

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	238.297	244.340	225.103	230.463	(11.391)	5.360	(13.877)	-5,68%	(7.834)	-3,29%	362.201	63,63%	(131.738)
2	Tabungan	1.732.891	1.802.856	1.806.313	1.799.559	29.707	(6.754)	(3.297)	-0,18%	66.668	3,85%	1.946.222	92,46%	(146.663)
3	Deposito	877.742	978.850	987.339	1.002.095	(19.602)	14.756	23.245	2,37%	124.353	14,17%	890.297	112,56%	111.798
Total		2.848.930	3.026.046	3.018.756	3.032.117	(1.285)	13.361	6.071	0,20%	183.187	6,43%	3.198.720	94,79%	(166.603)
CASA		1.971.188	2.047.196	2.031.416	2.030.022	18.317	(1.394)	(17.174)	-0,84%	58.834	2,98%	2.308.423	87,94%	(278.401)
(% CASA)		69,19%	67,65%	67,29%	66,95%									
FDR		84,13%	88,41%	88,91%	88,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	88.438	88.492		54	2.238	2,59%	9.082	11,44%	112.606	78,59%	(24.114)
2	Giro ISE	37.094	37.631	40.702	40.782		79	3.151	8,37%	3.688	9,94%	57.195	71,30%	(16.413)
3	Tabungan ISE	39.484	46.229	45.341	45.316		(25)	(913)	-1,98%	5.832	14,77%	44.107	102,74%	1.209
4	Deposito ISE	2.833	2.395	2.395	2.395		0	0	0,00%	(438)	-15,47%	11.305	21,18%	(8.910)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	129.270	100	1.685	1.585	3.565	-2.032	6.308	3.717	150.454	85,92%	(21.183)
	Linkage	22.750	26.128	26.115	-	-	-	-604	-12	3.366	12	34.722	75,21%	(8.606)
	Non-Linkage	100.212	105.175	103.155	100	1.685	1.585	4.169	-2.020	2.942	3.705	115.732	89,13%	(12.577)
	• Local Champion	83.501	78.669	77.090	100	1.685	1.585	660	-1.579	-6.410	3.264	90.858	84,85%	(13.768)
	• Value Chain	16.712	26.506	26.065	-	-	-	3.509	-441	9.353	441	24.874	104,79%	1.191
2	MBG	310.816	320.636	320.341	2.475	3.315	840	17	-295	9.525	3.610	351.574	91,12%	(31.233)
	KUR	291.370	301.323	301.140	2.250	3.115	865	75	-183	9.771	3.298	330.088	91,23%	(28.948)
	Non KUR	19.446	19.312	19.200	225	200	-25	-59	-112	-246	312	21.486	89,36%	(2.286)
3	PWG	193.140	299.908	310.622	21.220	33.707	12.487	10.921	10.715	117.482	22.992	325.406	95,46%	(14.784)
	Cilem	122.752	205.802	215.116	7.851	15.946	8.095	8.216	9.314	92.364	6.632	229.541	93,72%	(14.426)
	Gadai	70.389	94.106	95.507	13.369	17.761	4.392	2.705	1.401	25.118	16.360	95.865	99,63%	(358)
4	CFG	1.770.026	1.923.386	1.923.789	16.695	17.311	6192	13.176	403	153.763	16.908	1.967.825	97,76%	(44.035)
	CF 1	463.002	510.260	514.583	2.764	7.472	4.708	1.484	4.323	51.581	3.149	496.629	103,62%	17.954
	Total Griya	392.209	427.095	432.006	1.905	6.581	4.676	0	4.911	39.797	1.670	409.121	105,59%	22.885
	• Total Non Program	388.279	417.704	422.125	1.905	6.082	4.177	1.426	4.421	33.847	1.662	395.750	106,66%	26.376
	• Program	3.930	9.391	9.881	-	499	499	1.765	490	5.951	9	13.371	73,89%	(3.491)
	Oto	70.793	83.165	82.577	858	891	32	1.484	-588	11.784	1.479	87.508	94,36%	(4.931)
	CF 2	1.307.024	1.413.126	1.409.206	13.931	9.839	-4.092	11.692	-3.920	102.182	13.759	1.471.195	95,79%	(61.989)
	Mitraguna & Others	1.211.757	1.314.846	1.311.290	12.798	9.059	-3.739	10.936	-3.556	99.533	12.615	1.361.529	96,31%	(50.239)
	Pensiun	95.268	98.280	97.916	1.133	780	-353	755	-363	2.649	1.143	109.666	89,29%	(11.750)
Total Pembiayaan		2.396.945	2.675.232	2.684.023	40.489	56.018	15.528	27.678	8.791	287.078	47.227	2.795.258	96,02%	(111.235)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	2.730	0,41%	0,00%	2,11%	2.724	2.222	2.571			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	2.724	0,46%	0,00%	2,64%	2.724	2.259	2.571			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	19.284	1,43%	2,06%	6,02%	12.666	14.843	12.666			
	KUR	3.770	5.303	5.303	16.727	1,29%	1,76%	5,55%	11.424	12.957	11.424			
	Non KUR	671	1.315	1.315	2.557	3,45%	6,81%	13,32%	1.242	1.886	1.242			
3	PWG	155	86	86	7.118	0,08%	0,03%	2,29%	7.032	6.963	7.032			
	Cilem	155	-	-	5.043	0,13%	0,00%	2,34%	5.043	4.888	5.043			
	Gadai	-	86	86	2.075	0,00%	0,09%	2,17%	1.989	2.075	1.989			
4	CFG	19.018	22.141	30.183	71.267	1,07%	1,57%	3,70%	41.084	52.249	49.126			
	CF 1	8.456	8.236	11.874	21.741	1,83%	2,33%	4,22%	9.866	13.285	13.505			
	Total Griya	6.832	6.851	10.848	16.306	1,74%	2,54%	3,77%	5.459	9.474	9.455			
	Oto	1.624	1.385	1.027	5.435	2,29%	1,23%	6,58%	4.408	3.811	4.050			
	CF 2	10.562	13.905	18.309	49.526	0,81%	1,30%	3,51%	31.218	38.965	35.622			
	Mitraguna & Others	10.315	13.389	17.929	47.979	0,85%	1,36%	3,66%	30.050	37.664	34.590			
	Pensiun	247	516	379	1.547	0,26%	0,39%	1,58%	1.168	1.300	1.032			
Total Pembiayaan		24.121	29.003	36.893	100.398	1,01%	1,38%	3,74%	63.505	76.277	71.395	1,03%	72,38%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,34%	-	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,91%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,45%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	5.384	1,04%	1,53%	1,68%	468	2.158	532			
	KUR	1.952	4.202	4.295	4.769	0,67%	1,43%	1,58%	473	2.816	567			
	Non KUR	1.274	650	620	615	6,55%	3,21%	3,20%	(5)	(659)	(35)			
3	PWG	-	43	-	109	0,00%	0,00%	0,04%	109	109	66			
	Cilem	-	43	-	109	0,00%	0,00%	0,05%	109	109	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	28.394	1,90%	1,43%	1,48%	814	(5.296)	(9.493)			
	CF 1	5.942	10.689	6.610	7.309	1,28%	1,30%	1,42%	698	1.366	(3.380)			
	Total Griya	5.028	9.344	6.005	6.524	1,28%	1,41%	1,51%	520	1.496	(2.820)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.086	2,12%	1,48%	1,50%	116	(6.662)	(6.113)			
	Mitraguna & Others	27.082	26.792	20.709	20.824	2,23%	1,57%	1,59%	116	(6.258)	(5.967)			
	Pensiun	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	35.626	1,59%	1,28%	1,33%	1.391	(2.375)	(8.896)	1,45%	-8,88%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	29.536	29.658	30.810	31.587	(5.317)	777	1.928	6,50%	2.051	6,94%	40.822	77,38%	(9.236)
2	Tabungan	75.287	89.835	92.014	89.682	3.318	(2.333)	(153)	-0,17%	14.394	19,12%	91.882	97,61%	(2.201)
3	Deposito	166.481	132.830	132.749	132.750	(19.775)	0	(81)	-0,06%	(33.732)	-20,26%	167.727	79,15%	(34.977)
	Total	271.304	252.324	255.573	254.018	(21.774)	(1.555)	1.694	0,67%	(17.286)	-6,37%	300.431	84,55%	(46.413)
	CASA	104.823	119.493	122.824	121.268	(1.999)	(1.555)	1.775	1,49%	16.445	15,69%	132.704	91,38%	(11.436)
	(%) CASA	38,64%	47,36%	48,06%	47,74%									
	FDR	71,62%	79,04%	78,62%	79,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	21.241	22.059	22.064		5	824	3,88%	5.800	35,66%	-	0,00%	22.064
2	Giro ISE	12.924	11.655	12.911	12.969		58	1.314	11,27%	45	0,35%	-	0,00%	12.969
3	Tabungan ISE	1.712	7.934	7.498	7.444		(53)	(490)	-6,18%	5.733	334,91%	-	0,00%	7.444
4	Deposito ISE	1.628	1.651	1.651	1.651		0	0	0,00%	23	1,39%	-	0,00%	1.651
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%	-	0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	12.202	12.201	-	-	0	-113	-1	2.311	1	16.908	72,16%	(4.707)
	Linkage	1.111	838	838	-	-	-	-17	0	-273	-	4.167	20,11%	(3.329)
	Non-Linkage	8.780	11.364	11.363	-	-	0	-96	-1	2.584	1	12.741	89,19%	(1.378)
	• Local Champion	6.630	6.714	6.713	-	-	0	-96	-1	84	1	8.508	78,91%	(1.794)
	• Value Chain	2.150	4.650	4.650	-	-	-	0	0	2.500	-	4.233	109,84%	417
2	MBG	65.409	59.479	59.438	600	575	-25	-260	-41	-5.971	616	69.051	86,08%	(9.613)
	KUR	63.164	57.371	57.139	600	375	-225	-187	-232	-6.025	607	66.640	85,74%	(9.500)
	Non KUR	2.245	2.107	2.298	-	200	200	-73	191	54	9	2.411	95,33%	(113)
3	PWG	10.519	14.295	14.777	331	1.124	793	-71	483	4.259	641	16.238	91,00%	(1.461)
	Cilem	10.519	14.295	14.777	331	1.124	793	-71	483	4.259	641	16.238	91,00%	(1.461)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	114.519	785	2.033	1.248	218	1.062	6.042	971	130.550	87,72%	(16.030)
	CF 1	58.498	60.171	61.611	785	1.648	863	194	1.440	3.113	208	60.091	102,53%	1.520
	Total Griya	56.812	57.447	58.932	785	1.648	863	0	1.485	2.120	164	56.788	103,77%	2.144
	• Total Non Program	55.952	56.627	58.113	785	1.648	863	-146	1.486	2.161	162	53.862	107,89%	4.251
	• Program	860	820	819	-	-	0	-3	-1	-41	1	2.927	27,99%	(2.108)
	Oto	1.686	2.723	2.679	-	-	0	194	-44	993	44	3.302	81,12%	(624)
	CF 2	49.980	53.287	52.909	-	385	385	24	-378	2.929	763	70.459	75,09%	(17.550)
	Mitraguna & Others	49.699	53.008	52.632	-	385	385	107	-376	2.932	761	69.630	75,59%	(16.998)
	Pensiun	281	279	277	-	-	0	-83	-2	-4	2	829	33,42%	(552)
	Total Pembiayaan	194.296	199.432	200.936	1.717	3.732	2.015	-225	1.503	6.640	2.229	232.747	86,33%	(31.812)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	6	0,00%	0,05%	0,05%	-	6	0			
	Linkage	-	6	6	6	0,00%	0,72%	0,72%	-	6	0			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	2.044	1.487	3.171	1,64%	2,50%	5,34%	1.684	2.100	1.128			
	KUR	1.022	1.488	1.291	2.595	1,62%	2,25%	4,54%	1.304	1.573	1.107			
	Non KUR	49	556	196	576	2,19%	9,29%	25,08%	380	527	20			
3	PWG	95	292	-	587	0,91%	0,00%	3,97%	587	491	294			
	Cilem	95	292	-	587	0,91%	0,00%	3,97%	587	491	294			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	4.759	1,72%	2,25%	4,16%	2.207	2.894	2.603			
	CF 1	1.284	1.630	1.536	4.130	2,19%	2,55%	6,70%	2.594	2.846	2.501			
	Total Griya	1.284	1.630	1.536	3.875	2,26%	2,67%	6,58%	2.339	2.591	2.246			
	Oto	-	-	-	255	0,00%	0,00%	9,52%	255	255	255			
	CF 2	581	526	1.015	629	1,16%	1,91%	1,19%	(387)	48	102			
	Mitraguna & Others	581	526	1.015	629	1,17%	1,92%	1,19%	(387)	48	102			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	8.523	1,56%	2,03%	4,24%	4.478	5.492	4.025	0,61%	85,63%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	196	1,98%	1,61%	1,61%	-	0	0			
	Linkage	196	196	196	196	17,64%	23,39%	23,39%	-	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	736	742	798	0,65%	1,25%	1,34%	56	374	62			
	KUR	260	686	691	749	0,41%	1,21%	1,31%	58	490	64			
	Non KUR	164	50	50	48	7,29%	2,38%	2,10%	(2)	(115)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	1.063	383	1.174	2,17%	0,34%	1,03%	792	(1.178)	111			
	CF 1	1.777	1.063	383	1.174	3,04%	0,64%	1,91%	792	(603)	111			
	Total Griya	1.777	1.063	383	1.174	3,13%	0,67%	1,99%	792	(603)	111			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.995	1.320	2.168	1,53%	0,66%	1,08%	848	(804)	173	0,34%	68,32%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	24.761	26.918	27.264	25.446	633	(1.818)	(1.472)	-5,47%	685	2,77%	35.851	70,98%	(10.405)
2	Tabungan	139.675	133.158	132.255	130.804	1.374	(1.452)	(2.354)	-1,77%	(8.871)	-6,35%	156.231	83,72%	(25.427)
3	Deposito	81.953	80.237	79.477	79.503	(844)	26	(733)	-0,91%	(2.450)	-2,99%	82.984	95,81%	(3.480)
	Total	246.389	240.312	238.996	235.753	1.163	(3.243)	(4.559)	-1,90%	(10.636)	-4,32%	275.065	85,71%	(39.312)
	CASA	164.436	160.075	159.519	156.250	2.007	(3.269)	(3.826)	-2,39%	(8.186)	-4,98%	192.082	81,35%	(35.832)
	(%) CASA	66,74%	66,61%	66,75%	66,28%									
	FDR	63,49%	70,94%	71,64%	72,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	11.025	12.864	12.908		44	1.883	17,08%	1.998	18,32%	-	0,00%	12.908
2	Giro ISE	6.429	6.899	8.624	8.660		36	1.762	25,54%	2.231	34,70%		0,00%	8.660
3	Tabungan ISE	3.915	4.126	4.240	4.248		8	122	2,95%	332	8,49%		0,00%	4.248
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	143	146	146		0	3	2,10%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.363	18.478	-	350	350	-1.170	-885	-571	1.235	24.252	76,19%	(5.774)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.266	0,00%	(2.266)
	Non-Linkage	19.048	19.363	18.478	-	350	350	-1.170	-885	-571	1.235	21.986	84,04%	(3.508)
	• Local Champion	15.448	18.576	17.690	-	350	350	-261	-885	-2.242	1.235	16.841	105,04%	849
	• Value Chain	3.600	787	787	-	-	-	-909	0	-2.813	-	5.145	15,30%	(4.358)
2	MBG	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	KUR	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.245	9.917	510	912	402	305	673	4.080	239	11.796	84,08%	(1.878)
	Cilem	5.838	9.245	9.917	510	912	402	305	673	4.080	239	11.796	84,08%	(1.878)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	142.817	1.590	1.988	398	2.732	953	11.275	1.035	149.582	95,48%	(6.765)
	CF 1	81.145	75.487	75.739	400	758	358	-99	252	-5.406	505	80.881	93,64%	(5.142)
	Total Griya	74.220	69.503	69.793	400	601	201	0	289	-4.428	312	72.944	95,68%	(3.151)
	• Total Non Program	73.552	68.870	69.159	400	601	201	-1.185	289	-4.393	312	70.669	97,8%	(1.510)
	• Program	669	633	633	-	-	0	-4	0	-35	-	2.275	27,85%	(1.642)
	Oto	6.925	5.983	5.947	-	157	157	-99	-37	-978	194	7.937	74,92%	(1.991)
	CF 2	50.397	66.377	67.078	1.190	1.230	40	2.831	701	16.681	529	68.701	97,64%	(1.623)
	Mitraguna & Others	49.913	65.509	66.219	1.190	1.230	40	2.840	710	16.305	520	67.554	98,02%	(1.335)
	Pensiun	484	868	859	-	-	0	-9	-9	375	9	1.147	74,89%	(288)
	Total Pembiayaan	156.429	170.471	171.212	2.100	3.250	1.150	1.867	741	14.784	2.509	185.646	92,22%	(14.434)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	335	-	72	0,19%	0,00%	0,72%	72	61	(263)			
	Cilem	11	335	-	72	0,19%	0,00%	0,72%	72	61	(263)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	2.274	0,88%	1,06%	1,59%	764	1.112	668			
	CF 1	1.162	1.606	1.459	1.853	1,43%	1,93%	2,45%	394	691	247			
	Total Griya	1.162	1.606	1.459	1.752	1,57%	2,10%	2,51%	293	590	145			
	Oto	-	-	-	101	0,00%	0,00%	1,70%	101	101	101			
	CF 2	-	-	51	421	0,00%	0,08%	0,63%	370	421	421			
	Mitraguna & Others	-	-	51	421	0,00%	0,08%	0,64%	370	421	421			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	2.346	0,75%	0,89%	1,37%	836	1.173	404	0,24%	82,66%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.405	1.309	1.253	0,59%	0,92%	0,88%	(56)	475	(152)			
	CF 1	342	685	589	538	0,42%	0,78%	0,71%	(51)	196	(147)			
	Total Griya	342	685	589	538	0,46%	0,85%	0,77%	(51)	196	(147)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	719	714	0,86%	1,08%	1,06%	(5)	279	(5)			
	Mitraguna & Others	436	719	719	714	0,87%	1,10%	1,08%	(5)	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.448	1.309	1.253	0,50%	0,77%	0,73%	(56)	475	(195)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	18.775	53.233	48.468	53.919	24.444	5.451	686	1,29%	35.144	187,19%	30.522	176,66%	23.397
2	Tabungan	206.902	250.796	256.077	255.072	(2.374)	(1.005)	4.276	1,71%	48.170	23,28%	224.168	113,79%	30.904
3	Deposito	118.442	99.808	105.141	105.092	12.661	(49)	5.284	5,29%	(13.350)	-11,27%	119.857	87,68%	(14.765)
	Total	344.119	403.836	409.686	414.083	34.730	4.397	10.247	2,54%	69.964	20,33%	374.547	110,56%	39.536
	CASA	225.677	304.028	304.545	308.991	22.069	4.446	4.963	1,63%	83.314	36,92%	254.690	121,32%	54.301
	(%) CASA	65,58%	75,29%	74,34%	74,62%									
	FDR	96,55%	96,24%	94,62%	93,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.388	3.194	3.235		41	(153)	-4,51%	(695)	-17,68%	-	0,00%	3.235
2	Giro ISE	1.420	1.484	1.456	1.496		40	12	0,81%	77	5,39%		0,00%	1.496
3	Tabungan ISE	2.001	1.290	1.124	1.125		1	(165)	-12,76%	(876)	-43,76%		0,00%	1.125
4	Deposito ISE	510	614	614	614		0	0	0,00%	104	20,44%		0,00%	614
5	CIF ISE	179	186	187	187		0	1	0,54%	8	4,47%		0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	94.661	100	1.335	1.235	5.663	-1.940	11.676	3.275	98.256	96,34%	(3.595)
	Linkage	21.612	25.275	25.262	-	-	-	-586	-12	3.650	12	28.262	89,38%	(3.000)
	Non-Linkage	61.373	71.326	69.399	100	1.335	1.235	6.249	-1.927	8.026	3.262	69.993	99,15%	(594)
	• Local Champion	55.173	50.677	49.191	100	1.335	1.235	1.831	-1.486	-5.981	2.821	59.260	83,01%	(10.068)
	• Value Chain	6.200	20.649	20.207	-	-	-	4.418	-441	14.007	441	10.734	188,26%	9.474
2	MBG	43.181	42.999	43.137	70	650	580	-485	139	-44	511	46.124	93,53%	(2.986)
	KUR	40.519	40.676	40.923	70	650	580	-397	247	404	403	43.285	94,54%	(2.362)
	Non KUR	2.662	2.323	2.214	-	-	0	-88	-108	-448	108	2.839	78,00%	(625)
3	PWG	26.463	41.100	42.805	3.390	5.261	1.872	3.822	1.706	16.342	3.556	35.996	118,92%	6.809
	Cilem	12.356	22.408	24.549	863	2.695	1.832	3.536	2.140	12.193	555	16.966	144,70%	7.583
	Gadai	14.108	18.691	18.256	2.527	2.566	40	287	-435	4.149	3.001	19.030	95,93%	(774)
4	CFG	179.631	207.954	207.059	2.534	810	-1.724	1.235	-895	27.428	1.705	196.796	105,22%	10.263
	CF 1	55.651	66.800	66.534	450	-	-450	131	-266	10.882	266	59.151	112,48%	7.383
	Total Griya	50.392	58.396	58.296	450	-	-450	0	-100	7.904	100	52.245	111,58%	6.051
	• Total Non Program	50.392	58.396	58.296	450	-	-450	1.972	-100	7.904	100	52.245	111,58%	6.051
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.404	8.238	-	-	0	131	-166	2.979	166	6.906	119,29%	1.332
	CF 2	123.980	141.154	140.526	2.084	810	-1.274	1.104	-629	16.546	1.439	137.645	102,09%	2.880
	Mitraguna & Others	122.658	139.810	139.188	2.084	810	-1.274	1.111	-622	16.531	1.432	135.502	102,72%	3.686
	Pensiun	1.322	1.344	1.337	-	-	0	-7	-6	15	6	2.144	62,38%	(806)
	Total Pembiayaan	332.261	388.653	387.663	6.094	8.056	1.963	10.236	-990	55.402	9.046	377.171	102,78%	10.492

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	152	-	2.724	0,61%	0,00%	2,88%	2.724	2.216	2.571			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	152	-	2.724	0,76%	0,00%	3,92%	2.724	2.259	2.571			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	1.016	968	3.028	0,95%	2,25%	7,02%	2.059	2.618	2.012			
	KUR	305	807	765	2.895	0,75%	1,88%	7,07%	2.130	2.590	2.088			
	Non KUR	104	209	203	133	3,92%	8,75%	6,00%	(70)	29	(76)			
3	PWG	-	110	-	1.100	0,00%	0,00%	2,57%	1.100	1.100	990			
	Cilem	-	110	-	562	0,00%	0,00%	2,29%	562	562	453			
	Gadai	-	-	-	537	0,00%	0,00%	2,94%	537	537	537			
4	CFG	673	818	1.272	5.233	0,37%	0,61%	2,53%	3.961	4.560	4.415			
	CF 1	295	263	265	1.907	0,53%	0,40%	2,87%	1.642	1.612	1.644			
	Total Griya	295	228	-	734	0,58%	0,00%	1,26%	734	439	505			
	Oto	-	34	265	1.173	0,00%	3,15%	14,24%	908	1.173	1.139			
	CF 2	379	556	1.007	3.326	0,31%	0,71%	2,37%	2.319	2.948	2.771			
	Mitraguna & Others	379	556	1.007	3.326	0,31%	0,72%	2,39%	2.319	2.948	2.771			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.096	2.241	12.084	0,48%	0,58%	3,12%	9.844	10.494	9.988	0,70%	77,52%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,04%	0,04%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	215	215	0,00%	0,50%	0,50%	-	215	(6)			
	KUR	-	221	215	215	0,00%	0,53%	0,52%	-	215	(6)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	6.888	2.133	2.203	0,54%	1,03%	1,06%	70	1.234	(4.686)			
	CF 1	153	2.763	115	115	0,27%	0,17%	0,17%	-	(38)	(2.648)			
	Total Griya	153	2.160	115	115	0,30%	0,20%	0,20%	-	(38)	(2.045)			
	Oto	-	603	-	-	0,00%	0,00%	0,00%	-	-	(603)			
	CF 2	815	4.126	2.018	2.088	0,66%	1,43%	1,49%	70	1.273	(2.038)			
	Mitraguna & Others	815	4.126	2.018	2.088	0,66%	1,44%	1,50%	70	1.273	(2.038)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	7.151	2.390	2.460	0,35%	0,61%	0,63%	70	1.298	(4.691)	1,08%	-70,56%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	19.819	2.847	2.171	2.178	165	7	(670)	-23,52%	(17.641)	-89,01%	29.919	7,28%	(27.742)
2	Tabungan	188.323	159.348	158.754	159.984	(623)	1.230	636	0,40%	(28.339)	-15,05%	204.895	78,08%	(44.911)
3	Deposito	54.534	90.709	91.215	90.962	9.966	(253)	253	0,28%	36.428	66,80%	55.546	163,76%	35.416
	Total	262.676	252.904	252.140	253.124	9.508	985	220	0,09%	(9.552)	-3,64%	290.360	87,18%	(37.236)
	CASA	208.142	162.195	160.924	162.162	(457)	1.237	(33)	-0,02%	(45.980)	-22,09%	234.814	69,06%	(72.652)
	(%) CASA	79,24%	64,13%	63,82%	64,06%									
	FDR	66,71%	77,92%	78,16%	77,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.849	3.586	3.589		3	(260)	-6,74%	(2.598)	-41,99%	-	0,00%	3.589
2	Giro ISE	879	700	386	387		1	(313)	-44,74%	(492)	-55,99%	-	0,00%	387
3	Tabungan ISE	5.307	3.149	3.200	3.202		2	54	1,70%	(2.105)	-39,67%	-	0,00%	3.202
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	215	229	229	229		0	0	0,00%	14	6,51%	-	0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	435	435	-	-	0	-1	0	-6.551	-	6.986	6,23%	(6.551)
	Linkage	26	15	15	-	-	-	-1	0	-11	-	26	57,79%	(11)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	7.866	7.927	45	100	55	568	61	7.220	39	4.660	170,10%	3.267
	KUR	498	6.697	6.759	45	100	55	425	61	6.261	39	4.169	162,14%	2.590
	Non KUR	209	1.168	1.168	-	-	0	143	0	959	-	492	237,57%	676
3	PWG	23.244	31.127	32.121	3.741	4.530	789	566	993	8.877	3.537	35.474	90,55%	(3.353)
	Cilem	7.809	11.447	11.893	443	930	487	275	446	4.084	483	16.242	73,22%	(4.349)
	Gadai	15.435	19.681	20.228	3.298	3.601	303	291	547	4.793	3.054	19.232	105,18%	996
4	CFG	144.290	157.645	156.597	652	492	-160	722	-1.048	12.307	1.540	162.791	96,19%	(6.194)
	CF 1	8.588	11.348	11.307	-	328	328	-25	-41	2.719	369	11.541	97,97%	(234)
	Total Griya	7.701	10.278	10.252	-	328	328	0	-26	2.551	354	9.699	105,70%	553
	• Total Non Program	7.409	9.657	9.632	-	328	328	-73	-26	2.223	354	8.705	110,64%	926
	• Program	292	621	620	-	-	0	-3	-1	328	1	993	62,45%	(373)
	Oto	888	1.070	1.055	-	-	0	-25	-14	167	14	1.842	57,27%	(787)
	CF 2	135.702	146.297	145.290	652	164	-488	747	-1.008	9.588	1.172	151.250	96,06%	(5.960)
	Mitraguna & Others	125.011	133.401	132.355	652	-	-652	360	-1.046	7.344	1.046	138.855	95,32%	(6.500)
	Pensiun	10.691	12.897	12.935	-	164	164	387	38	2.244	126	12.395	104,36%	540
	Total Pembiayaan	175.227	197.073	197.080	4.438	5.122	684	1.855	6	21.852	5.116	209.912	93,89%	(12.832)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	-	-	255	0,00%	0,00%	0,00%	255	255	255			
	KUR	-	-	-	67	0,00%	0,00%	0,99%	67	67	67			
	Non KUR	-	-	-	188	0,00%	0,00%	16,09%	188	188	188			
3	PWG	-	6	86	698	0,00%	0,00%	2,17%	612	698	692			
	Cilem	-	6	-	376	0,00%	0,00%	3,16%	376	376	369			
	Gadai	-	-	86	323	0,00%	0,44%	1,60%	237	323	323			
4	CFG	2.296	2.213	3.915	17.345	1,59%	2,48%	11,08%	13.430	15.049	15.132			
	CF 1	66	58	54	1.984	0,77%	0,48%	17,55%	1.930	1.917	1.926			
	Total Griya	66	58	54	1.862	0,86%	0,53%	18,16%	1.808	1.796	1.804			
	Oto	-	-	-	122	0,00%	0,00%	11,54%	122	122	122			
	CF 2	2.230	2.155	3.861	15.361	1,64%	2,64%	10,57%	11.500	13.131	13.206			
	Mitraguna & Others	2.230	2.155	3.861	14.862	1,78%	2,89%	11,23%	11.001	12.632	12.707			
	Pensiun	-	-	-	499	0,00%	0,00%	3,86%	499	499	499			
	Total Pembiayaan	2.296	2.219	4.001	18.298	1,31%	2,03%	9,28%	14.297	16.002	16.079	1,68%	81,94%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	4.766	3.933	3.929	2,86%	2,49%	2,51%	(4)	(191)	(837)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	4.766	3.933	3.929	3,00%	2,69%	2,70%	(4)	(144)	(837)			
	Mitraguna & Others	4.073	4.766	3.933	3.929	3,26%	2,95%	2,97%	(4)	(144)	(837)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	4.766	3.933	3.929	2,35%	2,00%	1,99%	(4)	(191)	(837)	5,88%	-194,78%	3,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	2.087	581	497	497	(130)	0	(85)	-14,56%	(1.590)	-76,20%	2.831	17,54%	(2.335)
2	Tabungan	37.117	37.936	38.481	38.327	1.771	(154)	391	1,03%	1.210	3,26%	41.689	91,94%	(3.362)
3	Deposito	10.740	12.543	12.541	12.541	3	0	(2)	-0,01%	1.802	16,78%	10.799	116,14%	1.743
	Total	49.943	51.061	51.519	51.365	1.644	(154)	304	0,60%	1.421	2,85%	55.319	92,85%	(3.954)
	CASA	39.204	38.517	38.977	38.823	1.641	(154)	306	0,79%	(380)	-0,97%	44.520	87,20%	(5.697)
	(%) CASA	78,50%	75,43%	75,66%	75,58%									
	FDR	145,08%	123,76%	121,89%	122,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	621	525	525		0	(96)	-15,45%	(56)	-9,56%	-	0,00%	525
2	Giro ISE	1	1	1	1		0	0	0,00%	0	15,23%		0,00%	1
3	Tabungan ISE	580	620	524	524		0	(96)	-15,47%	(56)	-9,60%		0,00%	524
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.786	2.953	187	206	19	279	167	1.718	39	2.437	121,18%	516
	Cilem	1.235	2.786	2.953	187	206	19	279	167	1.718	39	2.437	121,18%	516
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	59.842	596	250	-346	-236	-566	-11.380	816	65.025	92,03%	(5.184)
	CF 1	464	417	415	-	-	0	-2	-2	-49	2	458	90,52%	(43)
	Total Griya	301	275	275	-	-	0	0	0	-26	-	296	93,19%	(20)
	• Total Non Program	301	275	275	-	-	0	-3	0	-26	-	296	93,19%	(20)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	142	139	-	-	0	-2	-2	-23	2	163	85,68%	(23)
	CF 2	70.758	59.991	59.427	596	250	-346	-234	-564	-11.331	814	64.567	92,04%	(5.141)
	Mitraguna & Others	66.540	55.348	54.820	480	250	-230	-292	-528	-11.720	778	58.095	94,36%	(3.275)
	Pensiun	4.218	4.643	4.607	116	-	-116	58	-36	389	36	6.472	71,18%	(1.865)
	Total Pembiayaan	72.457	63.194	62.794	783	456	-327	43	-400	-9.662	856	67.462	93,08%	(4.668)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Cilem	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	3.788	2.416	3.424	4,24%	4,00%	5,72%	1.008	401	(364)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	3.788	2.416	3.424	4,27%	4,03%	5,76%	1.008	401	(364)			
	Mitraguna & Others	2.931	3.788	2.416	3.424	4,41%	4,36%	6,25%	1.008	493	(364)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	3.424	4,17%	3,82%	5,45%	1.008	401	(381)	0,00%	100,00%	-5,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	5.073	3.961	3.958	17,29%	6,56%	6,61%	(3)	(8.355)	(1.115)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	5.073	3.961	3.958	17,40%	6,60%	6,66%	(3)	(8.355)	(1.115)			
	Mitraguna & Others	11.834	4.895	3.785	3.783	17,79%	6,84%	6,90%	(3)	(8.052)	(1.113)			
	Pensiun	479	178	175	175	0,66%	0,28%	3,81%	-	(303)	(2)			
	Total Pembiayaan	12.313	5.073	3.961	3.958	16,99%	6,27%	6,30%	(3)	(8.355)	(1.115)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	59.162	29.931	20.247	19.610	(8.858)	(637)	(10.321)	-34,48%	(39.553)	-66,85%	67.212	29,18%	(47.602)
2	Tabungan	111.248	116.480	116.829	116.603	979	(226)	123	0,11%	5.355	4,81%	122.554	95,14%	(5.951)
3	Deposito	16.666	19.273	19.277	19.327	84	50	54	0,28%	2.661	15,96%	17.662	109,43%	1.665
	Total	187.077	165.684	156.353	155.540	(7.794)	(814)	(10.144)	-6,12%	(31.537)	-16,86%	207.427	74,99%	(51.887)
	CASA	170.411	146.411	137.076	136.213	(7.878)	(864)	(10.198)	-6,97%	(34.198)	-20,07%	189.765	71,78%	(53.553)
	(%) CASA	91,09%	88,37%	87,67%	87,57%									
	FDR	105,51%	129,76%	140,06%	140,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.820	2.571	3.053	3.081	28	510	19,82%	(739)	-19,35%	-	0,00%	3.081
2	Giro ISE	954	1.109	1.566	1.587	21	478	43,15%	633	66,35%		0,00%	1.587
3	Tabungan ISE	2.866	1.462	1.487	1.494	7	31	2,14%	(1.372)	-47,88%		0,00%	1.494
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	126	126	0	0	0,00%	5	4,13%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	• Local Champion	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.952	49.897	375	420	45	192	-55	3.800	475	50.846	98,13%	(948)
	KUR	42.963	47.375	47.354	375	420	45	402	-20	4.392	440	47.582	99,52%	(227)
	Non KUR	3.135	2.578	2.543	-	-	0	-210	-35	-592	35	3.264	77,91%	(721)
3	PWG	20.876	29.833	30.814	3.168	4.613	1.445	783	980	9.938	3.633	34.041	90,52%	(3.228)
	Cilem	7.514	12.221	12.817	719	928	209	700	596	5.303	332	15.758	81,34%	(2.940)
	Gadai	13.361	17.612	17.996	2.449	3.685	1.236	83	384	4.635	3.301	18.284	98,43%	(288)
4	CFG	127.111	132.702	134.982	939	3.637	2.698	1.128	2.280	7.871	1.357	138.671	97,34%	(3.689)
	CF 1	49.510	49.324	51.596	204	2.587	2.383	766	2.272	2.086	316	50.982	101,20%	613
	Total Griya	39.898	38.758	41.009	-	2.358	2.358	0	2.251	1.111	107	40.670	100,83%	339
	• Total Non Program	39.898	38.758	41.009	-	2.358	2.358	-310	2.251	1.111	107	40.670	100,83%	339
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.586	204	229	25	766	21	975	209	10.312	102,66%	274
	CF 2	77.602	83.378	83.387	735	1.050	315	362	9	5.785	1.041	87.689	95,09%	(4.302)
	Mitraguna & Others	75.812	81.522	81.552	735	1.050	315	383	30	5.740	1.020	85.492	95,39%	(3.940)
	Pensiun	1.790	1.856	1.835	-	-	0	-21	-21	45	21	2.197	83,51%	(362)
	Total Pembiayaan	197.385	214.997	218.996	4.482	8.670	4.188	1.301	3.999	21.611	4.672	226.859	96,53%	(7.863)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	496	444	1.696	0,27%	0,89%	3,40%	1.252	1.572	1.200			
	KUR	68	354	332	1.473	0,16%	0,70%	3,11%	1.141	1.405	1.119			
	Non KUR	56	141	112	223	1,79%	4,34%	8,77%	111	167	82			
3	PWG	-	158	-	644	0,00%	0,00%	2,09%	644	644	486			
	Cilem	-	158	-	241	0,00%	0,00%	1,88%	241	241	83			
	Gadai	-	-	-	403	0,00%	0,00%	2,24%	403	403	403			
4	CFG	2.018	301	3.874	3.201	1,59%	2,92%	2,37%	(673)	1.183	2.900			
	CF 1	1.770	144	1.943	769	3,58%	3,94%	1,49%	(1.174)	(1.002)	624			
	Total Griya	1.463	92	1.943	146	3,67%	5,01%	0,36%	(1.797)	(1.317)	54			
	Oto	307	52	-	622	3,19%	0,00%	5,88%	622	315	570			
	CF 2	248	157	1.932	2.432	0,32%	2,32%	2,92%	501	2.185	2.276			
	Mitraguna & Others	248	157	1.932	2.432	0,33%	2,37%	2,98%	501	2.185	2.276			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	5.541	1,09%	2,01%	2,53%	1.223	3.399	4.586	0,35%	86,00%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	59,77%	45,42%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	59,77%	45,42%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	612	561	558	1,07%	1,12%	1,12%	(3)	65	(54)			
	KUR	115	465	465	465	0,27%	0,98%	0,98%	-	349	(1)			
	Non KUR	378	147	97	94	12,06%	3,76%	3,69%	(3)	(284)	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.384	2.374	2.374	0,26%	1,79%	1,76%	-	2.037	(11)			
	CF 1	297	1.504	1.529	1.529	0,60%	3,10%	2,96%	-	1.232	25			
	Total Griya	297	1.504	1.529	1.529	0,74%	3,94%	3,73%	-	1.232	25			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	880	845	845	0,05%	1,01%	1,01%	-	806	(36)			
	Mitraguna & Others	39	880	845	845	0,05%	1,04%	1,04%	-	806	(36)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.496	4.435	4.432	0,42%	2,06%	2,02%	(3)	3.603	(65)	0,25%	87,56%	-1,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	1.927	4.356	4.182	4.318	(6.165)	136	(38)	-0,88%	2.391	124,06%	9.349	46,19%	(5.031)
2	Tabungan	70.495	80.102	78.518	78.159	60	(359)	(1.943)	-2,43%	7.663	10,87%	83.156	93,99%	(4.998)
3	Deposito	64.264	93.406	93.395	93.395	(35)	0	(11)	-0,01%	29.131	45,33%	64.994	143,70%	28.401
	Total	136.686	177.864	176.095	175.872	(6.140)	(223)	(1.993)	-1,12%	39.185	28,67%	157.499	111,67%	18.373
	CASA	72.423	84.458	82.700	82.477	(6.105)	(224)	(1.981)	-2,35%	10.054	13,88%	92.505	89,16%	(10.028)
	(%) CASA	52,98%	47,48%	46,96%	46,90%									
	FDR	94,77%	83,31%	84,51%	84,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	4.213	3.526	3.550		24	(663)	-15,74%	2.228	168,54%	-	0,00%	3.550
2	Giro ISE	771	617	575	581		6	(36)	-5,90%	(190)	-24,66%		0,00%	581
3	Tabungan ISE	551	3.596	2.952	2.969		18	(627)	-17,43%	2.418	438,83%		0,00%	2.969
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	74	78	78		0	4	5,41%	13	20,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.637	34.590	450	100	-350	351	-48	2.831	148	35.966	96,17%	(1.377)
	KUR	29.577	32.136	32.098	450	100	-350	208	-38	2.521	138	33.596	95,54%	(1.498)
	Non KUR	2.181	2.502	2.492	-	-	0	143	-10	311	10	2.370	105,14%	122
3	PWG	6.201	8.970	9.327	316	563	247	127	357	3.126	206	12.535	74,41%	(3.208)
	Cilem	6.201	8.970	9.327	316	563	247	127	357	3.126	206	12.535	74,41%	(3.208)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	104.893	2.397	1.110	-1.287	1.299	322	13.311	788	101.093	103,76%	3.800
	CF 1	23.474	29.603	29.450	154	-	-154	136	-153	5.975	153	26.174	112,52%	3.276
	Total Griya	17.263	19.825	19.777	-	-	0	0	-48	2.514	48	18.192	108,71%	1.584
	• Total Non Program	17.263	19.825	19.777	-	-	0	-73	-48	2.514	48	18.192	108,71%	1.584
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.778	9.673	154	-	-154	136	-105	3.461	105	7.981	121,20%	1.692
	CF 2	68.107	74.968	75.443	2.243	1.110	-1.133	1.163	475	7.336	635	74.920	100,70%	524
	Mitraguna & Others	64.272	71.142	71.644	2.243	1.110	-1.133	1.190	502	7.373	608	70.925	101,01%	720
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,09%	(196)
	Total Pembiayaan	129.541	148.179	148.809	3.163	1.773	-1.390	1.776	631	19.268	1.142	149.594	99,48%	(785)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	6	3	1.059	0,01%	0,01%	3,06%	1.055	1.055	1.053			
	KUR	-	6	3	642	0,00%	0,01%	2,00%	639	642	636			
	Non KUR	4	-	-	417	0,19%	0,00%	16,72%	417	412	417			
3	PWG	48	155	-	556	0,78%	0,00%	5,96%	556	508	401			
	Cilem	48	155	-	556	0,78%	0,00%	5,96%	556	508	401			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	4.115	0,60%	1,37%	3,92%	2.684	3.568	2.396			
	CF 1	172	1.253	1.127	2.074	0,73%	3,81%	7,04%	948	1.902	821			
	Total Griya	-	1.128	1.127	1.334	0,00%	5,68%	6,75%	207	1.334	206			
	Oto	172	125	-	740	2,76%	0,00%	7,65%	740	568	615			
	CF 2	375	466	304	2.041	0,55%	0,41%	2,70%	1.737	1.665	1.574			
	Mitraguna & Others	375	466	304	2.041	0,58%	0,43%	2,85%	1.737	1.665	1.574			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	5.730	0,46%	0,97%	3,85%	4.296	5.130	3.850	0,79%	79,36%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	316	315	315	0,23%	0,91%	0,91%	-	241	(0)			
	KUR	70	316	315	315	0,24%	0,98%	0,98%	-	246	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	356	353	422	0,54%	0,34%	0,40%	69	(71)	66			
	CF 1	203	203	203	203	0,87%	0,69%	0,69%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,08%	2,10%	-	-	-			
	CF 2	289	153	150	219	0,42%	0,20%	0,29%	69	(71)	66			
	Mitraguna & Others	289	153	150	219	0,45%	0,21%	0,31%	69	(71)	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	672	669	738	0,44%	0,45%	0,50%	69	170	65	0,39%	21,69%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	4.305	6.318	3.832	3.998	(437)	166	(2.319)	-36,71%	(307)	-7,13%	11.989	33,35%	(7.990)
2	Tabungan	84.533	86.328	84.522	84.969	2.903	447	(1.358)	-1,57%	437	0,52%	96.135	88,39%	(11.165)
3	Deposito	19.903	28.614	28.358	28.358	(41)	0	(256)	-0,89%	8.455	42,48%	20.471	138,53%	7.887
	Total	108.741	121.259	116.713	117.326	2.425	613	(3.933)	-3,24%	8.585	7,89%	128.595	91,24%	(11.269)
	CASA	88.838	92.645	88.354	88.968	2.466	613	(3.677)	-3,97%	130	0,15%	108.123	82,28%	(19.156)
	(%) CASA	81,70%	76,40%	75,70%	75,83%									
	FDR	78,57%	82,93%	86,33%	85,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	4.558	3.777	3.764		(13)	(794)	-17,42%	(151)	-3,87%	-	0,00%	3.764
2	Giro ISE	3.001	3.483	2.649	2.652		3	(831)	-23,85%	(349)	-11,62%		0,00%	2.652
3	Tabungan ISE	915	1.075	1.128	1.112		(16)	37	3,41%	197	21,55%		0,00%	1.112
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%		0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.677	3.647	-	-	0	-116	-30	578	30	6.683	54,57%	(3.036)
	KUR	2.657	3.421	3.391	-	-	0	-110	-30	734	30	6.060	55,96%	(2.669)
	Non KUR	412	256	256	-	-	0	-5	0	-156	-	623	41,08%	(367)
3	PWG	13.521	18.647	19.058	1.423	2.779	1.355	465	410	5.537	2.368	25.439	74,92%	(6.381)
	Cilem	6.370	9.633	9.605	469	400	-69	180	-27	3.235	427	15.191	63,23%	(5.586)
	Gadai	7.151	9.015	9.452	954	2.379	1.424	285	438	2.302	1.941	10.247	92,24%	(795)
4	CFG	68.150	78.238	78.054	1.695	1.005	-690	1.605	-185	9.904	1.190	85.232	91,58%	(7.179)
	CF 1	32.030	34.375	34.055	360	-	-360	181	-321	2.024	321	33.473	101,74%	581
	Total Griya	25.555	26.636	26.475	-	-	0	0	-162	920	162	25.620	103,33%	854
	• Total Non Program	25.555	26.636	26.475	-	-	0	-440	-162	920	162	25.620	103,33%	854
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.739	7.580	360	-	-360	181	-159	1.105	159	7.853	96,52%	(273)
	CF 2	36.119	43.863	43.999	1.335	1.005	-330	1.424	136	7.880	869	51.759	85,01%	(7.760)
	Mitraguna & Others	32.486	40.541	40.623	1.335	845	-490	1.458	82	8.137	763	48.065	84,52%	(7.441)
	Pensiun	3.633	3.322	3.376	-	160	160	-34	54	-257	106	3.694	91,38%	(318)
	Total Pembiayaan	85.434	100.562	100.758	3.118	3.784	665	1.954	196	15.324	3.588	118.049	85,35%	(17.291)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	33	99	0,00%	0,90%	2,73%	67	99	99			
	KUR	-	-	33	99	0,00%	0,96%	2,93%	67	99	99			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	95	-	660	0,00%	0,00%	3,46%	660	660	565			
	Cilem	-	95	-	333	0,00%	0,00%	3,47%	333	333	238			
	Gadai	-	-	-	327	0,00%	0,00%	3,46%	327	327	327			
4	CFG	1.050	320	644	2.435	1,54%	0,82%	3,12%	1.791	1.385	2.115			
	CF 1	1.050	227	520	1.832	3,28%	1,51%	5,38%	1.311	782	1.605			
	Total Griya	697	227	520	1.528	2,73%	1,95%	5,77%	1.008	832	1.302			
	Oto	353	-	-	303	5,46%	0,00%	4,00%	303	(50)	303			
	CF 2	-	93	124	603	0,00%	0,28%	1,37%	479	603	510			
	Mitraguna & Others	-	93	124	603	0,00%	0,31%	1,49%	479	603	510			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	3.195	1,23%	0,67%	3,17%	2.517	2.144	2.780	1,40%	55,79%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	86	4,32%	2,35%	2,37%	-	(46)	0			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	86	32,19%	33,74%	33,74%	-	(46)	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	816	902	895	0,49%	1,15%	1,15%	(7)	559	79			
	CF 1	337	74	70	70	1,05%	0,20%	0,21%	-	(267)	(4)			
	Total Griya	189	74	70	70	0,74%	0,26%	0,27%	-	(118)	(4)			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	741	832	825	0,00%	1,90%	1,88%	(7)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	2,03%	(7)	825	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	902	988	982	1,36%	0,98%	0,97%	(7)	(182)	79	4,15%	-326,06%	3,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	7.681	9.449	8.371	8.544	(16.331)	173	(905)	-9,58%	863	11,23%	14.948	57,16%	(6.404)
2	Tabungan	96.197	117.846	117.813	113.724	15.747	(4.089)	(4.122)	-3,50%	17.526	18,22%	109.632	103,73%	4.092
3	Deposito	50.701	45.337	45.927	45.927	792	0	590	1,30%	(4.774)	-9,42%	51.441	89,28%	(5.514)
	Total	154.579	172.632	172.111	168.195	208	(3.916)	(4.437)	-2,57%	13.615	8,81%	176.021	95,55%	(7.826)
	CASA	103.878	127.295	126.184	122.268	(584)	(3.916)	(5.027)	-3,95%	18.389	17,70%	124.580	98,14%	(2.312)
	(%) CASA	67,20%	73,74%	73,32%	72,69%									
	FDR	122,53%	116,46%	117,11%	119,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.386	4.424	4.341		(83)	(45)	-1,03%	403	10,23%	-	0,00%	4.341
2	Giro ISE	1.498	2.690	2.754	2.755		1	65	2,40%	1.256	83,84%	-	0,00%	2.755
3	Tabungan ISE	2.310	1.566	1.540	1.456		(83)	(110)	-7,01%	(853)	-36,95%	-	0,00%	1.456
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%	-	0,00%	130
5	CIF ISE	147	158	160	160		0	2	1,27%	13	8,84%	-	0,00%	160

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.815	35.596	610	730	120	258	-219	1.177	949	38.024	93,61%	(2.429)
	KUR	32.500	34.010	33.906	610	730	120	336	-104	1.406	834	35.917	94,40%	(2.012)
	Non KUR	1.920	1.805	1.690	-	-	0	-78	-115	-229	115	2.107	80,22%	(417)
3	PWG	17.830	27.612	28.775	2.654	4.821	2.168	1.310	1.164	10.945	3.658	29.751	96,72%	(976)
	Cilem	5.164	9.572	10.394	386	1.159	774	195	822	5.230	337	12.528	82,97%	(2.134)
	Gadai	12.666	18.040	18.381	2.268	3.662	1.394	1.115	341	5.715	3.321	17.223	106,72%	1.158
4	CFG	137.158	137.626	137.185	236	522	286	-2.117	-440	28	963	145.889	94,03%	(8.704)
	CF 1	38.164	40.347	40.614	-	446	446	-49	268	2.450	179	39.148	103,75%	1.467
	Total Griya	33.008	34.101	34.482	-	446	446	0	381	1.474	66	32.722	105,38%	1.760
	• Total Non Program	33.008	34.101	34.482	-	446	446	-483	381	1.474	66	32.722	105,38%	1.760
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.245	6.132	-	-	0	-49	-113	976	113	6.426	95,43%	(294)
	CF 2	98.994	97.279	96.571	236	76	-160	-2.068	-708	-2.423	784	106.742	90,47%	(10.171)
	Mitraguna & Others	71.310	71.137	70.623	184	-	-184	-1.970	-515	-688	515	80.263	87,99%	(9.640)
	Pensiun	27.683	26.142	25.948	52	76	24	-98	-193	-1.735	269	26.479	98,00%	(530)
	Total Pembiayaan	189.407	201.052	201.556	3.500	6.074	2.574	-548	504	12.149	5.570	213.665	94,33%	(12.109)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	874	721	1.930	0,69%	2,01%	5,42%	1.209	1.692	1.055			
	KUR	105	712	543	1.755	0,32%	1,60%	5,18%	1.212	1.650	1.043			
	Non KUR	133	163	177	175	6,92%	9,83%	10,33%	(3)	42	12			
3	PWG	-	23	-	313	0,00%	0,00%	1,09%	313	313	290			
	Cilem	-	23	-	169	0,00%	0,00%	1,63%	169	169	146			
	Gadai	-	-	-	143	0,00%	0,00%	0,78%	143	143	143			
4	CFG	1.146	1.276	1.668	5.077	0,84%	1,21%	3,70%	3.410	3.931	3.801			
	CF 1	198	225	738	2.010	0,52%	1,83%	4,95%	1.272	1.812	1.785			
	Total Griya	73	4	609	1.467	0,22%	1,79%	4,26%	858	1.394	1.464			
	Oto	125	221	129	542	2,42%	2,07%	8,85%	413	418	321			
	CF 2	948	1.052	929	3.067	0,96%	0,96%	3,18%	2.138	2.120	2.016			
	Mitraguna & Others	799	816	691	2.778	1,12%	0,97%	3,93%	2.087	1.979	1.962			
	Pensiun	149	236	238	290	0,54%	0,91%	1,12%	51	141	54			
	Total Pembiayaan	1.384	2.174	2.388	7.320	0,73%	1,19%	3,63%	4.931	5.936	5.146	1,85%	49,15%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	379	377	1,39%	1,06%	1,06%	(2)	(100)	60			
	KUR	477	210	248	246	1,47%	0,73%	0,72%	(2)	(232)	36			
	Non KUR	-	108	132	132	0,00%	7,30%	7,80%	-	132	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	4.830	2.320	2.320	3,20%	1,69%	1,69%	-	(2.074)	(2.510)			
	CF 1	1.329	2.591	1.891	1.891	3,48%	4,66%	4,66%	-	562	(700)			
	Total Griya	1.025	2.359	1.659	1.659	3,10%	4,87%	4,81%	-	634	(700)			
	Oto	305	232	232	232	3,72%	3,79%	3,79%	-	(72)	-			
	CF 2	3.064	2.239	428	428	3,10%	0,44%	0,44%	-	(2.636)	(1.810)			
	Mitraguna & Others	2.968	2.009	342	342	4,16%	0,48%	0,48%	-	(2.625)	(1.667)			
	Pensiun	97	230	86	86	0,05%	0,04%	0,33%	-	(11)	(144)			
	Total Pembiayaan	4.871	5.148	2.699	2.697	2,57%	1,34%	1,34%	(2)	(2.174)	(2.451)	1,34%	0,22%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	12.796	13.161	9.646	10.879	(293)	1.234	(2.282)	-17,34%	(1.916)	-14,98%	23.544	46,21%	(12.665)
2	Tabungan	133.664	148.730	143.825	147.036	4.363	3.211	(1.693)	-1,14%	13.372	10,00%	150.993	97,38%	(3.957)
3	Deposito	120.976	139.871	139.214	139.215	250	1	(656)	-0,47%	18.239	15,08%	122.375	113,76%	16.840
	Total	267.435	301.762	292.685	297.130	4.321	4.445	(4.632)	-1,53%	29.695	11,10%	296.912	100,07%	219
	CASA	146.460	161.891	153.471	157.916	4.071	4.445	(3.975)	-2,46%	11.456	7,82%	174.537	90,48%	(16.621)
	(%) CASA	54,76%	53,65%	52,44%	53,15%									
	FDR	60,13%	60,18%	62,25%	61,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	3.921	3.770	3.772		2	(149)	-3,79%	190	5,32%	-	0,00%	3.772
2	Giro ISE	1.025	1.483	1.148	1.143		(5)	(339)	-22,87%	119	11,58%		0,00%	1.143
3	Tabungan ISE	2.557	2.438	2.622	2.629		7	190	7,81%	72	2,81%		0,00%	2.629
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	224	226	226		0	2	0,89%	13	6,10%		0,00%	226

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	39.082	39.142	-	400	400	-1.024	60	-1.510	340	43.620	89,73%	(4.478)
	KUR	37.299	37.085	37.159	-	400	400	-932	74	-140	326	40.221	92,39%	(3.062)
	Non KUR	3.353	1.997	1.983	-	-	0	-93	-14	-1.370	14	3.399	58,34%	(1.416)
3	PWG	6.039	12.787	13.368	317	806	489	295	581	7.330	225	13.318	100,38%	51
	Cilem	6.039	12.787	13.368	317	806	489	295	581	7.330	225	13.318	100,38%	51
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	129.696	350	1.191	841	1.025	-34	15.587	1.225	122.231	106,11%	7.465
	CF 1	24.580	27.346	27.669	-	521	521	-230	323	3.088	198	27.603	100,24%	66
	Total Griya	19.863	21.032	21.264	-	318	318	0	232	1.401	86	21.311	99,78%	(48)
	• Total Non Program	19.863	21.032	21.264	-	318	318	332	232	1.401	86	21.311	99,78%	(48)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.314	6.405	-	203	203	-230	91	1.687	112	6.292	101,81%	114
	CF 2	89.528	102.383	102.027	350	670	320	1.255	-357	12.499	1.027	94.628	107,82%	7.399
	Mitraguna & Others	89.444	101.973	101.449	350	500	150	1.258	-524	12.006	1.024	93.970	107,96%	7.479
	Pensiun	84	411	577	-	170	170	-3	167	493	3	658	87,82%	(80)
	Total Pembiayaan	160.799	181.599	182.206	667	2.397	1.730	295	607	21.407	1.790	179.168	101,70%	3.038

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.222	1.028	4.459	2,64%	2,63%	11,39%	3.431	3.388	3.237			
	KUR	877	1.138	947	4.259	2,35%	2,55%	11,46%	3.312	3.382	3.122			
	Non KUR	194	85	81	200	5,80%	4,06%	10,08%	119	6	115			
3	PWG	-	92	-	377	0,00%	0,00%	2,82%	377	377	286			
	Cilem	-	92	-	377	0,00%	0,00%	2,82%	377	377	286			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	879	0,69%	0,26%	0,68%	536	87	838			
	CF 1	630	40	216	73	2,56%	0,79%	0,26%	(143)	(557)	33			
	Total Griya	568	-	175	-	2,86%	0,83%	0,00%	(175)	(568)	-			
	Oto	61	40	41	73	1,30%	0,64%	1,14%	32	12	33			
	CF 2	162	-	126	805	0,18%	0,12%	0,79%	679	643	805			
	Mitraguna & Others	162	-	126	805	0,18%	0,12%	0,79%	679	643	805			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.354	1.371	5.715	1,16%	0,75%	3,14%	4.344	3.851	4.361	0,41%	86,80%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.478	1.423	1.752	2,29%	3,64%	4,48%	329	822	275			
	KUR	399	1.277	1.226	1.555	1,07%	3,31%	4,19%	329	1.157	278			
	Non KUR	532	201	197	197	15,87%	9,86%	9,93%	(0)	(335)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	840	700	698	0,35%	0,54%	0,54%	(2)	297	(141)			
	CF 1	315	760	623	621	1,28%	2,28%	2,24%	(2)	305	(139)			
	Total Griya	179	624	623	621	0,90%	2,96%	2,92%	(2)	442	(3)			
	Oto	136	136	-	-	2,89%	0,00%	0,00%	-	(136)	(136)			
	CF 2	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Mitraguna & Others	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.317	2.123	2.451	0,83%	1,17%	1,34%	327	1.119	134	0,44%	67,38%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	39.183	49.404	52.598	51.995	(1.317)	(603)	2.591	5,24%	12.812	32,70%	48.893	106,34%	3.102
2	Tabungan	123.525	144.042	143.703	143.469	2.628	(234)	(573)	-0,40%	19.945	16,15%	139.606	102,77%	3.863
3	Deposito	68.863	130.786	124.460	124.460	(20.438)	0	(6.327)	-4,84%	55.597	80,73%	69.895	178,07%	54.564
	Total	231.570	324.232	320.761	319.923	(19.127)	(837)	(4.309)	-1,33%	88.353	38,15%	258.394	123,81%	61.529
	CASA	162.707	193.446	196.301	195.464	1.311	(837)	2.018	1,04%	32.757	20,13%	188.499	103,69%	6.965
	(%) CASA	70,26%	59,66%	61,20%	61,10%									
	FDR	34,66%	31,02%	31,39%	31,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.412	7.279	7.338		59	926	14,45%	1.447	24,56%	-	0,00%	7.338
2	Giro ISE	3.773	3.632	4.544	4.548		4	916	25,22%	775	20,53%		0,00%	4.548
3	Tabungan ISE	2.118	2.780	2.735	2.790		56	10	0,38%	672	31,73%		0,00%	2.790
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	122	125	125		0	3	2,46%	9	7,76%		0,00%	125

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.832	10.886	286	576	290	406	54	4.037	522	12.359	88,08%	(1.473)
	Cilem	6.849	10.832	10.886	286	576	290	406	54	4.037	522	12.359	88,08%	(1.473)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	89.800	410	528	118	1.025	64	16.381	464	94.346	95,18%	(4.545)
	CF 1	59.117	70.636	70.801	410	498	88	809	165	11.684	333	67.036	105,62%	3.764
	Total Griya	51.507	62.435	62.632	270	383	113	0	197	11.125	186	58.383	107,28%	4.249
	• Total Non Program	49.547	60.583	60.784	270	383	113	1.902	201	11.237	182	51.714	117,54%	9.070
	• Program	1.960	1.852	1.848	-	-	0	-12	-4	-112	4	6.669	27,71%	(4.821)
	Oto	7.609	8.201	8.169	140	115	-25	809	-32	559	147	8.653	94,40%	(484)
	CF 2	14.303	19.101	19.000	-	30	30	216	-101	4.697	131	27.310	69,57%	(8.310)
	Mitraguna & Others	14.303	19.089	18.988	-	30	30	216	-101	4.686	131	27.073	70,14%	(8.085)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	237	4,98%	(225)
	Total Pembiayaan	80.269	100.568	100.686	696	1.104	407	1.432	118	20.418	986	106.705	94,36%	(6.019)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	185	-	118	0,00%	0,00%	1,09%	118	118	(66)			
	Cilem	-	185	-	118	0,00%	0,00%	1,09%	118	118	(66)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	2.852	0,88%	3,43%	3,18%	(226)	2.202	1.383			
	CF 1	650	1.469	3.077	2.675	1,10%	4,36%	3,78%	(402)	2.025	1.206			
	Total Griya	404	1.275	2.891	2.415	0,79%	4,63%	3,86%	(476)	2.011	1.140			
	Oto	245	193	187	260	3,22%	2,28%	3,18%	73	14	66			
	CF 2	-	-	-	177	0,00%	0,00%	0,93%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,93%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	1.653	3.077	2.970	0,81%	3,06%	2,95%	(107)	2.320	1.317	1,76%	40,48%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	535	534	1,09%	0,60%	0,59%	(1)	(266)	(1)			
	CF 1	800	498	497	496	1,35%	0,70%	0,70%	(1)	(304)	(1)			
	Total Griya	679	498	497	496	1,32%	0,80%	0,79%	(1)	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	535	534	1,00%	0,53%	0,53%	(1)	(266)	(1)	0,94%	-77,34%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	8.833	8.782	6.693	6.845	766	152	(1.937)	-22,05%	(1.988)	-22,51%	17.563	38,97%	(10.718)
2	Tabungan	83.648	72.195	73.052	71.589	(521)	(1.463)	(606)	-0,84%	(12.059)	-14,42%	95.539	74,93%	(23.950)
3	Deposito	21.297	29.110	29.000	29.001	186	1	(109)	-0,38%	7.704	36,17%	21.602	134,25%	7.399
	Total	113.778	110.087	108.745	107.435	431	(1.310)	(2.652)	-2,41%	(6.343)	-5,57%	134.703	79,76%	(27.268)
	CASA	92.481	80.977	79.745	78.434	245	(1.310)	(2.543)	-3,14%	(14.047)	-15,19%	113.102	69,35%	(34.667)
	(%) CASA	81,28%	73,56%	73,33%	73,01%									
	FDR	151,33%	174,55%	177,10%	179,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.415	5.358	4.717	4.602	(115)	(757)	-14,12%	1.186	34,74%	-	0,00%	4.602
2	Giro ISE	1.685	1.616	1.726	1.624	(102)	9	0,55%	(61)	-3,62%		0,00%	1.624
3	Tabungan ISE	1.730	3.743	2.991	2.977	(14)	(766)	-20,46%	1.247	72,11%		0,00%	2.977
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173	0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	12.073	11.846	25	30	5	-525	-227	-3.654	257	17.370	68,20%	(5.524)
	KUR	13.526	9.186	8.968	-	30	30	-521	-218	-4.558	248	15.342	58,46%	(6.373)
	Non KUR	1.974	2.886	2.878	25	-	-25	-4	-9	904	9	2.029	141,84%	849
3	PWG	14.491	21.774	22.329	2.442	2.652	210	1.115	555	7.838	2.097	27.944	79,91%	(5.615)
	Cilem	6.823	10.707	11.136	569	784	215	472	429	4.313	355	16.096	69,19%	(4.960)
	Gadai	7.668	11.067	11.193	1.873	1.868	-5	643	126	3.525	1.742	11.849	94,47%	(655)
4	CFG	142.193	158.314	158.407	1.525	1.364	-161	2.416	94	16.215	1.270	151.972	104,23%	6.435
	CF 1	6.747	8.905	8.865	-	-	0	-136	-41	2.117	41	8.513	104,13%	352
	Total Griya	3.465	5.267	5.249	-	-	0	0	-18	1.784	18	4.650	112,87%	598
	• Total Non Program	3.465	5.267	5.249	-	-	0	-41	-18	1.784	18	4.650	112,87%	598
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.638	3.616	-	-	0	-136	-22	334	22	3.863	93,62%	(247)
	CF 2	135.445	149.408	149.543	1.525	1.364	-161	2.552	134	14.098	1.230	143.460	104,24%	6.083
	Mitraguna & Others	125.884	140.596	140.823	1.525	1.364	-161	2.644	226	14.938	1.138	133.242	105,69%	7.580
	Pensiun	9.561	8.812	8.720	-	-	0	-92	-92	-841	92	10.217	85,35%	(1.497)
	Total Pembiayaan	172.184	192.160	192.583	3.992	4.046	54	3.007	423	20.399	3.624	197.287	97,62%	(4.704)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.318	1.610	2.584	8,85%	13,34%	21,81%	974	1.212	1.266			
	KUR	1.295	954	1.152	2.007	9,57%	12,54%	22,38%	855	712	1.053			
	Non KUR	77	364	458	577	3,89%	15,88%	20,05%	119	500	213			
3	PWG	-	-	-	944	0,00%	0,00%	4,23%	944	944	944			
	Cilem	-	-	-	603	0,00%	0,00%	5,41%	603	603	603			
	Gadai	-	-	-	341	0,00%	0,00%	3,05%	341	341	341			
4	CFG	6	146	577	4.255	0,00%	0,36%	2,69%	3.678	4.248	4.109			
	CF 1	-	-	-	378	0,00%	0,00%	4,27%	378	378	378			
	Total Griya	-	-	-	109	0,00%	0,00%	2,07%	109	109	109			
	Oto	-	-	-	270	0,00%	0,00%	7,46%	270	270	270			
	CF 2	6	146	577	3.876	0,00%	0,39%	2,59%	3.300	3.870	3.731			
	Mitraguna & Others	-	146	577	3.876	0,00%	0,41%	2,75%	3.300	3.876	3.731			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	7.783	0,80%	1,14%	4,04%	5.596	6.405	6.319	0,00%	100,00%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	749	865	953	3,76%	7,17%	8,05%	88	371	204			
	KUR	557	728	844	932	4,11%	9,18%	10,39%	88	375	204			
	Non KUR	26	21	21	21	1,32%	0,74%	0,75%	-	(5)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	1.274	947	946	0,27%	0,60%	0,60%	(2)	557	(328)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	1.274	947	946	0,29%	0,63%	0,63%	(2)	557	(328)			
	Mitraguna & Others	388	1.274	947	946	0,31%	0,67%	0,67%	(2)	557	(328)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	2.023	1.812	1.899	0,56%	0,94%	0,99%	87	928	(124)	0,11%	88,56%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	873	877	759	731	166	(27)	(146)	-16,67%	(142)	-16,22%	1.468	49,81%	(737)
2	Tabungan	63.525	59.825	60.997	60.898	3.484	(99)	1.072	1,79%	(2.627)	-4,14%	69.755	87,30%	(8.857)
3	Deposito	5.722	7.461	7.414	7.415	(34)	0	(46)	-0,62%	1.692	29,57%	5.899	125,70%	1.516
	Total	70.120	68.163	69.170	69.043	3.616	(126)	880	1,29%	(1.077)	-1,54%	77.121	89,53%	(8.078)
	CASA	64.398	60.703	61.755	61.629	3.650	(127)	926	1,53%	(2.769)	-4,30%	71.222	86,53%	(9.594)
	(%) CASA	91,84%	89,05%	89,28%	89,26%									
	FDR	73,73%	90,51%	89,46%	89,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.386	3.587	3.595		8	208	6,15%	108	3,08%	-	0,00%	3.595
2	Giro ISE	561	445	439	439		0	(6)	-1,40%	(122)	-21,77%		0,00%	439
3	Tabungan ISE	2.926	2.941	3.148	3.156		8	215	7,29%	230	7,85%		0,00%	3.156
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	127	128	128		0	1	0,79%	5	4,07%		0,00%	128

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.876	5.075	94	272	178	46	199	2.492	73	4.963	102,24%	111
	Cilem	2.583	4.876	5.075	94	272	178	46	199	2.492	73	4.963	102,24%	111
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	56.804	35	460	425	1.032	-17	7.688	477	57.211	99,29%	(407)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	56.821	56.804	35	460	425	1.032	-17	7.688	477	57.211	99,29%	(407)
	Mitraguna & Others	45.066	52.568	52.381	10	250	240	935	-187	7.315	437	50.440	103,85%	1.941
	Pensiun	4.050	4.253	4.423	25	210	185	97	170	373	40	6.771	65,33%	(2.347)
	Total Pembiayaan	51.699	61.697	61.879	129	732	603	1.079	182	10.180	550	62.174	99,53%	(295)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	-	-	63	0,00%	0,00%	1,25%	63	63	63			
	Cilem	-	-	-	63	0,00%	0,00%	1,25%	63	63	63			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	478	0,00%	0,00%	0,84%	478	478	478			
	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	-	-	-	478	0,00%	0,00%	0,84%	478	478	478			
	Mitraguna & Others	-	-	-	478	0,00%	0,00%	0,91%	478	478	478			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	541	0,00%	0,00%	0,87%	541	541	541	2,96%	-238,14%	2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	210	209	209	0,45%	0,37%	0,37%	-	(11)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	210	209	209	0,45%	0,37%	0,37%	-	(11)	(1)			
	Mitraguna & Others	220	210	209	209	0,49%	0,40%	0,40%	-	(11)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	210	209	209	0,43%	0,34%	0,34%	-	(11)	(1)	3,82%	#####	3,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	508	536	632	634	55	2	98	18,22%	126	24,71%	2.893	21,91%	(2.259)
2	Tabungan	65.886	59.341	58.698	58.419	(3.771)	(280)	(922)	-1,55%	(7.468)	-11,33%	73.999	78,95%	(15.580)
3	Deposito	18.198	16.069	16.069	16.069	(206)	0	(0)	-0,00%	(2.129)	-11,70%	18.643	86,19%	(2.574)
	Total	84.593	75.946	75.399	75.122	(3.921)	(278)	(824)	-1,09%	(9.471)	-11,20%	95.535	78,63%	(20.413)
	CASA	66.395	59.877	59.330	59.053	(3.716)	(278)	(824)	-1,38%	(7.342)	-11,06%	76.892	76,80%	(17.840)
	(%) CASA	78,49%	78,84%	78,69%	78,61%									
	FDR	214,85%	265,45%	268,88%	269,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	470	473	473	0	4	0,75%	(56)	-10,56%	-	0,00%	473	
2	Giro ISE	45	50	50	50	0	(0)	-0,06%	5	11,28%	-	0,00%	50	
3	Tabungan ISE	484	419	423	423	0	4	0,85%	(61)	-12,60%	-	0,00%	423	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	35	36	36	36	0	0	0,00%	1	2,86%	-	0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	• Local Champion	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.356	6.387	-	50	50	178	30	1.306	20	8.115	78,70%	(1.728)
	KUR	4.827	6.161	6.191	-	50	50	192	30	1.364	20	7.591	81,56%	(1.400)
	Non KUR	254	195	195	-	-	0	-14	0	-58	-	524	37,29%	(329)
3	PWG	17.985	32.377	33.762	1.316	2.382	1.066	1.130	1.385	15.777	997	26.083	129,44%	7.679
	Cilem	17.985	32.377	33.762	1.316	2.382	1.066	1.130	1.385	15.777	997	26.083	129,44%	7.679
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	158.622	162.821	162.537	1.640	830	-810	-393	-284	3.915	1.114	169.761	95,74%	(7.224)
	CF 1	2.893	4.099	4.073	-	-	0	-51	-26	1.180	26	3.751	108,57%	322
	Total Griya	1.276	2.432	2.429	-	-	0	0	-3	1.153	3	1.831	132,67%	598
	• Total Non Program	1.127	2.288	2.286	-	-	0	325	-2	1.159	2	1.323	172,77%	963
	• Program	149	144	143	-	-	0	0	-1	-6	1	508	28,17%	(365)
	Oto	1.617	1.667	1.644	-	-	0	-51	-23	27	23	1.921	85,60%	(277)
	CF 2	155.729	158.722	158.464	1.640	830	-810	-342	-259	2.735	1.089	166.010	95,45%	(7.546)
	Mitraguna & Others	131.230	133.704	133.813	700	830	130	-835	109	2.583	721	139.705	95,78%	(5.892)
	Pensiun	24.499	25.018	24.651	940	-	-940	493	-367	151	367	26.305	93,71%	(1.654)
	Total Pembiayaan	181.744	201.602	202.734	2.956	3.262	306	914	1.131	20.989	2.131	204.015	99,37%	(1.282)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	48	-	54	0,00%	0,00%	0,85%	54	54	6			
	KUR	-	-	-	54	0,00%	0,00%	0,87%	54	54	54			
	Non KUR	-	48	-	-	0,00%	0,00%	0,00%	-	-	(48)			
3	PWG	-	132	-	156	0,00%	0,00%	0,46%	156	156	24			
	Cilem	-	132	-	156	0,00%	0,00%	0,46%	156	156	24			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.560	1.650	2.477	3.840	0,98%	1,52%	2,36%	1.362	2.280	2.189			
	CF 1	36	-	144	377	1,24%	3,50%	9,25%	233	341	377			
	Total Griya	36	-	144	143	2,80%	5,91%	5,89%	(1)	107	143			
	Oto	-	-	-	234	0,00%	0,00%	14,23%	234	234	234			
	CF 2	1.524	1.650	2.334	3.463	0,98%	1,47%	2,19%	1.129	1.939	1.813			
	Mitraguna & Others	1.524	1.511	2.193	3.322	1,16%	1,64%	2,48%	1.129	1.798	1.811			
	Pensiun	-	140	141	141	0,00%	0,56%	0,57%	-	141	1			
	Total Pembiayaan	1.560	1.830	2.477	4.050	0,86%	1,23%	2,00%	1.573	2.490	2.220	0,59%	70,42%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.343	2.802	2.479	2.479	1,48%	1,52%	1,53%	-	136	(323)			
	CF 1	-	34	34	34	0,00%	0,82%	0,83%	-	34	-			
	Total Griya	-	34	34	34	0,00%	1,38%	1,39%	-	34	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.343	2.769	2.445	2.445	1,50%	1,54%	1,54%	-	102	(323)			
	Mitraguna & Others	2.343	2.769	2.445	2.445	1,79%	1,83%	1,83%	-	102	(323)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.343	2.802	2.479	2.479	1,29%	1,23%	1,22%	-	136	(323)	0,51%	58,35%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	1.576	1.996	2.089	2.078	72	(12)	81	4,08%	502	31,87%	2.652	78,36%	(574)
2	Tabungan	88.014	82.947	84.416	84.129	1.437	(287)	1.182	1,42%	(3.885)	-4,41%	93.277	90,19%	(9.147)
3	Deposito	17.998	14.817	14.771	14.771	(968)	0	(46)	-0,31%	(3.227)	-17,93%	18.256	80,91%	(3.485)
	Total	107.589	99.761	101.277	100.978	541	(298)	1.218	1,22%	(6.610)	-6,14%	114.184	88,43%	(13.206)
	CASA	89.590	84.944	86.506	86.207	1.509	(298)	1.263	1,49%	(3.383)	-3,78%	95.928	89,87%	(9.721)
	(%) CASA	83,27%	85,15%	85,42%	85,37%									
	FDR	79,31%	96,39%	95,04%	95,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	1.544	1.655	1.661		6	117	7,58%	160	10,66%	-	0,00%	1.661
2	Giro ISE	851	854	1.038	1.042		5	188	22,07%	191	22,43%		0,00%	1.042
3	Tabungan ISE	650	690	617	619		2	(71)	-10,34%	(31)	-4,76%		0,00%	619
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	71	71	71		0	0	0,00%	6	9,23%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.350	14.763	15.578	691	1.338	647	1.011	816	9.229	522	12.903	120,73%	2.675
	Cilem	6.350	14.763	15.578	691	1.338	647	1.011	816	9.229	522	12.903	120,73%	2.675
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78.982	81.398	80.675	450	100	-350	1.270	-723	1.693	823	75.754	106,50%	4.921
	CF 1	5.613	4.583	4.549	-	-	0	-22	-34	-1.064	34	6.207	73,28%	(1.658)
	Total Griya	5.529	4.204	4.192	-	-	0	0	-12	-1.337	12	5.363	78,15%	(1.172)
	• Total Non Program	5.529	4.204	4.192	-	-	0	-247	-12	-1.337	12	5.363	78,15%	(1.172)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	84	379	357	-	-	0	-22	-22	273	22	844	42,35%	(486)
	CF 2	73.368	76.815	76.126	450	100	-350	1.293	-688	2.758	788	69.547	109,46%	6.579
	Mitraguna & Others	72.606	75.688	75.007	450	100	-350	1.301	-681	2.402	781	67.157	111,69%	7.850
	Pensiun	763	1.127	1.119	-	-	0	-9	-8	356	8	2.390	46,82%	(1.271)
	Total Pembiayaan	85.331	96.160	96.253	1.141	1.438	297	2.281	93	10.922	1.345	88.657	108,57%	7.596

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	166	-	203	0,00%	0,00%	1,30%	203	203	37			
	Cilem	-	166	-	203	0,00%	0,00%	1,30%	203	203	37			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.025	1.104	946	2.240	1,30%	1,16%	2,78%	1.294	1.216	1.136			
	CF 1	783	603	390	583	13,95%	8,50%	12,81%	193	(201)	(21)			
	Total Griya	783	603	390	583	14,17%	9,27%	13,90%	193	(201)	(21)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	241	501	556	1.658	0,33%	0,72%	2,18%	1.101	1.416	1.157			
	Mitraguna & Others	241	361	556	1.521	0,33%	0,74%	2,03%	964	1.279	1.160			
	Pensiun	-	140	-	137	0,00%	0,00%	12,25%	137	137	(3)			
	Total Pembiayaan	1.025	1.270	946	2.443	1,20%	0,98%	2,54%	1.497	1.418	1.173	1,36%	46,39%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.027	842	1.056	839	1,30%	1,30%	1,04%	(218)	(188)	(3)			
	CF 1	340	344	506	289	6,06%	11,04%	6,34%	(218)	(52)	(55)			
	Total Griya	340	344	506	289	6,15%	12,04%	6,89%	(218)	(52)	(55)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	686	498	550	550	0,94%	0,72%	0,72%	-	(136)	52			
	Mitraguna & Others	596	498	550	550	0,82%	0,73%	0,73%	-	(46)	52			
	Pensiun	90	-	-	-	0,11%	0,00%	0,00%	-	90	-			
	Total Pembiayaan	1.027	842	1.056	839	1,20%	1,10%	0,87%	(218)	(188)	(3)	2,91%	-234,47%	2,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	595	1.704	549	547	784	(2)	(1.157)	-67,88%	(48)	-8,07%	8.467	6,46%	(7.920)
2	Tabungan	46.385	45.400	44.414	44.500	660	86	(899)	-1,98%	(1.885)	-4,06%	57.671	77,16%	(13.170)
3	Deposito	18.302	22.298	32.307	47.285	(907)	14.978	24.987	112,06%	28.983	158,36%	18.838	251,01%	28.447
	Total	65.283	69.401	77.270	92.332	537	15.062	22.931	33,04%	27.050	41,44%	84.976	108,66%	7.356
	CASA	46.981	47.103	44.963	45.048	1.444	84	(2.056)	-4,36%	(1.933)	-4,11%	66.138	68,11%	(21.091)
	(%) CASA	71,97%	67,87%	58,19%	48,79%									
	FDR	134,21%	137,49%	123,86%	103,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	953	1.016	1.024		8	71	7,45%	(374)	-26,73%	-	0,00%	1.024
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,79%		0,00%	1
3	Tabungan ISE	1.358	952	1.015	1.023		8	71	7,45%	(335)	-24,67%		0,00%	1.023
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	94	94	94		0	0	0,00%	7	8,05%		0,00%	94

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	15.773	15.670	-	60	60	-82	-103	232	163	17.643	88,82%	(1.973)
	KUR	14.693	15.230	15.135	-	60	60	-62	-96	442	156	16.784	90,17%	(1.649)
	Non KUR	745	543	535	-	-	0	-20	-7	-209	7	860	62,29%	(324)
3	PWG	3.211	6.099	6.419	122	460	338	427	320	3.208	140	7.318	87,71%	(899)
	Cilem	3.211	6.099	6.419	122	460	338	427	320	3.208	140	7.318	87,71%	(899)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	73.615	760	470	-291	216	64	4.646	406	76.308	96,47%	(2.694)
	CF 1	2.071	9.541	9.670	-	164	164	-0	129	7.599	35	4.985	194,00%	4.686
	Total Griya	1.516	8.512	8.654	-	164	164	0	142	7.138	22	3.711	233,19%	4.943
	• Total Non Program	1.516	4.274	4.253	-	-	0	-29	-21	2.737	21	3.711	114,60%	542
	• Program	-	4.238	4.401	-	164	164	705	162	4.401	2	0	0,00%	4.401
	Oto	555	1.029	1.017	-	-	0	-0	-13	461	13	1.274	79,83%	(257)
	CF 2	66.897	64.010	63.944	760	305	-455	216	-66	-2.953	371	71.324	89,65%	(7.380)
	Mitraguna & Others	64.762	61.071	61.034	760	305	-455	110	-37	-3.729	343	68.225	89,46%	(7.192)
	Pensiun	2.135	2.939	2.911	-	-	0	106	-28	776	28	3.098	93,94%	(188)
	Total Pembiayaan	87.617	95.422	95.703	882	989	108	561	281	8.086	709	101.269	94,50%	(5.566)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	375	323	667	0,98%	2,05%	4,26%	344	516	292			
	KUR	98	286	236	599	0,67%	1,55%	3,96%	363	501	313			
	Non KUR	53	90	87	68	7,15%	15,97%	12,71%	(19)	15	(21)			
3	PWG	-	132	-	129	0,00%	0,00%	2,02%	129	129	(2)			
	Cilem	-	132	-	129	0,00%	0,00%	2,02%	129	129	(2)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	7.312	1,23%	4,18%	9,93%	4.235	6.467	4.497			
	CF 1	-	-	-	358	0,00%	0,00%	3,70%	358	358	358			
	Total Griya	-	-	-	358	0,00%	0,00%	4,14%	358	358	358			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.815	3.078	6.954	1,26%	4,81%	10,88%	3.877	6.109	4.139			
	Mitraguna & Others	846	2.815	3.078	6.474	1,31%	5,04%	10,61%	3.397	5.629	3.659			
	Pensiun	-	-	-	480	0,00%	0,00%	16,49%	480	480	480			
	Total Pembiayaan	997	3.322	3.401	8.109	1,14%	3,56%	8,47%	4.708	7.112	4.787	1,52%	82,07%	-7,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	337	329	329	0,73%	2,08%	2,10%	-	217	(9)			
	KUR	75	300	292	292	0,51%	1,92%	1,93%	-	217	(9)			
	Non KUR	37	37	37	37	4,98%	6,79%	6,88%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.633	3.817	3.814	3,51%	5,19%	5,18%	(3)	1.395	181			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.633	3.817	3.814	3,62%	5,96%	5,96%	(3)	1.395	181			
	Mitraguna & Others	2.420	3.633	3.817	3.814	3,74%	6,25%	6,25%	(3)	1.395	181			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	3.970	4.145	4.143	2,89%	4,34%	4,33%	(3)	1.611	173	3,86%	10,75%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	5.877	3.336	4.989	5.388	720	398	2.051	61,48%	(489)	-8,32%	13.272	40,59%	(7.885)
2	Tabungan	83.977	87.989	90.738	90.573	(1.320)	(165)	2.584	2,94%	6.596	7,85%	95.909	94,44%	(5.336)
3	Deposito	19.184	13.176	13.519	13.520	(396)	0	344	2,61%	(5.664)	-29,53%	19.742	68,48%	(6.223)
	Total	109.038	104.501	109.246	109.480	(996)	234	4.979	4,76%	442	0,41%	128.924	84,92%	(19.443)
	CASA	89.854	91.325	95.727	95.961	(600)	233	4.636	5,08%	6.107	6,80%	109.181	87,89%	(13.221)
	(%) CASA	82,41%	87,39%	87,63%	87,65%									
	FDR	40,48%	58,79%	56,03%	55,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.282	8.845	8.880		35	598	7,22%	299	3,49%	-	0,00%	8.880
2	Giro ISE	1.236	912	834	845		11	(67)	-7,34%	(390)	-31,60%	-	0,00%	845
3	Tabungan ISE	7.345	7.370	8.011	8.035		24	665	9,02%	690	9,39%	-	0,00%	8.035
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	• Local Champion	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	12.927	13.064	300	200	-100	961	137	3.560	63	13.454	97,10%	(390)
	KUR	9.147	11.975	12.117	100	200	100	720	142	2.970	58	12.886	94,03%	(769)
	Non KUR	358	953	947	200	-	-200	241	-5	590	5	569	166,51%	378
3	PWG	9.262	11.837	11.719	213	406	193	-1.029	-118	2.456	525	15.146	77,37%	(3.427)
	Cilem	9.262	11.837	11.719	213	406	193	-1.029	-118	2.456	525	15.146	77,37%	(3.427)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.282	100	521	421	-0	-243	10.905	764	44.532	81,47%	(8.250)
	CF 1	14.455	17.279	17.637	-	521	521	-117	357	3.182	164	16.635	106,02%	1.002
	Total Griya	3.903	7.993	8.298	-	335	335	0	305	4.395	30	4.696	176,70%	3.602
	• Total Non Program	3.903	6.912	6.882	-	-	0	-72	-30	2.979	30	4.696	146,55%	2.186
	• Program	-	1.082	1.416	-	335	335	1.082	335	1.416	(0)	0	0,00%	1.416
	Oto	10.552	9.286	9.339	-	187	187	-117	53	-1.213	134	11.939	78,22%	(2.600)
	CF 2	10.922	19.245	18.645	100	-	-100	117	-600	7.724	600	27.897	66,84%	(9.252)
	Mitraguna & Others	10.683	18.712	18.115	100	-	-100	120	-597	7.432	597	27.258	66,46%	(9.143)
	Pensiun	239	533	530	-	-	0	-3	-3	291	3	639	83,03%	(108)
	Total Pembiayaan	44.143	61.434	61.210	613	1.128	515	-79	-224	17.066	1.352	73.132	83,70%	(11.923)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	-	-	281	0,00%	0,00%	2,15%	281	281	281			
	KUR	-	-	-	281	0,00%	0,00%	2,32%	281	281	281			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	78	-	497	0,00%	0,00%	4,24%	497	497	419			
	Cilem	-	78	-	497	0,00%	0,00%	4,24%	497	497	419			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	1.549	1,42%	1,11%	4,27%	1.144	1.189	831			
	CF 1	360	718	405	739	2,49%	2,35%	4,19%	333	379	20			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	718	405	739	3,41%	4,37%	7,91%	333	379	20			
	CF 2	-	-	-	810	0,00%	0,00%	4,35%	810	810	810			
	Mitraguna & Others	-	-	-	810	0,00%	0,00%	4,47%	810	810	810			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	797	405	2.328	0,82%	0,66%	3,80%	1.922	1.968	1.531	3,03%	20,19%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	109	0,00%	0,00%	0,93%	109	109	109			
	Cilem	-	-	-	109	0,00%	0,00%	0,93%	109	109	109			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	170	348	0,00%	0,46%	0,96%	178	348	178			
	CF 1	-	170	170	348	0,00%	0,98%	1,97%	178	348	178			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	170	348	0,00%	1,83%	3,73%	178	348	178			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	170	457	0,00%	0,28%	0,75%	287	457	287	1,74%	-132,45%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	3	1.252	1.307	1.270	(348)	(37)	18	1,42%	1.267	36664,17%		5	#####	1.265
2	Tabungan	34.487	30.560	31.206	31.622	(409)	416	1.063	3,48%	(2.865)	-8,31%		39.133	80,81%	(7.511)
3	Deposito	3.517	2.505	2.505	2.505	100	0	0	0,00%	(1.012)	-28,78%		3.567	70,21%	(1.063)
	Total	38.008	34.317	35.018	35.397	(658)	379	1.080	3,15%	(2.611)	-6,87%		42.706	82,89%	(7.309)
	CASA	34.491	31.812	32.513	32.892	(758)	379	1.080	3,40%	(1.599)	-4,63%		39.139	84,04%	(6.246)
	(%) CASA	90,75%	92,70%	92,85%	92,92%										
	FDR	1,90%	2,84%	2,76%	2,73%										

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	949	940	19	4	-15	-68	-9	296	13	1.666	56,43%	(726)
	Cilem	644	949	940	19	4	-15	-68	-9	296	13	1.666	56,43%	(726)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	26	25	-	-	0	-1	-1	-53	1	78	32,02%	(53)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	26	25	-	-	0	-1	-1	-53	1	78	32,02%	(53)
	Mitraguna & Others	78	26	25	-	-	0	-1	-1	-53	1	78	32,02%	(53)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	975	965	19	4	-15	-70	-10	243	14	1.744	55,33%	(779)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	185,96%	#DIV/0!	186,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	61,63%	#DIV/0!	61,6%

Asset & Contribution Margin

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

PHR & Payroll

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