,02%	3,49%	696	2.261	586			
	CF 1	1.762	3.053	3.615	3.393	3,57%	7,76%	7,25%	(222)	1.631	340			
	Total Griya	1.762	2.840	3.343	2.926	3,88%	8,09%	7,12%	(417)	1.164	87			
	Oto	-	213	272	467	0,00%	5,16%	8,20%	195	467	254			
	CF 2	1.556	1.941	1.269	2.186	1,51%	1,10%	1,93%	918	630	245			
	Mitraguna & Others	1.556	1.647	1.269	2.186	1,72%	1,26%	2,21%	918	630	539			
	Pensiun	-	294	-	-	0,00%	0,00%	0,00%	-	-	(294)			
	Total Pembiayaan	3.509	6.168	5.849	10.297	1,46%	2,28%	3,99%	4.448	6.788	4.129	8,43%	-111,02%	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	368	-	-	-	11,36%	0,00%	0,00%	-	(368)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	-	-	20,07%	0,00%	0,00%	-	(368)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	294	292	285	0,27%	0,41%	0,40%	(7)	91	(10)			
	KUR	3	191	193	190	0,00%	0,29%	0,28%	(3)	187	(0)			
	Non KUR	191	104	98	94	3,84%	2,17%	2,10%	(4)	(97)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.538	4.790	4.953	3,15%	2,97%	3,10%	164	159	415			
	CF 1	2.642	3.116	3.176	3.275	5,34%	6,82%	7,00%	98	633	158			
	Total Griya	2.642	3.069	3.176	3.275	5,81%	7,69%	7,97%	98	633	205			
	Oto	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	CF 2	2.153	1.422	1.613	1.679	2,09%	1,40%	1,48%	66	(474)	257			
	Mitraguna & Others	2.153	1.422	1.319	1.385	2,37%	1,31%	1,40%	66	(768)	(37)			
	Pensiun	-	-	294	294	0,00%	0,11%	2,09%	-	294	294			
	Total Pembiayaan	5.357	4.833	5.081	5.238	2,22%	1,98%	2,03%	156	(119)	405	2,36%	-16,16%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	14.345	10.362	10.307	10.314	260	7	(48)	-0,47%	(4.031)	-28,10%	20.583	50,11%	(10.270)
2	Tabungan	145.625	143.324	144.703	145.969	4.593	1.266	2.645	1,85%	344	0,24%	158.336	92,19%	(12.366)
3	Deposito	70.189	89.110	87.236	87.250	1.010	15	(1.859)	-2,09%	17.062	24,31%	70.818	123,20%	16.433
	Total	230.159	242.796	242.246	243.533	5.863	1.287	737	0,30%	13.374	5,81%	249.737	97,52%	(6.203)
	CASA	159.970	153.686	155.010	156.283	4.853	1.273	2.597	1,69%	(3.687)	-2,31%	178.919	87,35%	(22.636)
	(%) CASA	69,50%	63,30%	63,99%	64,17%									
	FDR	49,05%	51,24%	51,05%	50,78%									

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	12.643	15.160	13.874	14.834		960	(326)	-2,15%	2.191	17,33%	-	0,00%	14.834
2	Giro ISE	2.499	3.281	3.290	3.290		0	9	0,28%	791	31,67%	-	0,00%	3.290
3	Tabungan ISE	9.095	10.829	9.534	10.494		960	(335)	-3,10%	1.399	15,39%	-	0,00%	10.494
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%	-	0,00%	1.050
5	CIF ISE	89	111	112	112		0	1	0,90%	23	25,84%	-	0,00%	112

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	15.500	15.351	-	-	0	-487	-149	-3.897	149	20.839	73,66%	(5.488)
	KUR	17.796	14.111	13.962	-	-	0	-476	-149	-3.834	149	19.314	72,29%	(5.352)
	Non KUR	1.452	1.389	1.389	-	-	0	-11	0	-63	-	1.525	91,09%	(136)
3	PWG	5.178	11.639	12.052	1.094	1.149	54	408	413	6.874	735	18.605	64,78%	(6.553)
	Cilem	3.578	8.338	8.710	425	532	107	389	372	5.132	160	12.347	70,54%	(3.637)
	Gadai	1.600	3.301	3.342	670	617	-53	19	41	1.742	575	6.258	53,41%	(2.916)
4	CFG	88.436	97.271	96.266	237	403	166	-410	-1.005	7.830	1.407	109.218	88,14%	(12.952)
	CF 1	19.579	24.821	24.843	237	233	-4	164	22	5.264	211	22.123	112,30%	2.720
	Total Griya	14.822	14.863	14.823	-	-	0	0	-40	1	40	15.527	95,47%	(703)
	• Total Non Program	14.371	14.435	14.395	-	-	0	45	-40	24	40	15.023	95,82%	(627)
	• Program	451	428	428	-	-	0	-3	0	-24	-	504	84,91%	(76)
	Oto	4.757	9.958	10.020	237	233	-4	164	62	5.263	171	6.597	151,90%	3.424
	CF 2	68.857	72.449	71.423	-	170	170	-573	-1.027	2.566	1.197	87.095	82,01%	(15.672)
	Mitraguna & Others	68.359	71.565	70.545	-	170	170	-567	-1.021	2.185	1.191	85.005	82,99%	(14.461)
	Pensiun	498	884	878	-	-	0	-6	-6	380	6	2.090	42,01%	(1.212)
	Total Pembiayaan	112.901	124.410	123.669	1.331	1.551	220	-489	-740	10.769	2.292	148.700	83,17%	(25.031)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	1.267	994	772	833	6,58%	4,98%	5,43%	62	(434)	(161)			
	KUR	1.267	981	772	827	7,12%	5,47%	5,92%	55	(440)	(154)			
	Non KUR	-	13	-	7	0,00%	0,00%	0,47%	7	7	(6)			
3	PWG	-	403	-	268	0,00%	0,00%	2,22%	268	268	(135)			
	Cilem	-	403	-	260	0,00%	0,00%	2,99%	260	260	(142)			
	Gadai	-	-	-	7	0,00%	0,00%	0,22%	7	7	7			
4	CFG	1.470	1.138	1.479	2.557	1,66%	1,52%	2,66%	1.078	1.087	1.419			
	CF 1	117	577	973	1.613	0,60%	3,92%	6,49%	640	1.496	1.036			
	Total Griya	-	373	469	143	0,00%	3,16%	0,97%	(326)	143	(230)			
	Oto	117	204	504	1.470	2,46%	5,06%	14,67%	966	1.353	1.266			
	CF 2	1.353	561	506	944	1,96%	0,70%	1,32%	438	(409)	383			
	Mitraguna & Others	1.353	561	506	944	1,98%	0,71%	1,34%	438	(409)	383			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.534	2.251	3.658	2,42%	1,81%	2,96%	1.407	921	1.123	2,48%	16,24%	-0,5%

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	10.076	10.113	10.113	10.159	52,35%	65,24%	66,18%	46	83	46			
	KUR	8.740	8.792	8.795	8.842	49,11%	62,33%	63,33%	46	102	49			
	Non KUR	1.336	1.321	1.318	1.318	92,03%	94,86%	94,86%	-	(19)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.608	1.216	1.472	1,12%	1,25%	1,53%	256	483	(136)			
	CF 1	244	233	233	488	1,24%	0,94%	1,96%	256	244	255			
	Total Griya	244	119	118	373	1,64%	0,79%	2,52%	256	130	255			
	Oto	-	115	115	115	0,00%	1,15%	1,14%	-	115	-			
	CF 2	745	1.374	984	984	1,08%	1,36%	1,38%	-	238	(391)			
	Mitraguna & Others	745	1.374	984	984	1,09%	1,37%	1,39%	-	238	(391)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.721	11.329	11.631	9,80%	9,11%	9,40%	302	566	(90)	1,49%	84,20%	-7,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	15.552	5.745	8.617	8.455	(2.088)	(162)	2.710	47,17%	(7.097)	-45,63%	23.981	35,26%	(15.525)
2	Tabungan	146.646	146.599	140.121	141.504	(2.893)	1.383	(5.095)	-3,48%	(5.142)	-3,51%	157.571	89,80%	(16.067)
3	Deposito	29.176	27.115	26.938	26.937	89	(1)	(178)	-0,66%	(2.239)	-7,67%	29.965	89,90%	(3.028)
	Total	191.374	179.459	175.677	176.896	(4.892)	1.220	(2.563)	-1,43%	(14.478)	-7,57%	211.516	83,63%	(34.620)
	CASA	162.198	152.344	148.739	149.960	(4.981)	1.221	(2.385)	-1,57%	(12.239)	-7,55%	181.551	82,60%	(31.592)
	(%) CASA	84,75%	84,89%	84,67%	84,77%									
	FDR	87,12%	105,03%	108,93%	108,18%									

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	14.103	9.966	11.890	11.672		(219)	1.706	17,12%	(2.432)	-17,24%	-	0,00%	11.672
2	Giro ISE	4.458	3.768	5.943	5.984		41	2.216	58,80%	1.526	34,22%		0,00%	5.984
3	Tabungan ISE	9.645	6.197	5.947	5.688		(260)	(510)	-8,23%	(3.957)	-41,03%		0,00%	5.688
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	104	104		0	0	0,00%	4	4,00%		0,00%	104

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	16.150	17.180	17.503	300	550	250	335	323	1.354	227	20.804	84,13%	(3.301)
	KUR	14.812	16.013	16.350	300	550	250	444	337	1.538	213	19.321	84,62%	(2.971)
	Non KUR	1.337	1.167	1.153	-	-	0	-109	-14	-184	14	1.483	77,75%	(330)
3	PWG	15.238	25.910	28.211	4.753	7.404	2.651	4.834	2.301	12.974	5.103	28.263	99,82%	(52)
	Cilem	3.814	10.863	11.722	1.026	1.198	172	2.655	860	7.908	338	14.047	83,45%	(2.325)
	Gadai	11.423	15.048	16.489	3.727	6.206	2.479	2.179	1.441	5.066	4.765	14.216	115,99%	2.273
4	CFG	135.343	145.397	145.652	4.172	1.292	-2.880	2.963	255	10.309	1.037	156.577	93,02%	(10.925)
	CF 1	16.023	17.730	17.765	1.342	257	-1.085	538	35	1.742	222	18.567	95,68%	(802)
	Total Griya	9.034	10.195	10.159	500	-	-500	0	-36	1.125	36	9.693	104,81%	466
	• Total Non Program	9.034	10.195	10.159	500	-	-500	402	-36	1.125	36	9.693	104,81%	466
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.606	842	257	-585	538	71	617	186	8.874	85,71%	(1.268)
	CF 2	119.320	127.667	127.887	2.830	1.035	-1.795	2.425	220	8.567	815	138.010	92,67%	(10.123)
	Mitraguna & Others	104.787	113.927	114.256	2.470	1.035	-1.435	2.379	329	9.469	706	121.845	93,77%	(7.589)
	Pensiun	14.533	13.740	13.631	360	-	-360	45	-109	-902	109	16.165	84,33%	(2.534)
	Total Pembiayaan	166.730	188.487	191.367	9.225	9.246	21	8.132	2.879	24.636	6.367	205.644	93,06%	(14.277)

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	46	696	543	954	0,29%	3,16%	5,45%	411	908	258			
	KUR	-	611	459	870	0,00%	2,87%	5,32%	411	870	259			
	Non KUR	46	85	83	83	3,44%	7,15%	7,24%	-	37	(1)			
3	PWG	-	-	146	359	0,00%	0,00%	0,56%	214	359	359			
	Cilem	-	-	-	136	0,00%	0,00%	1,16%	136	136	136			
	Gadai	-	-	146	224	0,00%	0,97%	1,36%	78	224	224			
4	CFG	993	271	410	1.055	0,73%	0,28%	0,72%	645	62	784			
	CF 1	153	74	410	957	0,95%	2,31%	5,39%	547	804	883			
	Total Griya	15	3	341	340	0,16%	3,35%	3,34%	(1)	325	337			
	Oto	138	71	69	617	1,98%	0,92%	8,11%	548	479	546			
	CF 2	840	197	-	98	0,70%	0,00%	0,08%	98	(742)	(99)			
	Mitraguna & Others	840	-	-	98	0,80%	0,00%	0,09%	98	(742)	98			
	Pensiun	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)			
	Total Pembiayaan	1.039	967	1.099	2.368	0,62%	0,58%	1,24%	1.270	1.329	1.402	2,92%	-135,92%	1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	261	456	402	402	1,61%	2,34%	2,30%	-	141	(54)			
	KUR	204	184	183	183	1,38%	1,14%	1,12%	-	(21)	(1)			
	Non KUR	57	272	219	219	4,24%	18,77%	19,01%	-	163	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.275	3.271	3.271	1,59%	2,25%	2,25%	0	1.115	(4)			
	CF 1	22	11	11	12	0,14%	0,06%	0,07%	1	(10)	1			
	Total Griya	22	11	11	12	0,25%	0,10%	0,12%	1	(10)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.264	3.260	3.259	1,79%	2,55%	2,55%	(1)	1.125	(5)			
	Mitraguna & Others	1.368	3.264	3.260	3.259	1,31%	2,86%	2,85%	(1)	1.892	(5)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.731	3.673	3.673	1,45%	1,95%	1,92%	0	1.256	(58)	1,49%	22,45%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	8.687	8.390	8.719	8.823	4.152	103	433	5,16%	136	1,56%	17.486	50,46%	(8.663)
2	Tabungan	252.421	258.244	254.509	254.690	(615)	180	(3.555)	-1,38%	2.269	0,90%	266.858	95,44%	(12.168)
3	Deposito	76.726	73.577	72.733	72.733	(2.551)	0	(844)	-1,15%	(3.992)	-5,20%	77.619	93,71%	(4.886)
	Total	337.834	340.212	335.962	336.246	986	284	(3.966)	-1,17%	(1.588)	-0,47%	361.963	92,90%	(25.717)
	CASA	261.108	266.634	263.229	263.513	3.537	284	(3.122)	-1,17%	2.405	0,92%	284.344	92,67%	(20.832)
	(%) CASA	77,29%	78,37%	78,35%	78,37%									
	FDR	106,55%	109,05%	110,30%	110,21%									

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	8.448	11.914	12.366	12.331		(36)	417	3,50%	3.883	45,96%	-	0,00%	12.331
2	Giro ISE	1.077	1.109	1.110	1.101		(9)	(8)	-0,71%	24	2,20%		0,00%	1.101
3	Tabungan ISE	7.371	10.805	11.257	11.230		(27)	425	3,93%	3.859	52,35%		0,00%	11.230
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	186	187	187		0	1	0,54%	24	14,72%		0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	33.407	26.413	25.597	-	-	0	-277	-816	-7.810	816	38.797	65,98%	(13.200)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)
	Non-Linkage	33.404	26.413	25.597	-	-	0	-277	-816	-7.807	816	36.390	70,34%	(10.793)
	• Local Champion	29.104	25.515	24.699	-	-	0	-277	-816	-4.405	816	30.049	82,20%	(5.350)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)
2	MBG	23.844	25.304	25.248	886	250	-636	392	-56	1.404	306	27.259	92,62%	(2.011)
	KUR	21.881	23.186	23.141	886	250	-636	461	-45	1.260	295	25.201	91,83%	(2.060)
	Non KUR	1.963	2.118	2.107	-	-	0	-69	-11	144	11	2.058	102,40%	49
3	PWG	18.313	32.899	34.469	4.160	4.587	427	3.034	1.571	16.157	3.017	30.424	113,30%	4.046
	Cilem	9.363	18.021	18.785	880	1.310	430	1.511	764	9.422	546	18.484	101,63%	300
	Gadai	8.950	14.878	15.685	3.280	3.277	-3	1.523	806	6.734	2.471	11.939	131,37%	3.745
4	CFG	284.398	286.370	285.257	500	1.803	1.303	-933	-1.112	859	2.915	292.505	97,52%	(7.248)
	CF 1	38.670	36.151	35.695	-	189	189	-269	-456	-2.975	645	39.641	90,04%	(3.947)
	Total Griya	32.928	30.763	30.289	-	-	0	0	-475	-2.639	475	33.179	91,29%	(2.891)
	• Total Non Program	32.928	30.763	30.289	-	-	0	-255	-475	-2.639	475	33.179	91,29%	(2.891)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.388	5.406	-	189	189	-269	18	-336	170	6.462	83,66%	(1.056)
	CF 2	245.728	250.219	249.563	500	1.614	1.114	-664	-656	3.835	2.270	252.864	98,69%	(3.301)
	Mitraguna & Others	226.104	232.460	231.951	500	1.614	1.114	-508	-508	5.847	2.122	232.617	99,71%	(666)
	Pensiun	19.624	17.759	17.612	-	-	0	-156	-147	-2.012	147	20.247	86,98%	(2.635)
	Total Pembiayaan	359.963	370.986	370.572	5.546	6.640	1.094	2.217	-414	10.609	7.054	388.984	95,27%	(18.412)

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	-	-	95	95	0,00%	0,36%	0,37%	-	95	95			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	95	95	0,00%	0,36%	0,37%	-	95	95			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	448	238	514	1,32%	0,94%	2,04%	276	200	66			
	KUR	205	406	191	395	0,94%	0,83%	1,71%	204	190	(11)			
	Non KUR	109	42	47	119	5,56%	2,22%	5,67%	72	10	78			
3	PWG	-	93	-	348	0,00%	0,00%	1,01%	348	348	255			
	Cilem	-	93	-	277	0,00%	0,00%	1,47%	277	277	184			
	Gadai	-	-	-	71	0,00%	0,00%	0,45%	71	71	71			
4	CFG	4.834	6.158	7.506	15.511	1,70%	2,62%	5,44%	8.005	10.677	9.353			
	CF 1	1.936	3.590	3.401	5.911	5,01%	9,41%	16,56%	2.510	3.975	2.321			
	Total Griya	1.859	3.036	3.002	5.226	5,65%	9,76%	17,25%	2.224	3.367	2.190			
	Oto	77	554	399	685	1,35%	7,40%	12,68%	287	608	131			
	CF 2	2.897	2.568	4.105	9.600	1,18%	1,64%	3,85%	5.495	6.703	7.032			
	Mitraguna & Others	2.897	2.568	4.105	9.600	1,28%	1,77%	4,14%	5.495	6.703	7.032			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	6.699	7.840	16.468	1,43%	2,11%	4,44%	8.629	11.320	9.769	0,85%	80,76%	-3,6%

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	516	582	578	0,47%	2,30%	2,29%	(4)	467	63			
	KUR	77	308	342	338	0,35%	1,48%	1,46%	(4)	261	30			
	Non KUR	34	207	240	240	1,74%	11,34%	11,39%	(0)	206	33			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.576	12.109	11.946	0,97%	4,23%	4,19%	(163)	9.178	(631)			
	CF 1	991	1.619	1.508	1.503	2,56%	4,17%	4,21%	(5)	512	(116)			
	Total Griya	627	1.309	1.304	1.298	1,90%	4,24%	4,29%	(5)	671	(11)			
	Oto	363	310	205	205	6,33%	3,80%	3,79%	-	(159)	(105)			
	CF 2	1.777	10.958	10.600	10.443	0,72%	4,24%	4,18%	(158)	8.666	(515)			
	Mitraguna & Others	1.468	10.958	10.600	10.443	0,65%	4,56%	4,50%	(158)	8.974	(515)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	13.092	12.691	12.524	0,80%	3,42%	3,38%	(167)	9.644	(568)	3,18%	5,84%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	7.604	6.516	6.301	6.777	(509)	476	261	4,00%	(827)	-10,87%	16.118	42,05%	(9.341)
2	Tabungan	169.083	165.619	165.106	165.109	5.506	3	(510)	-0,31%	(3.974)	-2,35%	181.364	91,04%	(16.255)
3	Deposito	159.534	165.786	164.926	165.056	11	130	(731)	-0,44%	5.522	3,46%	160.719	102,70%	4.337
	Total	336.221	337.922	336.333	336.942	5.008	608	(980)	-0,29%	721	0,21%	358.201	94,06%	(21.259)
	CASA	176.687	172.135	171.407	171.886	4.997	479	(249)	-0,14%	(4.801)	-2,72%	197.482	87,04%	(25.596)
	(%) CASA	52,55%	50,94%	50,96%	51,01%									
	FDR	59,93%	62,85%	63,01%	62,90%									

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	11.173	8.147	7.212	7.330		117	(817)	-10,03%	(3.844)	-34,40%	-	0,00%	7.330
2	Giro ISE	2.226	2.396	2.280	2.325		45	(71)	-2,97%	99	4,45%		0,00%	2.325
3	Tabungan ISE	8.944	5.747	4.930	5.001		72	(746)	-12,98%	(3.943)	-44,08%		0,00%	5.001
4	Deposito ISE	3	3	3	3		0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	88	90	90		0	2	2,27%	8	9,76%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	40.703	41.737	41.353	585	370	-215	318	-384	650	754	46.325	89,27%	(4.972)
	KUR	38.741	40.019	39.653	585	370	-215	418	-366	913	736	44.162	89,79%	(4.509)
	Non KUR	1.963	1.718	1.700	-	-	0	-100	-18	-263	18	2.163	78,61%	(463)
3	PWG	8.703	15.951	16.576	1.189	1.936	748	405	626	7.873	1.311	24.206	68,48%	(7.630)
	Cilem	6.698	12.180	12.595	498	739	241	199	415	5.897	324	16.444	76,59%	(3.850)
	Gadai	2.005	3.771	3.982	691	1.197	506	206	211	1.977	987	7.762	51,30%	(3.780)
4	CFG	152.101	154.690	153.998	1.736	1.609	-127	2.122	-692	1.897	2.301	174.779	88,11%	(20.781)
	CF 1	24.823	21.566	21.351	-	-	0	207	-215	-3.472	215	27.540	77,53%	(6.189)
	Total Griya	16.607	12.788	12.748	-	-	0	0	-40	-3.859	40	17.310	73,64%	(4.563)
	• Total Non Program	16.607	12.788	12.748	-	-	0	-5.177	-40	-3.859	40	17.310	73,64%	(4.563)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.603	-	-	0	207	-176	387	176	10.229	84,10%	(1.626)
	CF 2	127.278	133.124	132.647	1.736	1.609	-127	1.916	-477	5.369	2.086	147.239	90,09%	(14.592)
	Mitraguna & Others	115.000	119.865	119.509	1.390	1.609	219	1.339	-356	4.509	1.965	133.218	89,71%	(13.709)
	Pensiun	12.278	13.259	13.138	346	-	-346	577	-121	860	121	14.021	93,70%	(883)
	Total Pembiayaan	201.507	212.378	211.927	3.510	3.915	406	2.845	-451	10.420	4.366	245.309	86,39%	(33.382)

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	377	1.146	817	2.256	0,93%	1,96%	5,46%	1.439	1.879	1.110			
	KUR	327	1.109	781	2.069	0,84%	1,95%	5,22%	1.288	1.741	960			
	Non KUR	50	37	36	187	2,53%	2,09%	11,01%	151	138	150			
3	PWG	-	197	-	766	0,00%	0,00%	4,62%	766	766	569			
	Cilem	-	190	-	499	0,00%	0,00%	3,97%	499	499	309			
	Gadai	-	7	-	267	0,00%	0,00%	6,71%	267	267	260			
4	CFG	2.744	2.293	3.370	5.985	1,80%	2,18%	3,89%	2.614	3.241	3.692			
	CF 1	932	1.062	1.034	1.750	3,75%	4,80%	8,20%	716	818	689			
	Total Griya	594	-	-	545	3,58%	0,00%	4,28%	545	(49)	545			
	Oto	337	1.062	1.034	1.205	4,11%	11,78%	14,01%	171	867	143			
	CF 2	1.812	1.231	2.336	4.234	1,42%	1,75%	3,19%	1.898	2.422	3.003			
	Mitraguna & Others	1.812	1.231	2.336	4.014	1,58%	1,95%	3,36%	1.678	2.202	2.783			
	Pensiun	-	-	-	220	0,00%	0,00%	1,68%	220	220	220			
	Total Pembiayaan	3.121	3.636	4.187	9.007	1,55%	1,97%	4,25%	4.820	5.886	5.371	2,67%	37,28%	-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	499	265	294	266	1,23%	0,70%	0,64%	(28)	(233)	1			
	KUR	125	88	164	136	0,32%	0,41%	0,34%	(28)	11	48			
	Non KUR	374	177	130	130	19,05%	7,57%	7,65%	-	(244)	(47)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.424	2.949	3.006	1,02%	1,91%	1,95%	57	1.461	(419)			
	CF 1	114	679	623	623	0,46%	2,89%	2,92%	-	509	(55)			
	Total Griya	114	679	623	623	0,69%	4,87%	4,89%	-	509	(55)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.431	2.746	2.326	2.382	1,12%	1,75%	1,80%	57	951	(363)			
	Mitraguna & Others	1.388	2.746	2.326	2.382	1,21%	1,94%	1,99%	57	994	(363)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.690	3.243	3.272	1,01%	1,53%	1,54%	29	1.227	(418)	1,45%	6,20%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	13.185	1.992	2.755	2.478	(103)	(277)	486	24,40%	(10.707)	-81,20%	17.869	13,87%	(15.391)
2	Tabungan	147.923	159.919	135.104	136.940	(4.196)	1.836	(22.979)	-14,37%	(10.982)	-7,42%	157.311	87,05%	(20.371)
3	Deposito	54.920	58.676	82.803	82.802	957	(1)	24.126	41,12%	27.882	50,77%	55.713	148,62%	27.089
	Total	216.028	220.587	220.662	222.221	(3.342)	1.559	1.634	0,74%	6.193	2,87%	230.893	96,24%	(8.672)
	CASA	161.108	161.911	137.859	139.418	(4.299)	1.559	(22.492)	-13,89%	(21.689)	-13,46%	175.180	79,59%	(35.761)
	(%) CASA	74,58%	73,40%	62,48%	62,74%									
	FDR	99,10%	101,75%	101,52%	100,81%									

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	2.590	4.351	3.110	3.093		(16)	(1.258)	-28,90%	504	19,46%	-	0,00%	3.093
2	Giro ISE	59	43	79	80		0	37	86,36%	21	35,45%	-	0,00%	80
3	Tabungan ISE	2.531	4.308	3.030	3.014		(16)	(1.294)	-30,05%	483	19,08%	-	0,00%	3.014
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	90	106	114	114		0	8	7,55%	24	26,67%	-	0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	45.734	48.070	48.439	1.150	1.140	-10	572	368	2.704	772	49.935	97,00%	(1.496)
	KUR	43.301	46.086	46.383	1.150	1.040	-110	642	297	3.082	743	47.342	97,97%	(959)
	Non KUR	2.433	1.984	2.056	-	100	100	-70	72	-378	28	2.592	79,30%	(537)
3	PWG	2.160	6.337	7.047	394	766	372	1.130	710	4.886	56	7.795	90,40%	(748)
	Cilem	2.160	6.337	7.047	394	766	372	1.130	710	4.886	56	7.795	90,40%	(748)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	168.534	1.455	240	-1.215	74	-1.500	2.342	1.740	172.497	97,70%	(3.964)
	CF 1	15.140	17.513	17.324	180	-	-180	157	-189	2.184	189	15.895	108,98%	1.428
	Total Griya	1.118	1.016	1.005	-	-	0	0	-11	-113	11	1.314	76,50%	(309)
	• Total Non Program	1.118	1.016	1.005	-	-	0	-12	-11	-113	11	1.314	76,50%	(309)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.318	180	-	-180	157	-179	2.297	179	14.581	111,91%	1.737
	CF 2	151.051	152.521	151.210	1.275	240	-1.035	-82	-1.311	159	1.551	156.602	96,56%	(5.392)
	Mitraguna & Others	120.364	121.362	120.289	515	-	-515	-382	-1.073	-75	1.073	125.430	95,90%	(5.141)
	Pensiun	30.687	31.160	30.921	760	240	-520	300	-239	234	479	31.172	99,20%	(251)
	Total Pembiayaan	214.086	224.441	224.019	2.999	2.146	-853	1.776	-422	9.933	2.568	230.227	97,30%	(6.208)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	330	693	820	1.903	0,72%	1,70%	3,93%	1.084	1.574	1.210			
	KUR	190	649	795	1.846	0,44%	1,72%	3,98%	1.051	1.655	1.196			
	Non KUR	139	44	25	58	5,72%	1,25%	2,80%	33	(82)	14			
3	PWG	3	60	-	143	0,14%	0,00%	2,04%	143	141	84			
	Cilem	3	60	-	143	0,14%	0,00%	2,04%	143	141	84			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.769	1.645	4.073	0,84%	0,97%	2,42%	2.428	2.684	2.304			
	CF 1	197	1.369	1.365	2.371	1,30%	7,79%	13,69%	1.007	2.174	1.002			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.369	1.365	2.371	1,41%	8,27%	14,53%	1.007	2.174	1.002			
	CF 2	1.192	400	280	1.701	0,79%	0,18%	1,13%	1.421	510	1.302			
	Mitraguna & Others	1.192	400	280	1.314	0,99%	0,23%	1,09%	1.034	123	915			
	Pensiun	-	-	-	387	0,00%	0,00%	1,25%	387	387	387			
	Total Pembiayaan	1.722	2.521	2.465	6.119	0,80%	1,10%	2,73%	3.655	4.398	3.599	0,00%	100,00%	-2,7%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	66	42	44	45	7	1	4	9,26%	(21)	-31,48%	1.836	2,47%	(1.790)
2	Tabungan	73.366	74.201	66.983	67.318	9.035	336	(6.883)	-9,28%	(6.048)	-8,24%	78.625	85,62%	(11.307)
3	Deposito	13.172	13.563	13.647	13.647	(711)	0	84	0,62%	475	3,61%	13.983	97,60%	(336)
	Total	86.605	87.806	80.674	81.011	8.332	337	(6.795)	-7,74%	(5.594)	-6,46%	94.444	85,78%	(13.433)
	CASA	73.432	74.243	67.027	67.364	9.043	337	(6.879)	-9,27%	(6.069)	-8,26%	80.461	83,72%	(13.097)
	(%) CASA	84,79%	84,55%	83,08%	83,15%									
	FDR	98,27%	102,77%	112,10%	111,63%									

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	349	1.178	369	372		3	(806)	-68,40%	23	6,55%	-	0,00%	372
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	1.178	369	372		3	(806)	-68,40%	23	6,55%	-	0,00%	372
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	5.868	6.636	752	812	60	1.046	768	4.925	44	4.247	156,24%	2.389
	Cilem	1.711	5.868	6.636	752	812	60	1.046	768	4.925	44	4.247	156,24%	2.389
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	83.782	-	520	520	48	-568	416	1.088	90.444	92,64%	(6.661)
	CF 1	269	457	457	-	-	0	-3	0	188	-	1.117	40,91%	(660)
	Total Griya	269	254	254	-	-	0	0	0	-15	-	488	52,06%	(234)
	• Total Non Program	269	254	254	-	-	0	-2	0	-15	-	488	52,06%	(234)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	203	203	-	-	0	-3	0	203	-	628	32,24%	(426)
	CF 2	83.098	83.894	83.326	-	520	520	51	-568	228	1.088	89.327	93,28%	(6.001)
	Mitraguna & Others	38.271	39.032	38.406	-	100	100	-717	-626	136	726	43.956	87,37%	(5.550)
	Pensiun	44.827	44.862	44.919	-	420	420	769	57	92	363	45.371	99,00%	(451)
	Total Pembiayaan	85.106	90.237	90.436	752	1.332	580	1.094	199	5.330	1.132	94.720	95,48%	(4.283)

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	-	8	-	-	0,00%	0,00%	0,00%	-	-	(8)			
	Cilem	-	8	-	-	0,00%	0,00%	0,00%	-	-	(8)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	413	368	1.659	0,00%	0,44%	1,98%	1.290	1.659	1.246			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	413	368	1.659	0,00%	0,44%	1,99%	1.290	1.659	1.246			
	Mitraguna & Others	-	413	368	537	0,00%	0,94%	1,40%	169	537	124			
	Pensiun	-	-	-	1.121	0,00%	0,00%	2,50%	1.121	1.121	1.121			
	Total Pembiayaan	-	421	368	1.659	0,00%	0,41%	1,83%	1.290	1.659	1.237	0,82%	55,39%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	Mitraguna & Others	-	207	220	224	0,00%	0,56%	0,58%	5	224	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	225	238	242	0,02%	0,26%	0,27%	5	224	17	0,62%	-130,52%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	11.015	23.231	22.759	22.763	72	4	(468)	-2,01%	11.748	106,65%	15.154	150,21%	7.608
2	Tabungan	115.074	107.386	102.690	102.866	1.938	177	(4.519)	-4,21%	(12.208)	-10,61%	122.641	83,88%	(19.775)
3	Deposito	23.779	23.707	25.208	25.208	(628)	0	1.501	6,33%	1.429	6,01%	24.382	103,39%	826
	Total	149.869	154.324	150.656	150.837	1.381	181	(3.487)	-2,26%	969	0,65%	162.178	93,01%	(11.341)
	CASA	126.089	130.616	125.448	125.629	2.009	181	(4.987)	-3,82%	(460)	-0,37%	137.796	91,17%	(12.167)
	(%) CASA	84,13%	84,64%	83,27%	83,29%									
	FDR	105,52%	114,38%	118,35%	118,20%									

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.	Gap
1	DPK ISE	7.372	7.268	6.799	6.875		76	(393)	-5,40%	(497)	-6,74%	-	0,00%	6.875
2	Giro ISE	1.170	759	229	239		10	(520)	-68,52%	(931)	-79,59%		0,00%	239
3	Tabungan ISE	2.302	2.409	2.470	2.536		66	127	5,28%	234	10,19%		0,00%	2.536
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	77	77	77		0	0	0,00%	8	11,59%		0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	731	1.452	1.448	-	-	0	-44	-3	717	3	731	198,14%	717
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.452	1.448	-	-	0	-44	-3	717	3	731	198,14%	717
	• Local Champion	731	509	506	-	-	0	-25	-3	-225	3	731	69,22%	(225)
	• Value Chain	-	942	942	-	-	-	-19	0	942	-	0	0,00%	942
2	MBG	14.454	19.867	20.415	200	815	615	311	548	5.961	267	18.063	113,02%	2.352
	KUR	11.979	17.589	18.224	200	815	615	384	635	6.244	180	15.498	117,59%	2.726
	Non KUR	2.475	2.278	2.191	-	-	0	-73	-87	-284	87	2.565	85,42%	(374)
3	PWG	2.088	7.139	7.894	419	999	580	1.344	755	5.806	244	8.091	97,57%	(197)
	Cilem	1.902	6.952	7.707	411	901	490	1.306	755	5.805	146	7.905	97,49%	(198)
	Gadai	186	187	187	8	98	90	38	0	1	98	186	100,59%	1
4	CFG	140.874	148.063	148.540	1.696	1.820	124	1.058	477	7.666	1.343	151.912	97,78%	(3.372)
	CF 1	3.720	5.552	5.496	86	-	-	-86	-59	1.776	56	5.043	108,98%	453
	Total Griya	422	1.177	1.172	-	-	0	0	-5	749	5	765	153,16%	407
	• Total Non Program	422	1.177	1.172	-	-	0	-6	-5	749	5	765	153,16%	407
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.375	4.324	86	-	-86	-59	-51	1.026	51	4.278	101,08%	46
	CF 2	137.153	142.511	143.044	1.610	1.820	210	1.117	533	5.891	1.287	146.869	97,40%	(3.825)
	Mitraguna & Others	95.850	99.658	100.429	1.610	1.720	110	826	770	4.579	950	104.717	95,90%	(4.289)
	Pensiun	41.304	42.853	42.615	-	100	100	291	-237	1.312	337	42.152	101,10%	463
	Total Pembiayaan	158.147	176.520	178.297	2.315	3.634	1.319	2.669	1.777	20.150	1.857	178.797	99,72%	(500)

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	-	50	49	49	0,00%	3,39%	3,39%	-	49	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	50	49	49	0,00%	3,39%	3,39%	-	49	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	52	-	608	0,16%	0,00%	2,98%	608	585	557			
	KUR	24	52	-	498	0,20%	0,00%	2,73%	498	474	446			
	Non KUR	-	-	-	111	0,00%	0,00%	5,06%	111	111	111			
3	PWG	-	149	-	154	0,00%	0,00%	1,95%	154	154	5			
	Cilem	-	149	-	154	0,00%	0,00%	2,00%	154	154	5			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	692	1.014	1.538	0,45%	0,68%	1,04%	525	902	846			
	CF 1	195	295	355	523	5,25%	6,40%	9,52%	168	328	228			
	Total Griya	-	2	2	-	0,00%	0,18%	0,00%	(2)	-	(2)			
	Oto	195	293	353	523	5,92%	8,08%	12,10%	170	328	230			
	CF 2	441	397	658	1.015	0,32%	0,46%	0,71%	357	574	618			
	Mitraguna & Others	441	397	486	606	0,46%	0,49%	0,60%	120	165	208			
	Pensiun	-	-	172	409	0,00%	0,40%	0,96%	237	409	409			
	Total Pembiayaan	660	943	1.063	2.350	0,42%	0,60%	1,32%	1.287	1.690	1.407	1,32%	-0,50%	0,0%

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	224	223	221	221	1,55%	1,11%	1,08%	-	(2)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	223	221	221	9,04%	9,72%	10,11%	-	(2)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	101	274	274	0,22%	0,19%	0,18%	-	(39)	173			
	CF 1	-	-	173	173	0,00%	3,12%	3,15%	-	173	173			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	173	173	0,00%	3,96%	4,01%	-	173	173			
	CF 2	313	101	101	101	0,23%	0,07%	0,07%	-	(213)	-			
	Mitraguna & Others	313	101	101	101	0,33%	0,10%	0,10%	-	(213)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	324	495	495	0,34%	0,28%	0,28%	-	(42)	172	1,16%	-318,61%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	6.790	7.562	6.163	5.415	1.522	(748)	(2.147)	-28,39%	(1.375)	-20,25%	11.936	45,37%	(6.521)
2	Tabungan	175.767	184.279	187.227	188.017	2.731	790	3.738	2,03%	12.250	6,97%	188.029	99,99%	(12)
3	Deposito	41.842	53.385	52.039	52.039	(1.353)	0	(1.346)	-2,52%	10.197	24,37%	42.256	123,15%	9.783
	Total	224.399	245.226	245.429	245.471	2.900	42	245	0,10%	21.072	9,39%	242.221	101,34%	3.250
	CASA	182.557	191.841	193.390	193.432	4.253	42	1.591	0,83%	10.875	5,96%	199.965	96,73%	(6.533)
	(%) CASA	81,35%	78,23%	78,80%	78,80%									
	FDR	108,91%	104,56%	105,05%	105,04%									

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	4.083	6.507	6.031	6.068		37	(439)	-6,74%	1.985	48,63%	-	0,00%	6.068
2	Giro ISE	1.486	3.310	2.735	2.769		34	(541)	-16,34%	1.283	86,34%		0,00%	2.769
3	Tabungan ISE	2.597	3.196	3.296	3.299		3	102	3,20%	702	27,04%		0,00%	3.299
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	152	154	154		0	2	1,32%	16	11,59%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	1.595	2.203	2.181	-	-	0	-72	-22	586	22	1.595	136,75%	586
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.203	2.181	-	-	0	-72	-22	586	22	1.595	136,75%	586
	• Local Champion	1.595	2.203	2.181	-	-	0	-72	-22	586	22	1.595	136,75%	586
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.749	96.722	1.320	1.155	-165	471	-27	-1.011	1.182	102.175	94,66%	(5.453)
	KUR	92.544	91.080	91.103	520	1.155	635	-635	23	-1.441	1.132	96.600	94,31%	(5.497)
	Non KUR	5.189	5.669	5.619	800	-	-800	1.106	-50	430	50	5.574	100,80%	44
3	PWG	10.721	19.484	20.877	1.946	2.465	518	2.245	1.393	10.155	1.072	27.651	75,50%	(6.774)
	Cilem	6.388	12.411	13.231	894	1.153	259	1.681	821	6.843	332	17.985	73,57%	(4.753)
	Gadai	4.333	7.073	7.645	1.053	1.312	259	564	572	3.312	740	9.666	79,09%	(2.021)
4	CFG	134.342	137.983	138.052	1.435	2.212	777	911	69	3.710	2.143	153.351	90,02%	(15.299)
	CF 1	27.563	25.817	25.702	-	329	329	-270	-115	-1.861	444	31.395	81,87%	(5.693)
	Total Griya	18.820	16.862	16.739	-	-	0	0	-123	-2.081	123	21.122	79,25%	(4.383)
	• Total Non Program	5.808	5.015	4.973	-	-	0	-60	-42	-835	42	6.597	75,39%	(1.623)
	• Program	13.012	11.847	11.766	-	-	0	-122	-81	-1.246	81	14.525	81,00%	(2.759)
	Oto	8.743	8.956	8.963	-	329	329	-270	7	220	321	10.274	87,24%	(1.310)
	CF 2	106.779	112.165	112.350	1.435	1.884	449	1.181	184	5.570	1.699	121.955	92,12%	(9.606)
	Mitraguna & Others	66.464	71.035	71.490	1.365	1.832	467	1.082	455	5.026	1.376	80.315	89,01%	(8.825)
	Pensiun	40.315	41.131	40.860	70	52	-18	99	-271	544	323	41.640	98,13%	(781)
	Total Pembiayaan	244.391	256.418	257.831	4.701	5.832	1.131	3.555	1.413	13.440	4.419	284.771	90,54%	(26.940)

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	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	825	1.108	5.637	0,95%	1,14%	5,83%	4.529	4.706	4.812			
	KUR	830	667	948	4.479	0,90%	1,04%	4,92%	3.531	3.649	3.813			
	Non KUR	101	158	160	1.158	1,95%	2,82%	20,61%	998	1.057	1.000			
3	PWG	7	169	-	612	0,06%	0,00%	2,93%	612	605	443			
	Cilem	-	169	-	152	0,00%	0,00%	1,15%	152	152	(17)			
	Gadai	7	-	-	459	0,15%	0,00%	6,01%	459	453	459			
4	CFG	949	1.201	1.528	5.992	0,71%	1,11%	4,34%	4.464	5.043	4.791			
	CF 1	949	1.201	1.114	2.979	3,44%	4,32%	11,59%	1.864	2.030	1.778			
	Total Griya	745	716	905	2.688	3,96%	5,37%	16,06%	1.783	1.943	1.972			
	Oto	204	485	209	291	2,34%	2,33%	3,24%	81	86	(194)			
	CF 2	-	-	414	3.013	0,00%	0,37%	2,68%	2.599	3.013	3.013			
	Mitraguna & Others	-	-	414	2.838	0,00%	0,58%	3,97%	2.424	2.838	2.838			
	Pensiun	-	-	-	176	0,00%	0,00%	0,43%	176	176	176			
	Total Pembiayaan	1.969	2.194	2.636	12.240	0,81%	1,03%	4,75%	9.605	10.271	10.046	0,16%	96,68%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.064	1.129	1.064	1,10%	1,17%	1,10%	(65)	(14)	(1)			
	KUR	744	740	807	742	0,80%	0,89%	0,81%	(65)	(2)	2			
	Non KUR	334	324	322	322	6,43%	5,68%	5,73%	-	(12)	(2)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,09%	0,09%	-	7	-			
4	CFG	793	1.977	1.956	2.068	0,59%	1,42%	1,50%	112	1.275	91			
	CF 1	666	803	782	893	2,42%	3,03%	3,48%	112	227	91			
	Total Griya	558	649	634	763	2,96%	3,76%	4,56%	129	205	114			
	Oto	108	153	148	130	1,24%	1,65%	1,45%	(18)	22	(23)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,05%	1,05%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,65%	1,64%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.048	3.092	3.138	0,79%	1,21%	1,22%	46	1.196	90	3,75%	-208,13%	2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	3.637	2.026	2.215	2.256	(528)	41	231	11,38%	(1.381)	-37,96%	7.709	29,27%	(5.453)
2	Tabungan	133.319	149.982	148.348	148.174	2.829	(173)	(1.808)	-1,21%	14.855	11,14%	142.266	104,15%	5.908
3	Deposito	34.970	33.336	33.166	33.186	(28)	20	(150)	-0,45%	(1.784)	-5,10%	35.819	92,65%	(2.633)
	Total	171.926	185.344	183.729	183.616	2.273	(112)	(1.728)	-0,93%	11.690	6,80%	185.795	98,83%	(2.178)
	CASA	136.957	152.008	150.563	150.431	2.300	(132)	(1.578)	-1,04%	13.474	9,84%	149.975	100,30%	455
	(%) CASA	79,66%	82,01%	81,95%	81,93%									
	FDR	77,08%	70,94%	71,56%	71,60%									

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	2.034	2.930	2.999	2.947		(52)	16	0,55%	912	44,85%	-	0,00%	2.947
2	Giro ISE	95	439	530	530		0	91	20,77%	435	458,63%	-	0,00%	530
3	Tabungan ISE	1.439	1.992	1.969	1.917		(52)	(75)	-3,76%	477	33,17%	-	0,00%	1.917
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%	-	0,00%	500
5	CIF ISE	176	224	227	227		0	3	1,34%	51	28,98%	-	0,00%	227

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	18.945	19.839	19.551	150	100	-50	662	-288	606	388	21.038	92,93%	(1.487)
	KUR	17.446	18.476	18.203	150	100	-50	720	-273	757	373	19.450	93,58%	(1.248)
	Non KUR	1.500	1.363	1.349	-	-	0	-58	-14	-151	14	1.588	84,93%	(239)
3	PWG	1.695	6.509	7.385	409	966	557	1.087	876	5.690	91	5.287	139,68%	2.098
	Cilem	1.695	6.509	7.385	409	966	557	1.087	876	5.690	91	5.287	139,68%	2.098
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	104.533	582	485	-97	-2.047	-602	-7.342	1.087	114.873	91,00%	(10.340)
	CF 1	3.054	2.948	3.018	-	96	96	-59	69	-36	27	3.413	88,41%	(396)
	Total Griya	942	888	888	-	-	0	0	0	-54	-	1.035	85,80%	(147)
	• Total Non Program	942	888	888	-	-	0	-6	0	-54	-	1.035	85,80%	(147)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	2.061	2.130	-	96	96	-59	69	18	27	2.378	89,54%	(249)
	CF 2	108.821	102.186	101.515	582	389	-193	-1.988	-671	-7.305	1.060	111.460	91,08%	(9.944)
	Mitraguna & Others	34.866	40.550	40.592	510	335	-175	34	42	5.726	293	37.275	108,90%	3.317
	Pensiun	73.955	61.637	60.924	72	54	-18	-2.023	-713	-13.031	767	74.185	82,12%	(13.261)
	Total Pembiayaan	132.514	131.483	131.469	1.141	1.551	410	-298	-14	-1.046	1.565	141.198	93,11%	(9.729)

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	302	505	527	1.071	1,59%	2,66%	5,48%	544	769	566			
	KUR	199	505	527	905	1,14%	2,85%	4,97%	378	706	400			
	Non KUR	102	-	-	165	6,82%	0,00%	12,27%	165	63	165			
3	PWG	-	-	-	246	0,00%	0,00%	3,33%	246	246	246			
	Cilem	-	-	-	246	0,00%	0,00%	3,33%	246	246	246			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.547	1.199	4.868	0,05%	1,14%	4,66%	3.670	4.810	3.321			
	CF 1	54	33	34	31	1,76%	1,14%	1,02%	(3)	(23)	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	33	34	31	2,55%	1,63%	1,45%	(3)	(23)	(2)			
	CF 2	5	1.514	1.165	4.837	0,00%	1,14%	4,77%	3.672	4.833	3.323			
	Mitraguna & Others	5	1.514	1.165	3.287	0,01%	2,87%	8,10%	2.122	3.283	1.773			
	Pensiun	-	-	-	1.550	0,00%	0,00%	2,54%	1.550	1.550	1.550			
	Total Pembiayaan	360	2.052	1.726	6.185	0,27%	1,31%	4,70%	4.459	5.825	4.132	3,80%	19,19%	-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	69	378	375	374	0,37%	1,89%	1,91%	(2)	304	(4)			
	KUR	60	281	279	277	0,34%	1,51%	1,52%	(2)	217	(4)			
	Non KUR	9	96	96	96	0,62%	7,07%	7,14%	-	87	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	3.789	2.621	3.165	8,75%	2,49%	3,03%	544	(6.624)	(624)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	3.789	2.621	3.165	8,99%	2,56%	3,12%	544	(6.621)	(624)			
	Mitraguna & Others	915	4	323	867	2,62%	0,80%	2,14%	544	(47)	863			
	Pensiun	8.871	3.785	2.298	2.298	6,69%	1,75%	3,77%	(1)	(6.573)	(1.487)			
	Total Pembiayaan	9.858	4.167	2.997	3.538	7,44%	2,28%	2,69%	542	(6.319)	(628)	2,09%	22,25%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	2.839	2.064	1.538	1.551	(717)	12	(513)	-24,85%	(1.288)	-45,37%	5.998	25,86%	(4.447)
2	Tabungan	118.896	117.569	119.644	120.269	1.819	625	2.701	2,30%	1.373	1,15%	129.598	92,80%	(9.328)
3	Deposito	12.522	16.789	15.791	15.791	(57)	0	(998)	-5,95%	3.269	26,11%	13.070	120,82%	2.721
	Total	134.257	136.422	136.974	137.611	1.045	637	1.190	0,87%	3.354	2,50%	148.666	92,56%	(11.055)
	CASA	121.735	119.632	121.183	121.820	1.102	637	2.188	1,83%	85	0,07%	135.596	89,84%	(13.775)
	(%) CASA	90,67%	87,69%	88,47%	88,52%									
	FDR	193,63%	196,88%	198,08%	197,16%									

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	3.925	2.922	2.586	2.564	(22)	(358)	-12,25%	(1.360)	-34,66%	-	0,00%	2.564
2	Giro ISE	2.210	1.292	1.015	1.032	17	(260)	-20,13%	(1.179)	-53,32%	-	0,00%	1.032
3	Tabungan ISE	1.714	1.630	1.571	1.533	(38)	(98)	-6,00%	(182)	-10,60%	-	0,00%	1.533
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	140	142	142	0	2	1,43%	34	31,48%	-	0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Local Champion	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.987	70.856	1.170	951	-219	-37	-131	-5.406	1.082	76.731	92,34%	(5.875)
	KUR	69.790	65.374	65.285	1.170	951	-219	186	-89	-4.505	1.040	70.147	93,07%	(4.862)
	Non KUR	6.471	5.613	5.571	-	-	0	-223	-42	-901	42	6.584	84,60%	(1.014)
3	PWG	2.698	7.667	8.514	895	896	2	1.429	847	5.815	49	9.056	94,02%	(542)
	Cilem	2.698	7.667	8.514	895	896	2	1.429	847	5.815	49	9.056	94,02%	(542)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	191.882	2.726	3.592	866	1.364	2.030	11.036	1.562	196.722	97,54%	(4.840)
	CF 1	24.361	32.028	31.094	458	-	-458	45	-934	6.732	934	26.301	118,22%	4.792
	Total Griya	4.158	5.803	5.373	-	-	0	0	-430	1.215	430	4.692	114,52%	681
	• Total Non Program	3.841	5.507	5.077	-	-	0	-42	-430	1.235	430	4.339	117,01%	738
	• Program	317	297	297	-	-	0	-2	0	-20	-	353	83,91%	(57)
	Oto	20.203	26.225	25.720	458	-	-458	45	-504	5.517	504	21.609	119,03%	4.111
	CF 2	156.485	157.824	160.788	2.269	3.592	1.324	1.319	2.964	4.303	628	170.421	94,33%	(9.633)
	Mitraguna & Others	140.742	143.500	146.594	2.269	3.592	1.324	1.454	3.095	5.853	497	153.461	95,53%	(6.867)
	Pensiun	15.743	14.325	14.194	-	-	0	-135	-131	-1.549	131	16.960	83,69%	(2.766)
	Total Pembiayaan	259.960	268.584	271.321	4.791	5.439	648	2.747	2.737	11.361	2.702	282.664	95,99%	(11.342)

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	-	122	523	2.733	0,00%	0,74%	3,86%	2.210	2.733	2.611			
	KUR	-	122	523	2.335	0,00%	0,80%	3,58%	1.812	2.335	2.213			
	Non KUR	-	-	-	398	0,00%	0,00%	7,15%	398	398	398			
3	PWG	-	-	-	64	0,00%	0,00%	0,75%	64	64	64			
	Cilem	-	-	-	64	0,00%	0,00%	0,75%	64	64	64			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.808	1.313	3.134	2,52%	0,69%	1,63%	1.821	(1.428)	1.326			
	CF 1	1.171	1.396	1.115	2.375	4,81%	3,48%	7,64%	1.260	1.204	979			
	Total Griya	405	-	-	22	9,74%	0,00%	0,41%	22	(383)	22			
	Oto	766	1.396	1.115	2.353	3,79%	4,25%	9,15%	1.238	1.587	957			
	CF 2	3.391	413	198	760	2,17%	0,13%	0,47%	561	(2.632)	347			
	Mitraguna & Others	3.391	413	198	760	2,41%	0,14%	0,52%	561	(2.632)	347			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.931	1.836	5.932	1,76%	0,68%	2,19%	4.096	1.369	4.001	0,31%	85,67%	-1,9%

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	46	449	522	522	0,06%	0,74%	0,74%	-	476	73			
	KUR	46	449	522	522	0,07%	0,80%	0,80%	-	476	73			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	3.087	2.588	2.588	1,49%	1,36%	1,35%	-	(113)	(498)			
	CF 1	362	791	843	843	1,49%	2,63%	2,71%	-	480	52			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	791	843	843	1,79%	3,21%	3,28%	-	480	52			
	CF 2	2.339	2.296	1.746	1.746	1,49%	1,11%	1,09%	-	(593)	(550)			
	Mitraguna & Others	2.244	2.296	1.746	1.746	1,59%	1,22%	1,19%	-	(498)	(550)			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.535	3.110	3.110	1,06%	1,16%	1,15%	-	364	(425)	1,22%	-6,01%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	157.137	515.314	512.277	512.832	(31.651)	555	(2.482)	-0,48%	355.695	226,36%	158.917	322,71%	353.916
2	Tabungan	84.955	94.148	94.255	93.440	4.666	(815)	(708)	-0,75%	8.485	9,99%	90.326	103,45%	3.114
3	Deposito	107.065	71.383	71.197	71.195	(5.244)	(1)	(188)	-0,26%	(35.870)	-33,50%	108.129	65,84%	(36.933)
	Total	349.157	680.846	677.729	677.468	(32.228)	(261)	(3.378)	-0,50%	328.311	94,03%	357.372	189,57%	320.096
	CASA	242.092	609.463	606.532	606.272	(26.985)	(260)	(3.190)	-0,52%	364.180	150,43%	249.243	243,25%	357.029
	(%) CASA	69,34%	89,52%	89,49%	89,49%									
	FDR	9,67%	7,33%	7,42%	7,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 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	8.308	8.915	9.443	9.456		13	541	6,07%	1.148	13,82%	-	0,00%	9.456
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	7.315	7.843	7.856		13	541	7,40%	148	1,92%	-	0,00%	7.856
4	Deposito ISE	600	1.600	1.600	1.600		0	0	0,00%	1.000	166,67%	-	0,00%	1.600
5	CIF ISE	27	31	32	32		0	1	3,23%	5	18,52%	-	0,00%	32

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	4.385	8.475	8.490	150	100	-50	561	15	4.105	85	7.098	119,61%	1.392
	KUR	4.182	8.239	8.254	150	100	-50	569	15	4.073	85	6.825	120,94%	1.429
	Non KUR	204	236	236	-	-	0	-8	0	32	-	273	86,46%	(37)
3	PWG	2.415	6.357	6.678	645	435	-210	790	321	4.263	114	5.706	117,04%	972
	Cilem	2.415	6.357	6.678	645	435	-210	790	321	4.263	114	5.706	117,04%	972
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	26.958	35.086	35.137	205	203	-2	15	52	8.180	152	32.353	108,60%	2.784
	CF 1	10.485	15.113	15.072	-	93	93	-114	-41	4.587	134	11.151	135,17%	3.921
	Total Griya	1.912	5.956	5.956	-	-	0	0	-1	4.044	1	2.100	283,57%	3.856
	• Total Non Program	1.749	5.800	5.800	-	-	0	-39	0	4.051	-	1.919	302,25%	3.881
	• Program	162	156	155	-	-	0	-1	-1	-7	1	181	85,73%	(26)
	Oto	8.573	9.156	9.116	-	93	93	-114	-40	543	133	9.050	100,73%	66
	CF 2	16.473	19.973	20.065	205	110	-95	129	93	3.593	17	21.203	94,64%	(1.137)
	Mitraguna & Others	16.473	19.880	19.975	205	110	-95	132	96	3.502	14	20.790	96,08%	(815)
	Pensiun	-	93	90	-	-	0	-3	-3	90	3	413	21,90%	(323)
	Total Pembiayaan	33.758	49.918	50.305	1.000	738	-262	1.366	387	16.547	351	45.157	111,40%	5.148

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	-	83	420	1.242	0,00%	4,95%	14,62%	822	1.242	1.159			
	KUR	-	83	420	1.242	0,00%	5,09%	15,04%	822	1.242	1.159			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	36	96	-	92	1,47%	0,00%	1,38%	92	57	(3)			
	Cilem	36	96	-	92	1,47%	0,00%	1,38%	92	57	(3)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	144	700	342	2.027	0,53%	0,97%	5,77%	1.686	1.883	1.327			
	CF 1	144	700	342	911	1,37%	2,26%	6,04%	569	767	211			
	Total Griya	-	157	-	-	0,00%	0,00%	0,00%	-	-	(157)			
	Oto	144	543	342	911	1,68%	3,73%	9,99%	569	767	368			
	CF 2	-	-	-	1.117	0,00%	0,00%	5,56%	1.117	1.117	1.117			
	Mitraguna & Others	-	-	-	1.117	0,00%	0,00%	5,59%	1.117	1.117	1.117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	179	879	761	3.361	0,53%	1,53%	6,68%	2.600	3.182	2.483	5,15%	22,95%	-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	101	112	112	112	0,37%	0,32%	0,32%	-	11	-			
	CF 1	101	112	112	112	0,96%	0,74%	0,74%	-	11	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	101	112	112	112	1,18%	1,22%	1,23%	-	11	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	101	112	112	112	0,30%	0,22%	0,22%	-	11	-	4,20%	#####	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	1.507	1.554	1.448	1.475	309	27	(79)	-5,10%	(33)	-2,17%	3.200	46,08%	(1.726)
2	Tabungan	77.097	88.884	88.425	90.781	(4.087)	2.356	1.897	2,13%	13.684	17,75%	81.342	111,60%	9.439
3	Deposito	8.333	12.653	12.983	12.983	4.763	0	330	2,61%	4.650	55,81%	8.801	147,52%	4.182
	Total	86.937	103.091	102.856	105.239	986	2.383	2.148	2,08%	18.302	21,05%	93.343	112,74%	11.895
	CASA	78.604	90.438	89.873	92.256	(3.777)	2.383	1.818	2,01%	13.651	17,37%	84.543	109,12%	7.713
	(%) CASA	90,42%	87,73%	87,38%	87,66%									
	FDR	27,35%	45,54%	46,30%	45,25%									

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	24.432	25.035	26.287	25.081		(1.206)	46	0,18%	649	2,66%	-	0,00%	25.081
2	Giro ISE	1.505	1.551	1.520	1.445		(75)	(106)	-6,84%	(60)	-4,02%		0,00%	1.445
3	Tabungan ISE	19.127	19.685	20.967	19.837		(1.131)	152	0,77%	710	3,71%		0,00%	19.837
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	99	106	106		0	7	7,07%	60	130,43%		0,00%	106

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	7.909	16.434	16.600	301	300	-1	828	166	8.690	134	15.582	106,53%	1.018
	KUR	7.722	15.488	15.659	250	300	50	794	171	7.937	129	15.133	103,47%	525
	Non KUR	188	946	941	51	-	-51	34	-5	753	5	449	209,75%	492
3	PWG	1.199	5.668	6.086	416	534	118	949	419	4.888	115	6.155	98,88%	(69)
	Cilem	1.199	5.668	6.086	416	534	118	949	419	4.888	115	6.155	98,88%	(69)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	24.933	278	272	-6	844	88	10.260	185	23.120	107,84%	1.813
	CF 1	4.501	7.972	8.033	28	172	144	-171	61	3.532	111	5.513	145,71%	2.520
	Total Griya	108	82	82	-	-	0	0	0	-26	-	370	22,14%	(288)
	• Total Non Program	108	82	82	-	-	0	-3	0	-26	-	370	22,14%	(288)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.890	7.951	28	172	144	-171	61	3.558	111	5.143	154,60%	2.808
	CF 2	10.171	16.873	16.900	250	100	-150	1.014	27	6.728	73	17.606	95,99%	(707)
	Mitraguna & Others	10.171	15.587	15.559	-	40	40	340	-28	5.388	68	16.957	91,75%	(1.398)
	Pensiun	-	1.286	1.341	250	60	-190	674	54	1.341	6	649	206,56%	692
	Total Pembiayaan	23.780	46.947	47.619	995	1.107	111	2.620	672	23.838	435	44.857	106,16%	2.762

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	-	-	-	434	0,00%	0,00%	2,61%	434	434	434			
	KUR	-	-	-	434	0,00%	0,00%	2,77%	434	434	434			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	40	0,00%	0,00%	0,66%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,66%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	217	785	1.227	0,00%	3,16%	4,92%	442	1.227	1.010			
	CF 1	-	217	370	773	0,00%	4,64%	9,63%	403	773	557			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	217	370	773	0,00%	4,69%	9,73%	403	773	557			
	CF 2	-	-	414	454	0,00%	2,46%	2,68%	39	454	454			
	Mitraguna & Others	-	-	414	454	0,00%	2,66%	2,92%	39	454	454			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	217	785	1.701	0,00%	1,67%	3,57%	916	1.701	1.484	0,00%	100,00%	-3,6%

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	80.039	3.586	2.416	2.556	(57.261)	140	(1.030)	-28,72%	(77.483)	-96,81%	89.152	2,87%	(86.596)
2	Tabungan	33.280	40.077	39.423	42.829	3.444	3.406	2.753	6,87%	9.549	28,69%	37.050	115,60%	5.780
3	Deposito	18.866	76.321	76.622	76.622	(53)	0	300	0,39%	57.755	306,13%	19.517	392,58%	57.104
	Total	132.186	119.984	118.460	122.007	(53.870)	3.547	2.023	1,69%	(10.179)	-7,70%	145.719	83,73%	(23.712)
	CASA	113.319	43.662	41.839	45.385	(53.816)	3.547	1.723	3,95%	(67.934)	-59,95%	126.202	35,96%	(80.816)
	(%) CASA	85,73%	36,39%	35,32%	37,20%									
	FDR	12,66%	22,68%	24,03%	23,33%									

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	584	799	749	751		2	(48)	-5,96%	167	28,52%	-	0,00%	751
2	Giro ISE	18	6	14	14		0	8	146,27%	(3)	-19,02%		0,00%	14
3	Tabungan ISE	567	793	734	737		2	(56)	-7,07%	170	30,00%		0,00%	737
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	34	35	35		0	1	2,94%	5	16,67%		0,00%	35

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	728	2.812	2.977	179	226	47	487	165	2.249	61	3.057	97,38%	(80)
	Cilem	728	2.812	2.977	179	226	47	487	165	2.249	61	3.057	97,38%	(80)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	25.492	907	1.278	371	1.687	1.094	9.485	184	26.020	97,97%	(527)
	CF 1	6.128	8.540	8.792	-	318	318	-60	252	2.664	66	7.328	119,98%	1.464
	Total Griya	4.538	6.838	7.135	-	318	318	0	298	2.598	20	4.848	147,18%	2.287
	• Total Non Program	4.538	6.185	6.165	-	-	0	-35	-20	1.628	20	4.848	127,16%	1.317
	• Program	-	653	970	-	318	318	-3	317	970	1	0	0,00%	970
	Oto	1.591	1.703	1.657	-	-	0	-60	-46	66	46	2.480	66,82%	(823)
	CF 2	9.879	15.858	16.700	907	960	53	1.747	842	6.821	118	18.692	89,35%	(1.992)
	Mitraguna & Others	9.209	14.936	15.783	907	960	53	1.573	847	6.574	113	17.252	91,48%	(1.469)
	Pensiun	671	923	918	-	-	0	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	28.470	1.086	1.504	418	2.174	1.259	11.734	245	29.077	97,91%	(607)

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	-	54	-	31	0,00%	0,00%	1,04%	31	31	(23)			
	Cilem	-	54	-	31	0,00%	0,00%	1,04%	31	31	(23)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	262	260	260	0,00%	1,07%	1,02%	-	260	(2)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	262	260	260	0,00%	1,64%	1,56%	-	260	(2)			
	Mitraguna & Others	-	262	260	260	0,00%	1,74%	1,65%	-	260	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	316	260	291	0,00%	0,96%	1,02%	31	291	(25)	0,32%	68,84%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 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	1.748	4.947	246	307	1.018	61	(4.640)	-93,80%	(1.441)	-82,45%	6.470	4,74%	(6.163)
2	Tabungan	52.637	63.992	62.811	62.443	4.322	(368)	(1.549)	-2,42%	9.806	18,63%	57.803	108,03%	4.639
3	Deposito	30.502	32.363	32.768	32.768	(918)	0	405	1,25%	2.266	7,43%	31.173	105,12%	1.595
	Total	84.886	101.303	95.825	95.518	4.422	(307)	(5.785)	-5,71%	10.631	12,52%	95.446	100,07%	71
	CASA	54.385	68.940	63.057	62.750	5.339	(307)	(6.190)	-8,98%	8.365	15,38%	64.273	97,63%	(1.524)
	(%) CASA	64,07%	68,05%	65,80%	65,69%									
	FDR	15,32%	26,89%	28,88%	28,97%									

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	1.979	1.046	1.062	1.063		1	17	1,60%	(916)	-46,29%	-	0,00%	1.063
2	Giro ISE	1.572	187	157	157		0	(30)	-15,82%	(1.414)	-89,98%		0,00%	157
3	Tabungan ISE	407	859	905	906		1	46	5,39%	498	122,40%		0,00%	906
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	46	47	47		0	1	2,17%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 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	2.928	7.409	7.726	430	429	-1	497	317	4.798	112	5.011	154,20%	2.716
	Cilem	2.928	7.409	7.726	430	429	-1	497	317	4.798	112	5.011	154,20%	2.716
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	19.827	19.949	335	235	-100	1.155	122	9.871	113	17.587	113,43%	2.362
	CF 1	3.825	5.806	5.747	-	-	0	397	-58	1.923	58	4.724	121,65%	1.023
	Total Griya	789	769	768	-	-	0	0	-2	-21	2	1.022	75,14%	(254)
	• Total Non Program	789	769	768	-	-	0	-2	-2	-21	2	1.022	75,14%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.980	-	-	0	397	-56	1.944	56	3.703	134,49%	1.277
	CF 2	6.254	14.021	14.202	335	235	-100	758	181	7.948	54	12.862	110,41%	1.339
	Mitraguna & Others	5.039	12.645	12.823	335	220	-115	771	178	7.784	42	11.071	115,83%	1.752
	Pensiun	1.215	1.376	1.379	-	15	15	-13	2	164	13	1.792	76,95%	(413)
	Total Pembiayaan	13.007	27.236	27.675	765	664	-101	1.652	440	14.669	225	22.597	122,47%	5.078

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	-	-	-	98	0,00%	0,00%	0,00%	98	98	98			
	Cilem	-	-	-	98	0,00%	0,00%	1,27%	98	98	98			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	99	31	430	0,82%	0,16%	2,16%	399	347	331			
	CF 1	83	84	-	306	2,17%	0,00%	5,32%	306	223	222			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	84	-	306	2,73%	0,00%	6,14%	306	223	222			
	CF 2	-	14	31	124	0,00%	0,22%	0,87%	93	124	110			
	Mitraguna & Others	-	14	31	124	0,00%	0,25%	0,97%	93	124	110			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	99	31	528	0,64%	0,11%	1,91%	497	445	430	8,70%	-355,54%	6,8%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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