

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	74.169	145.287	44.575	54.427	96.995	9.852	(90.860)	-62,54%	(19.742)	-26,62%	191.624	28,40%	(137.197)
2	Tabungan	1.786.724	1.931.767	1.882.776	1.906.956	83.206	24.180	(24.810)	-1,28%	120.232	6,73%	1.986.732	95,98%	(79.775)
3	Deposito	649.060	652.346	617.021	616.600	(58.204)	(421)	(35.746)	-5,48%	(32.460)	-5,00%	661.233	93,25%	(44.632)
Total		2.509.954	2.729.400	2.544.372	2.577.984	121.998	33.612	(151.416)	-5,55%	68.030	2,71%	2.839.589	90,79%	(261.605)
CASA		1.860.893	2.077.054	1.927.351	1.961.384	180.202	34.032	(115.671)	-5,57%	100.490	5,40%	2.178.356	90,04%	(216.972)
(% CASA		74,14%	76,10%	75,75%	76,08%									
FDR		125,36%	125,72%	135,47%	133,70%									

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	42.839	42.529	43.399	43.590		192	1.061	2,50%	751	1,75%	77.787	56,04%	(34.197)
2	Giro ISE	4.948	6.771	7.106	7.238		132	468	6,91%	2.290	46,29%	26.129	27,70%	(18.891)
3	Tabungan ISE	31.691	31.549	32.083	32.142		59	594	1,88%	452	1,43%	36.548	87,95%	(4.405)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575		0	23	0,90%	190	7,97%		0,00%	2.575

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	184.570	248.282	245.174	1.050	500	-550	765	-3.108	60.604	3.608	212.093	115,60%	33.081
	Linkage	86.431	111.788	111.788	-	-	-	-511	0	25.357	-	98.602	113,37%	13.187
	Non-Linkage	98.139	136.494	133.386	1.050	500	-550	1.275	-3.108	35.247	3.608	113.492	117,53%	19.894
	• Local Champion	98.139	136.494	133.386	1.050	500	-550	1.275	-3.108	35.247	3.608	110.796	120,39%	22.590
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.158	3.860	3.825	-35	158	-1.341	-3.719	5.166	495.033	89,52%	(51.875)
	KUR	419.345	419.115	418.183	3.670	3.825	155	-30	-932	-1.163	4.757	465.091	89,91%	(46.908)
	Non KUR	27.532	25.384	24.975	190	-	-190	188	-409	-2.557	409	29.942	83,41%	(4.967)
3	PWG	258.833	378.993	397.995	34.916	53.500	18.584	15.132	18.902	139.061	34.599	395.272	100,66%	2.623
	Cilem	127.522	210.337	221.462	12.481	17.958	5.476	9.447	11.125	93.940	6.832	234.083	94,61%	(12.621)
	Gadai	131.312	168.656	176.432	22.435	35.542	13.108	5.685	7.776	45.121	27.766	161.188	109,46%	15.244
4	CFG	2.256.170	2.359.595	2.360.537	19.935	23.312	3.377	23.227	942	104.368	22.369	2.449.238	96,38%	(88.701)
	CF 1	461.418	465.546	466.322	762	2.634	1.872	3.166	777	4.905	1.857	492.211	94,74%	(25.889)
	Total Griya	417.205	392.967	392.747	-	800	800	0	-219	-24.458	1.019	431.436	91,03%	(38.688)
	• Total Non Program	64.148	57.248	57.896	-	800	800	-166	648	-6.252	152	70.434	82,20%	(12.538)
	• Program	353.058	335.719	334.851	-	-	0	-2.103	-867	-18.206	867	361.002	92,76%	(26.150)
	Oto	44.213	72.579	73.575	762	1.834	1.072	3.166	996	29.363	838	60.775	121,06%	12.800
	CF 2	1.794.752	1.894.050	1.894.215	19.174	20.678	1.504	20.061	165	99.463	20.512	1.957.027	96,79%	(62.812)
	Mitraguna & Others	1.323.695	1.418.274	1.419.512	17.205	16.609	-596	19.276	1.238	95.817	15.371	1.471.843	96,44%	(52.331)
	Pensium	471.056	475.775	474.703	1.969	4.069	2.100	785	-1.072	3.646	5.141	485.184	97,84%	(10.481)
Total Pembiayaan		3.146.451	3.431.370	3.446.764	59.761	81.137	21.375	39.282	15.394	300.313	65.742	3.551.637	97,05%	(104.872)

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	192	346	348	940	0,10%	0,14%	0,38%	592	748	594			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	940	0,20%	0,26%	0,70%	592	748	594			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	32.761	1,09%	2,00%	7,39%	23.881	27.881	23.881			
	KUR	3.627	6.968	6.968	29.065	0,86%	1,66%	6,95%	22.097	25.438	22.097			
	Non KUR	1.252	1.912	1.912	3.696	4,55%	7,53%	14,80%	1.784	2.443	1.784			
3	PWG	275	-	-	9.983	0,11%	0,00%	0,00%	1.784	9.708	9.983			
	Cilem	275	-	-	7.428	0,22%	0,00%	0,00%	7.428	7.153	7.428			
	Gadai	-	-	-	2.555	0,00%	0,00%	1,45%	2.555	2.555	2.555			
4	CFG	67.344	65.935	65.418	108.339	2,98%	2,77%	4,59%	42.921	40.995	42.404			
	CF 1	43.373	45.604	41.883	62.490	9,40%	9,00%	13,40%	20.607	19.117	16.886			
	Total Griya	41.791	43.704	40.502	55.973	10,02%	10,31%	14,25%	15.471	14.182	12.269			
	Oto	1.583	1.900	1.381	6.517	3,58%	1,90%	8,86%	5.136	4.935	4.617			
	CF 2	23.971	20.331	23.535	45.849	1,34%	1,24%	2,42%	22.314	21.879	25.518			
	Mitraguna & Others	22.208	19.274	21.338	41.055	1,68%	1,50%	2,89%	19.717	18.848	21.781			
	Pensium	1.763	1.057	2.197	4.794	0,37%	0,46%	1,01%	2.597	3.031	3.737			
Total Pembiayaan		72.690	75.160	74.645	152.023	2,31%	2,18%	4,41%	77.377	79.333	76.863	2,29%	47,99%	-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	35.691	34.047	33.082	33.082	19,34%	13,32%	13,49%	-	(2.609)	(965)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	33.082	36,37%	24,24%	24,80%	-	(2.609)	(965)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	7.919	0,79%	1,76%	1,79%	75	4.389	851			
	KUR	2.493	5.296	5.912	6.107	0,59%	1,41%	1,46%	195	3.614	811			
	Non KUR	1.037	1.772	1.932	1.812	3,77%	7,61%	7,25%	(120)	775	40			
3	PWG	184	184	184	199	0,07%	0,05%	0,05%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,01%	15	15	15			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	133.349	4,40%	5,70%	5,65%	(1.257)	34.080	(16)			
	CF 1	73.505	93.594	94.608	94.227	15,93%	20,32%	20,21%	(381)	20.722	633			
	Total Griya	73.052	92.636	92.989	92.377	17,51%	23,66%	23,52%	(612)	19.325	(260)			
	Oto	453	957	1.619	1.850	1,03%	2,23%	2,51%	232	1.397	893			
	CF 2	25.764	39.771	39.998	39.122	1,44%	2,11%	2,07%	(876)	13.358	(649)			
	Mitraguna & Others	22.415	37.485	37.920	37.273	1,69%	2,67%	2,63%	(647)	14.858	(212)			
	Pensium	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	174.548	4,41%	5,12%	5,06%	(1.168)	35.875	(115)	4,06%	19,75%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)

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	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.238	6.191	6.534	771	342	296	4,74%	5.389	470,94%	9.107	71,75%	(2.573)
3	Deposito	-	3.850	3.850	3.250	600	(600)	(600)	-15,58%	3.250	#DIV/0!	236	1375,94%	3.014
	Total	1.144	10.088	10.041	9.784	1.371	(258)	(304)	-3,01%	8.639	754,93%	9.343	104,72%	441
	CASA	1.144	6.238	6.191	6.534	771	342	296	4,74%	5.389	470,94%	9.107	71,75%	(2.573)
	(%) CASA	100,00%	61,84%	61,66%	66,78%									
	FDR	0,00%	23,15%	24,52%	25,16%									

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	-	129	137	137	0	8	5,86%	137	#DIV/0!	-	0,00%	137	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	-	129	137	137	0	8	5,86%	137	#DIV/0!	-	0,00%	137	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	-	5	5	5	0	0	0,00%	5	#DIV/0!	-	0,00%	5	

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	-	2.336	2.462	170	150	-20	527	126	2.462	24	1.902	129,42%	560
	KUR	-	2.090	2.217	170	150	-20	532	126	2.217	24	1.807	122,65%	409
	Non KUR	-	245	245	-	-	0	-5	0	245	-	95	258,17%	150
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	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	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.336	2.462	170	150	-20	527	126	2.462	24	1.902	129,42%	560

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	0,00%	0,00%	1,97%	48	48	48			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	48	0,00%	0,00%	19,77%	48	48	48			
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	-	-	-	48	0,00%	0,00%	1,97%	48	48	48	0,00%	100,00%	-2,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	1.144	10.088	10.088	
2	Contribution Margin	-	(120)	(707)	(707)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,04	3,12	0,08	#DIV/0!
CIF Payroll	-	81	82	1	82

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	11.911	6.693	8.465	8.184	2	(281)	1.491	22,27%	(3.727)	-31,29%	25.773	31,75%	(17.589)
2	Tabungan	224.769	224.948	219.485	221.153	4.646	1.667	(3.795)	-1,69%	(3.617)	-1,61%	243.595	90,79%	(22.443)
3	Deposito	43.574	35.028	34.949	34.949	(3.568)	0	(79)	-0,22%	(8.625)	-19,73%	44.529	78,49%	(9.580)
	Total	280.254	266.669	262.900	264.286	1.080	1.386	(2.383)	-0,89%	(15.968)	-5,70%	313.897	84,20%	(49.611)
	CASA	236.680	231.641	227.951	229.337	4.648	1.386	(2.304)	-0,99%	(7.343)	-3,10%	269.368	85,14%	(40.031)
	(%) CASA	84,45%	86,86%	86,71%	86,78%									
	FDR	105,53%	131,31%	134,41%	133,70%									

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	8.748	6.763	7.140	7.151	11	388	5,74%	(1.597)	-18,26%	-	0,00%	7.151
2	Giro ISE	799	2.386	2.762	2.772	10	386	16,16%	1.972	246,73%	-	0,00%	2.772
3	Tabungan ISE	1.949	1.376	1.378	1.379	1	3	0,19%	(570)	-29,23%	-	0,00%	1.379
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%	-	0,00%	3.000
5	CIF ISE	215	230	231	231	0	1	0,43%	16	7,44%	-	0,00%	231

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	30.908	52.212	48.637	-	-	0	-1.949	-3.576	17.728	3.576	37.892	128,36%	10.744
	Linkage	-	2.804	2.804	-	-	-	-158	0	2.804	-	2.983	93,98%	(179)
	Non-Linkage	30.908	49.408	45.833	-	-	0	-1.791	-3.576	14.925	3.576	34.909	131,29%	10.924
	• Local Champion	30.908	49.408	45.833	-	-	0	-1.791	-3.576	14.925	3.576	34.010	134,76%	11.822
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.792	400	360	-40	-184	127	-1.252	233	38.401	88,00%	(4.610)
	KUR	33.160	31.981	32.112	400	360	-40	-156	131	-1.048	229	36.349	88,34%	(4.237)
	Non KUR	1.883	1.684	1.680	-	-	0	-28	-4	-204	4	2.052	81,86%	(372)
3	PWG	42.057	55.125	59.623	5.011	13.401	8.390	51	4.498	17.566	8.903	57.760	103,22%	1.863
	Cilem	12.529	16.865	18.339	710	2.183	1.472	741	1.474	5.809	709	23.545	77,89%	(5.206)
	Gadai	29.527	38.259	41.284	4.301	11.219	6.918	-690	3.025	11.757	8.194	34.215	120,66%	7.069
4	CFG	187.744	209.174	211.309	2.981	5.391	2.410	5.058	2.135	23.565	3.255	207.069	102,05%	4.240
	CF 1	15.514	18.853	19.790	-	1.126	1.126	1.035	937	4.276	189	17.611	112,37%	2.178
	Total Griya	12.407	10.966	11.692	-	800	800	0	725	-715	75	12.696	92,09%	(1.004)
	• Total Non Program	12.280	10.845	11.571	-	800	800	325	725	-710	75	12.567	92,07%	(996)
	• Program	127	121	121	-	-	0	-1	0	-5	-	129	93,61%	(8)
	Oto	3.107	7.886	8.098	-	326	326	1.035	212	4.991	114	4.915	164,75%	3.183
	CF 2	172.230	190.321	191.519	2.981	4.265	1.284	4.024	1.198	19.289	3.067	189.457	101,09%	2.062
	Mitraguna & Others	136.376	153.064	153.274	2.449	2.930	481	3.112	210	16.898	2.720	152.311	100,63%	963
	Pensiun	35.854	37.257	38.246	532	1.335	803	912	989	2.392	346	37.147	102,96%	1.099
	Total Pembiayaan	295.752	350.176	353.360	8.392	19.152	10.760	2.976	3.185	57.608	15.967	341.122	103,59%	12.238

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	-	346	348	932	0,00%	0,67%	1,92%	584	932	587			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	932	0,00%	0,70%	2,03%	584	932	587			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	3.137	0,40%	2,97%	9,28%	2.137	2.998	1.683			
	KUR	69	1.438	987	3.034	0,21%	3,09%	9,45%	2.048	2.966	1.596			
	Non KUR	70	15	13	102	3,74%	0,75%	6,08%	89	32	87			
3	PWG	-	143	-	1.661	0,00%	0,00%	2,79%	1.661	1.661	1.518			
	Cilem	-	143	-	898	0,00%	0,00%	4,90%	898	898	755			
	Gadai	-	-	-	763	0,00%	0,00%	1,85%	763	763	763			
4	CFG	606	1.575	1.732	8.837	0,32%	0,83%	4,18%	7.105	8.231	7.263			
	CF 1	136	330	431	4.233	0,88%	2,29%	21,39%	3.802	4.097	3.903			
	Total Griya	124	330	291	3.141	1,00%	2,65%	26,87%	2.851	3.017	2.811			
	Oto	12	-	140	1.092	0,39%	1,78%	13,48%	952	1.080	1.092			
	CF 2	470	1.245	1.301	4.604	0,27%	0,68%	2,40%	3.303	4.134	3.359			
	Mitraguna & Others	382	1.245	1.301	4.057	0,28%	0,85%	2,65%	2.756	3.675	2.813			
	Pensiun	88	-	-	547	0,24%	0,00%	1,43%	547	459	547			
	Total Pembiayaan	745	3.517	3.080	14.567	0,25%	0,88%	4,12%	11.487	13.822	11.050	1,15%	72,09%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.120	4,43%	2,14%	2,30%	-	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.120	4,43%	2,27%	2,44%	-	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	470	0,58%	1,33%	1,39%	23	268	95			
	KUR	-	27	99	122	0,00%	0,31%	0,38%	23	122	95			
	Non KUR	202	348	348	348	10,74%	20,67%	20,73%	-	146	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	2.198	1.420	1.708	1.349	1,17%	0,82%	0,64%	(359)	(849)	(71)			
	CF 1	358	365	365	365	2,31%	1,94%	1,85%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,33%	3,12%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	984	1,07%	0,71%	0,51%	(359)	(857)	(71)			
	Mitraguna & Others	1.689	916	1.204	845	1,24%	0,79%	0,55%	(359)	(844)	(71)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	2.939	1,27%	0,94%	0,83%	(336)	(830)	(918)	10,70%	#####	9,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	291.672	311.873	363.312	71.640	
2	Contribution Margin	6.735	8.183	16.883	10.148	-150,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,79	3,03	2,99	(0,03)	0,20
CIF Payroll	2.500	2.694	2.652	(42)	152

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	11.470	12.013	7.917	18.012	(1.103)	10.095	5.998	49,93%	6.542	57,04%	25.520	70,58%	(7.509)
2	Tabungan	240.508	296.519	272.124	291.638	25.760	19.513	(4.882)	-1,65%	51.129	21,26%	259.419	112,42%	32.219
3	Deposito	185.720	177.155	181.477	181.160	26.046	(317)	4.005	2,26%	(4.560)	-2,46%	186.689	97,04%	(5.529)
	Total	437.698	485.688	461.518	490.809	50.704	29.291	5.122	1,05%	53.111	12,13%	471.628	104,07%	19.181
	CASA	251.978	308.533	280.041	309.649	24.658	29.608	1.117	0,36%	57.671	22,89%	284.939	108,67%	24.710
	(%) CASA	57,57%	63,52%	60,68%	63,09%									
	FDR	88,88%	87,67%	92,68%	87,15%									

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	4.125	3.924	3.854	3.861		6	(63)	-1,61%	(264)	-6,41%	-	0,00%	3.861
2	Giro ISE	544	529	362	374		12	(155)	-29,34%	(170)	-31,34%		0,00%	374
3	Tabungan ISE	3.581	3.395	3.493	3.487		(5)	92	2,71%	(94)	-2,62%		0,00%	3.487
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	250	253	253		0	3	1,20%	20	8,58%		0,00%	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	86.034	103.069	103.569	350	500	150	-114	500	17.535	-	94.965	109,06%	8.605
	Linkage	44.151	43.138	43.138	-	-	-	-208	0	-1.013	-	48.088	89,71%	(4.951)
	Non-Linkage	41.883	59.932	60.432	350	500	150	93	500	18.549	-	46.876	128,92%	13.555
	• Local Champion	41.883	59.932	60.432	350	500	150	93	500	18.549	-	45.978	131,44%	14.454
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	29.819	250	210	-40	-90	-181	165	391	33.233	89,73%	(3.415)
	KUR	28.300	29.007	28.828	250	210	-40	-2	-180	528	390	31.700	90,94%	(2.872)
	Non KUR	1.354	993	991	-	-	0	-88	-2	-363	2	1.533	64,64%	(542)
3	PWG	33.844	45.245	46.274	3.168	4.315	1.147	1.317	1.029	12.429	3.286	49.361	93,75%	(3.087)
	Cilem	16.485	25.013	25.696	955	1.330	375	478	683	9.211	648	28.398	90,48%	(2.702)
	Gadai	17.360	20.232	20.578	2.213	2.984	772	839	346	3.219	2.638	20.963	98,17%	(384)
4	CFG	239.485	247.507	248.056	831	2.647	1.816	-96	549	8.571	2.098	263.081	94,29%	(15.024)
	CF 1	40.558	43.958	44.000	-	224	224	-170	42	3.442	181	43.637	100,83%	364
	Total Griya	29.064	29.129	29.079	-	-	0	0	-50	16	50	29.935	97,14%	(856)
	• Total Non Program	12.679	13.641	13.627	-	-	0	-114	-15	948	15	13.182	103,37%	445
	• Program	16.385	15.488	15.453	-	-	0	78	-35	-932	35	16.753	92,24%	(1.301)
	Oto	11.494	14.829	14.921	-	224	224	-170	92	3.427	132	13.702	108,90%	1.220
	CF 2	198.927	203.549	204.056	831	2.423	1.592	74	506	5.129	1.917	219.444	92,99%	(15.388)
	Mitraguna & Others	182.594	187.650	187.753	831	1.805	974	149	103	5.158	1.702	201.456	93,20%	(13.703)
	Pensiun	16.332	15.899	16.303	-	618	618	-74	404	-30	214	17.988	90,63%	(1.686)
	Total Pembiayaan	389.016	425.821	427.718	4.599	7.672	3.073	1.017	1.897	38.702	5.775	440.639	97,07%	(12.921)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	97	304	597	1.765	0,33%	1,99%	5,92%	1.167	1.668	1.461			
	KUR	-	304	597	1.765	0,00%	2,06%	6,12%	1.167	1.765	1.461			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	181	-	981	0,23%	0,00%	2,12%	981	904	801			
	Cilem	78	181	-	572	0,47%	0,00%	2,22%	572	494	391			
	Gadai	-	-	-	410	0,00%	0,00%	1,99%	410	410	410			
4	CFG	3.097	3.984	3.508	8.656	1,29%	1,42%	3,49%	5.148	5.559	4.672			
	CF 1	2.023	2.914	2.551	6.769	4,99%	5,80%	15,38%	4.218	4.746	3.856			
	Total Griya	1.062	2.030	1.823	5.206	3,65%	6,26%	17,90%	3.383	4.143	3.176			
	Oto	961	884	729	1.564	8,36%	4,91%	10,48%	835	603	680			
	CF 2	1.074	1.070	957	1.887	0,54%	0,47%	0,92%	930	813	817			
	Mitraguna & Others	1.074	1.070	863	1.622	0,59%	0,46%	0,86%	759	548	552			
	Pensiun	-	-	94	265	0,00%	0,59%	1,62%	171	265	265			
	Total Pembiayaan	3.271	4.468	4.106	11.402	0,84%	0,96%	2,67%	7.297	8.131	6.934	8,54%	-220,19%	5,9%

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	31.055	30.871	30.847	30.847	36,10%	29,93%	29,78%	-	(207)	(23)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.871	30.847	30.847	74,15%	51,47%	51,05%	-	(207)	(23)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	272	271	271	0,73%	0,90%	0,91%	-	53	(1)			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	272	271	271	1,95%	27,30%	27,35%	-	245	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	4.966	5.001	5.236	1,53%	2,02%	2,11%	236	1.578	270			
	CF 1	2.180	2.731	2.624	2.861	5,37%	5,97%	6,50%	237	681	130			
	Total Griya	1.878	2.335	2.048	2.048	6,46%	7,03%	7,04%	-	170	(287)			
	Oto	302	397	576	813	2,62%	3,89%	5,45%	237	512	417			
	CF 2	1.479	2.235	2.376	2.375	0,74%	1,17%	1,16%	(1)	897	141			
	Mitraguna & Others	1.217	2.235	2.376	2.375	0,67%	1,27%	1,27%	(1)	1.158	141			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.109	36.119	36.355	8,98%	8,48%	8,50%	236	1.424	246	13,91%	-63,60%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	401.918	437.801	485.717	83.799	
2	Contribution Margin	7.153	9.961	15.519	8.366	-117,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.40	2.67	2.67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)



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	3.516	98.977	8.956	8.969	91.819	13	(90.008)	-90,94%	5.453	155,09%	16.906	53,05%	(7.937)
2	Tabungan	249.031	273.760	273.720	275.436	13.805	1.716	1.676	0,61%	26.404	10,60%	265.035	103,92%	10.401
3	Deposito	114.464	65.117	62.218	62.219	(39.813)	1	(2.898)	-4,45%	(52.245)	-45,64%	115.448	53,89%	(53.229)
	Total	367.012	437.855	344.894	346.624	65.811	1.730	(91.231)	-20,84%	(20.388)	-5,56%	397.389	87,23%	(50.766)
	CASA	252.547	372.737	282.676	284.405	105.624	1.729	(88.333)	-23,70%	31.857	12,61%	281.941	100,87%	2.464
	(%) CASA	68,81%	85,13%	81,96%	82,05%									
	FDR	140,41%	125,23%	158,95%	158,16%									

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	3.405	2.858	2.888	3.003	115	145	5,08%	(402)	-11,80%	-	0,00%	3.003
2	Giro ISE	179	11	11	124	113	113	1014,61%	(56)	-31,00%		0,00%	124
3	Tabungan ISE	3.226	2.847	2.877	2.880	3	33	1,15%	(346)	-10,73%		0,00%	2.880
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	368	370	370	0	2	0,54%	103	38,58%		0,00%	370

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	58.116	84.427	84.397	700	-	-700	2.929	-30	26.281	30	69.725	121,04%	14.672
	Linkage	33.720	57.911	57.911	-	-	-	-73	0	24.192	-	38.970	148,61%	18.942
	Non-Linkage	24.397	26.516	26.486	700	-	-700	3.002	-30	2.089	30	30.755	86,12%	(4.269)
	• Local Champion	24.397	26.516	26.486	700	-	-700	3.002	-30	2.089	30	29.856	88,71%	(3.371)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.536	420	200	-220	-319	-657	-6.175	857	46.279	78,95%	(9.742)
	KUR	42.080	35.947	35.379	300	200	-100	-623	-568	-6.701	768	45.516	77,73%	(10.137)
	Non KUR	631	1.246	1.157	120	-	-120	305	-89	526	89	763	151,72%	394
3	PWG	35.041	51.420	53.115	7.048	6.806	-242	2.158	1.695	18.075	5.111	49.685	106,90%	3.431
	Cilem	13.016	23.890	25.456	1.399	2.494	1.096	845	1.566	12.440	929	23.884	106,58%	1.572
	Gadai	22.025	27.530	27.660	5.649	4.312	-1.338	1.313	130	5.634	4.182	25.801	107,20%	1.859
4	CFG	379.443	375.278	374.175	384	951	567	-1.743	-1.103	-5.267	2.054	402.391	92,99%	(28.215)
	CF 1	241.455	235.364	234.745	-	110	110	308	-619	-6.710	728	250.700	93,64%	(15.955)
	Total Griya	235.660	223.755	223.160	-	-	0	0	-595	-12.500	595	243.329	91,71%	(20.169)
	• Total Non Program	5.587	4.867	4.857	-	-	0	-57	-11	-731	11	8.080	60,11%	(3.223)
	• Program	230.073	218.888	218.303	-	-	0	-1.391	-584	-11.769	584	235.250	92,80%	(16.946)
	Oto	5.795	11.609	11.585	-	110	110	308	-24	5.790	133	7.371	157,18%	4.214
	CF 2	137.987	139.915	139.430	384	841	457	-2.050	-485	1.443	1.326	151.690	91,92%	(12.260)
	Mitraguna & Others	90.056	91.407	91.007	329	534	205	-1.599	-400	952	934	102.708	88,61%	(11.701)
	Pensiun	47.932	48.507	48.423	55	307	252	-452	-84	491	391	48.982	98,86%	(559)
	Total Pembiayaan	515.311	548.319	548.224	8.552	7.957	-595	3.026	-95	32.913	8.052	568.078	96,50%	(19.855)

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	192	-	-	-	0,33%	0,00%	0,00%	-	(192)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	-	0,79%	0,00%	0,00%	-	(192)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	1.712	2,11%	2,23%	4,69%	884	809	806			
	KUR	903	796	726	1.562	2,15%	2,02%	4,41%	836	659	766			
	Non KUR	-	111	102	150	0,00%	8,17%	12,97%	48	150	39			
3	PWG	99	120	-	420	0,28%	0,00%	0,79%	420	321	299			
	Cilem	99	120	-	366	0,76%	0,00%	1,44%	366	268	246			
	Gadai	-	-	-	53	0,00%	0,00%	0,19%	53	53	53			
4	CFG	32.852	32.833	32.031	39.582	8,66%	8,54%	10,58%	7.551	6.730	6.750			
	CF 1	31.606	29.927	28.171	34.207	13,09%	11,97%	14,57%	6.036	2.601	4.280			
	Total Griya	31.469	29.927	28.057	33.533	13,35%	12,54%	15,03%	5.476	2.064	3.605			
	Oto	136	-	114	674	2,35%	0,98%	5,82%	560	538	674			
	CF 2	1.247	2.905	3.861	5.375	0,90%	2,76%	3,86%	1.515	4.129	2.470			
	Mitraguna & Others	1.122	2.666	3.290	4.804	1,25%	3,60%	5,28%	1.515	3.682	2.138			
	Pensiun	124	239	571	571	0,26%	1,18%	1,18%	-	447	332			
	Total Pembiayaan	34.046	33.859	32.859	41.714	6,61%	5,99%	7,61%	8.855	7.668	7.855	0,20%	97,42%	-7,4%

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	3.088	936	936	936	5,31%	1,11%	1,11%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,53%	3,53%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	940	1,07%	2,63%	2,57%	(39)	483	(42)			
	KUR	456	982	979	940	1,08%	2,72%	2,66%	(39)	483	(42)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	184	184	184	189	0,53%	0,36%	0,36%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,02%	5	5	5			
	Gadai	184	184	184	184	0,84%	0,67%	0,67%	-	(0)	-			
4	CFG	57.168	72.575	73.010	73.308	15,07%	19,45%	19,59%	298	16.140	733			
	CF 1	55.413	70.640	70.906	70.826	22,95%	30,13%	30,17%	(80)	15.413	186			
	Total Griya	55.413	70.640	70.906	70.826	23,51%	31,69%	31,74%	(80)	15.413	186			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	1.935	2.104	2.482	1,27%	1,50%	1,78%	378	727	547			
	Mitraguna & Others	1.113	1.635	1.927	2.307	1,24%	2,11%	2,53%	380	1.194	672			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	75.372	11,82%	13,70%	13,75%	264	14.476	696	0,03%	99,81%	-13,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	240.829	530.211	560.428	319.599	
2	Contribution Margin	6.246	11.173	4.978	(1.268)	20,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,94	2,90	(0,03)	0,20
CIF Payroll	1.935	1.468	1.759	291	(176)

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	1.805	54	60	66	(546)	6	12	22,40%	(1.739)	-96,36%	8.828	0,74%	(8.762)
2	Tabungan	71.593	75.885	70.592	70.223	4.472	(369)	(5.662)	-7,46%	(1.370)	-1,91%	84.428	83,18%	(14.204)
3	Deposito	17.657	22.333	22.203	22.204	950	0	(130)	-0,58%	4.547	25,75%	18.579	119,51%	3.625
	Total	91.055	98.272	92.855	92.493	4.877	(363)	(5.780)	-5,88%	1.438	1,58%	111.834	82,71%	(19.342)
	CASA	73.398	75.939	70.652	70.289	3.926	(363)	(5.650)	-7,44%	(3.109)	-4,24%	93.256	75,37%	(22.967)
	(%) CASA	80,61%	77,27%	76,09%	75,99%									
	FDR	229,29%	231,36%	246,33%	247,30%									

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	1.396	1.053	1.090	1.094		4	41	3,92%	(302)	-21,66%	-	0,00%	1.094
2	Giro ISE	302	27	31	31		0	4	14,85%	(271)	-89,67%		0,00%	31
3	Tabungan ISE	1.094	1.025	1.059	1.063		4	37	3,63%	(32)	-2,89%		0,00%	1.063
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	149	149		0	0	0,00%	1	0,68%		0,00%	149

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	19.058	19.185	18.998	450	75	-375	101	-187	-60	262	21.472	88,48%	(2.474)
	KUR	17.594	18.039	17.976	450	75	-375	146	-63	382	138	19.864	90,50%	(1.888)
	Non KUR	1.464	1.147	1.022	-	-	0	-45	-124	-442	124	1.609	63,56%	(586)
3	PWG	15.250	23.722	25.503	2.185	3.951	1.766	1.301	1.782	10.253	2.169	27.036	94,33%	(1.532)
	Cilem	9.140	14.003	15.056	912	1.623	711	642	1.054	5.916	569	18.364	81,99%	(3.308)
	Gadai	6.110	9.719	10.447	1.273	2.328	1.055	659	728	4.337	1.600	8.672	120,47%	1.775
4	CFG	174.474	184.458	184.233	1.744	1.520	-224	2.440	-225	9.759	1.745	187.404	98,31%	(3.171)
	CF 1	2.726	3.460	3.431	-	-	0	-34	-30	705	30	3.761	91,21%	(331)
	Total Griya	1.978	1.546	1.539	-	-	0	0	-7	-439	7	2.173	70,81%	(634)
	• Total Non Program	1.978	1.546	1.539	-	-	0	-35	-7	-439	7	2.173	70,81%	(634)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	1.892	-	-	0	-34	-23	1.144	23	1.588	119,13%	304
	CF 2	171.748	180.997	180.802	1.744	1.520	-224	2.473	-195	9.054	1.715	183.643	98,45%	(2.840)
	Mitraguna & Others	111.863	117.615	117.718	1.744	1.250	-494	1.941	103	5.854	1.147	122.637	95,99%	(4.920)
	Pensiun	59.885	63.382	63.084	-	270	270	532	-298	3.200	568	61.005	103,41%	2.079
	Total Pembiayaan	208.782	227.364	228.734	4.379	5.546	1.167	3.841	1.370	19.952	4.176	235.912	96,96%	(7.178)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	344	25	153	2.423	1,81%	0,80%	12,76%	2.270	2.079	2.398			
	KUR	344	25	153	2.345	1,96%	0,85%	13,04%	2.192	2.001	2.320			
	Non KUR	-	-	-	79	0,00%	0,00%	7,68%	79	79	79			
3	PWG	-	91	-	489	0,00%	0,00%	1,92%	489	489	398			
	Cilem	-	91	-	359	0,00%	0,00%	2,39%	359	359	268			
	Gadai	-	-	-	130	0,00%	0,00%	1,24%	130	130	130			
4	CFG	621	1.076	1.136	2.820	0,36%	0,62%	1,53%	1.684	2.200	1.745			
	CF 1	122	-	-	86	4,46%	0,00%	2,49%	86	(36)	86			
	Total Griya	-	-	-	86	0,00%	0,00%	5,56%	86	86	86			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.076	1.136	2.735	0,29%	0,63%	1,51%	1.599	2.236	1.659			
	Mitraguna & Others	499	1.076	1.136	2.133	0,45%	0,97%	1,81%	998	1.635	1.058			
	Pensiun	-	-	-	601	0,00%	0,00%	0,95%	601	601	601			
	Total Pembiayaan	965	1.192	1.289	5.733	0,46%	0,57%	2,51%	4.444	4.768	4.541	0,61%	75,62%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	110	378	332	328	0,58%	1,73%	1,73%	(3)	218	(50)			
	KUR	66	378	332	328	0,37%	1,84%	1,83%	(3)	263	(50)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	1.975	2.261	2.258	0,02%	1,23%	1,23%	(2)	2.219	284			
	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	40	1.975	2.261	2.258	0,02%	1,25%	1,25%	(2)	2.219	284			
	Mitraguna & Others	40	1.729	2.015	2.013	0,04%	1,71%	1,71%	(2)	1.973	284			
	Pensiun	-	246	246	246	0,00%	0,11%	0,39%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.587	0,07%	1,14%	1,13%	(6)	2.437	234	1,19%	-4,84%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.912	222.249	246.467	30.555	
2	Contribution Margin	7.508	10.360	7.781	273	-3,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,38	(0,03)	0,21
CIF Payroll	1.150	1.123	1.475	352	325

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	44	69	68	70	(271)	2	2	2,46%	26	59,23%	6.728	1,05%	(6.657)
2	Tabungan	126.106	134.843	135.012	135.956	7.489	944	1.112	0,82%	9.850	7,81%	138.417	98,22%	(2.461)
3	Deposito	46.391	59.463	59.838	59.838	(10.559)	0	375	0,63%	13.447	28,99%	47.184	126,82%	12.654
	Total	172.540	194.375	194.918	195.864	(3.341)	946	1.488	0,77%	23.323	13,52%	192.329	101,84%	3.535
	CASA	126.150	134.912	135.080	136.026	7.218	946	1.114	0,83%	9.876	7,83%	145.144	93,72%	(9.119)
	(%) CASA	73,11%	69,41%	69,30%	69,45%									
	FDR	92,15%	84,73%	85,00%	84,59%									

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	602	593	721	723		3	130	21,95%	122	20,27%	-	0,00%	723
2	Giro ISE	8	2	3	3		0	1	65,16%	(5)	-65,98%		0,00%	3
3	Tabungan ISE	593	592	718	721		3	129	21,83%	127	21,46%		0,00%	721
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	194	194		0	0	0,00%	9	4,86%		0,00%	194

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	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Local Champion	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.566	19.452	370	-	-370	753	-114	2.924	114	19.415	100,19%	37
	KUR	15.208	18.219	18.111	300	-	-300	617	-107	2.903	107	17.952	100,89%	159
	Non KUR	1.319	1.347	1.341	70	-	-70	136	-7	21	7	1.463	91,62%	(123)
3	PWG	4.082	8.277	8.870	192	709	517	266	593	4.788	116	7.616	116,47%	1.254
	Cilem	4.082	8.277	8.870	192	709	517	266	593	4.788	116	7.616	116,47%	1.254
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.355	1.281	2.190	909	973	515	-978	1.675	149.457	91,90%	(12.102)
	CF 1	3.556	3.363	3.576	-	265	265	-65	213	20	52	4.790	74,66%	(1.214)
	Total Griya	1.390	1.046	1.044	-	-	0	0	-2	-347	2	1.581	66,02%	(537)
	• Total Non Program	1.390	1.046	1.044	-	-	0	-17	-2	-347	2	1.581	66,02%	(537)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.532	-	265	265	-65	215	367	50	3.209	78,93%	(676)
	CF 2	134.777	133.478	133.779	1.281	1.925	644	1.038	302	-998	1.623	144.668	92,47%	(10.889)
	Mitraguna & Others	92.204	93.135	93.833	1.103	1.925	822	1.265	698	1.629	1.227	101.184	92,73%	(7.351)
	Pensiun	42.574	40.343	39.947	178	-	-178	-227	-396	-2.627	396	43.484	91,87%	(3.537)
	Total Pembiayaan	158.995	164.692	165.685	1.843	2.899	1.056	1.990	993	6.690	1.906	176.541	93,85%	(10.856)

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	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	1.922	1,04%	0,68%	9,88%	1.788	1.750	1.702			
	KUR	85	84	-	1.788	0,56%	0,00%	9,87%	1.788	1.703	1.704			
	Non KUR	87	136	134	134	6,58%	9,93%	9,98%	-	47	(3)			
3	PWG	-	178	-	218	0,00%	0,00%	2,46%	218	218	41			
	Cilem	-	178	-	218	0,00%	0,00%	2,46%	218	218	41			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	2.865	0,82%	0,68%	2,09%	1.938	1.736	1.951			
	CF 1	123	109	-	300	3,46%	0,00%	8,38%	300	177	191			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	300	5,68%	0,00%	11,84%	300	177	191			
	CF 2	1.005	805	926	2.565	0,75%	0,69%	1,92%	1.638	1.560	1.760			
	Mitraguna & Others	743	805	623	2.262	0,81%	0,67%	2,41%	1.638	1.519	1.457			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	5.013	0,82%	0,64%	3,03%	3.952	3.713	3.701	0,22%	92,79%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	37	128	121	120	0,22%	0,62%	0,61%	(1)	83	(8)			
	KUR	-	60	57	55	0,00%	0,31%	0,31%	(1)	55	(5)			
	Non KUR	37	68	64	64	2,80%	4,76%	4,78%	-	27	(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	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,96%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,18%	-	76	106			
	CF 2	2.696	769	768	768	2,00%	0,58%	0,57%	-	(1.928)	(1)			
	Mitraguna & Others	2.696	463	462	462	2,92%	0,50%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	306	306	0,00%	0,19%	0,76%	-	306	(1)			
	Total Pembiayaan	2.762	896	995	993	1,74%	0,60%	0,60%	(1)	(1.769)	97	0,62%	-3,23%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	161.020	172.540	194.375	33.355	
2	Contribution Margin	6.691	9.606	9.885	3.194	-47,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,93	3,16	3,20	0,04	0,27
CIF Payroll	1.390	1.528	1.528	-	138

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	3.405	394	561	521	(2.057)	(40)	127	32,34%	(2.884)	-84,70%	9.634	5,41%	(9.113)
2	Tabungan	80.230	84.737	83.416	83.612	541	196	(1.125)	-1,33%	3.382	4,22%	91.603	91,28%	(7.991)
3	Deposito	12.294	17.582	17.308	17.308	(988)	0	(274)	-1,56%	5.014	40,79%	12.859	134,60%	4.450
	Total	95.930	102.713	101.285	101.441	(2.503)	156	(1.272)	-1,24%	5.512	5,75%	114.095	88,91%	(12.654)
	CASA	83.636	85.131	83.977	84.133	(1.515)	156	(998)	-1,17%	497	0,59%	101.237	83,11%	(17.103)
	(%) CASA	87,18%	82,88%	82,91%	82,94%									
	FDR	162,31%	172,84%	177,81%	177,54%									

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	1.541	2.817	2.874	2.896		22	79	2,82%	1.355	87,88%	-	0,00%	2.896
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.807	1.865	1.887		22	79	4,39%	345	22,41%	-	0,00%	1.887
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!	-	0,00%	1.009
5	CIF ISE	141	153	155	155		0	2	1,31%	14	9,93%	-	0,00%	155

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	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	• Local Champion	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	56.292	350	945	595	56	446	2.479	499	58.406	96,38%	(2.114)
	KUR	50.217	52.822	53.286	350	945	595	174	464	3.069	481	54.604	97,59%	(1.319)
	Non KUR	3.596	3.024	3.006	-	-	0	-118	-18	-590	18	3.802	79,07%	(796)
3	PWG	27.769	40.162	41.397	3.462	5.193	1.731	1.917	1.235	13.628	3.958	38.422	107,74%	2.975
	Cilem	10.764	18.825	19.356	1.006	998	-7	1.303	531	8.592	467	18.464	104,83%	892
	Gadai	17.005	21.338	22.041	2.457	4.195	1.738	614	703	5.037	3.491	19.958	110,44%	2.083
4	CFG	73.851	81.396	82.281	1.778	2.007	229	2.844	885	8.430	1.122	84.768	97,07%	(2.488)
	CF 1	1.222	2.157	2.136	-	-	0	81	-21	914	21	2.275	93,89%	(139)
	Total Griya	938	759	759	-	-	0	0	0	-179	-	1.070	70,91%	(311)
	• Total Non Program	938	759	759	-	-	0	-114	0	-179	-	1.070	70,91%	(311)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.398	1.377	-	-	0	81	-21	1.093	21	1.204	114,32%	172
	CF 2	72.630	79.239	80.145	1.778	2.007	229	2.763	906	7.515	1.101	82.494	97,15%	(2.349)
	Mitraguna & Others	46.537	50.443	51.624	1.514	2.007	493	2.714	1.181	5.087	826	55.514	92,99%	(3.890)
	Pensiun	26.093	28.796	28.521	264	-	-264	49	-275	2.429	275	26.980	105,71%	1.542
	Total Pembiayaan	155.700	177.534	180.100	5.590	8.145	2.555	4.803	2.566	24.400	5.579	181.863	99,03%	(1.763)

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	260	862	837	3.333	0,48%	1,50%	5,92%	2.496	3.073	2.472			
	KUR	228	536	680	2.903	0,45%	1,29%	5,45%	2.223	2.675	2.367			
	Non KUR	33	326	157	430	0,91%	5,19%	14,32%	274	398	105			
3	PWG	-	-	-	1.843	0,00%	0,00%	4,45%	1.843	1.843	1.843			
	Cilem	-	-	-	1.614	0,00%	0,00%	8,34%	1.614	1.614	1.614			
	Gadai	-	-	-	230	0,00%	0,00%	1,04%	230	230	230			
4	CFG	61	210	365	1.928	0,08%	0,45%	2,34%	1.564	1.867	1.718			
	CF 1	-	-	-	23	0,00%	0,00%	1,07%	23	23	23			
	Total Griya	-	-	-	23	0,00%	0,00%	3,02%	23	23	23			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	210	365	1.906	0,08%	0,46%	2,38%	1.541	1.844	1.695			
	Mitraguna & Others	61	210	365	1.559	0,13%	0,72%	3,02%	1.194	1.497	1.348			
	Pensiun	-	-	-	347	0,00%	0,00%	1,22%	347	347	347			
	Total Pembiayaan	322	1.072	1.202	7.105	0,21%	0,68%	3,95%	5.903	6.784	6.033	8,97%	-127,41%	5,0%

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	477	344	503	503	0,89%	0,90%	0,89%	-	26	159			
	KUR	257	314	313	313	0,51%	0,59%	0,59%	-	56	(1)			
	Non KUR	220	30	190	190	6,13%	6,29%	6,33%	-	(30)	160			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	808	923	845	0,86%	1,13%	1,03%	(78)	207	37			
	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	638	808	923	845	0,88%	1,16%	1,05%	(78)	207	37			
	Mitraguna & Others	346	808	923	845	0,74%	1,83%	1,64%	(78)	499	37			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.348	0,72%	0,80%	0,75%	(78)	233	197	4,54%	-506,60%	3,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	153.146	159.806	184.968	31.822	
2	Contribution Margin	6.487	9.504	7.713	1.226	-18,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,45	2,72	2,79	0,08	0,35
CIF Payroll	1.484	1.552	1.551	(1)	67



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	14.681	9.584	4.499	4.536	(450)	37	(5.048)	-52,67%	(10.145)	-69,10%	23.895	18,98%	(19.359)
2	Tabungan	126.637	122.094	123.204	123.773	164	569	1.680	1,38%	(2.864)	-2,26%	138.530	89,35%	(14.756)
3	Deposito	60.864	90.424	55.134	55.134	4.487	0	(35.290)	-39,03%	(5.730)	-9,41%	61.895	89,08%	(6.760)
	Total	202.183	222.101	182.838	183.443	4.200	606	(38.658)	-17,41%	(18.739)	-9,27%	224.319	81,78%	(40.876)
	CASA	141.318	131.677	127.704	128.309	(286)	606	(3.368)	-2,56%	(13.009)	-9,21%	162.425	79,00%	(34.116)
	(%) CASA	69,90%	59,29%	69,85%	69,94%									
	FDR	127,02%	110,47%	133,37%	132,93%									

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	3.418	3.517	3.989	3.991		2	474	13,49%	573	16,77%	-	0,00%	3.991
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.317	3.789	3.791		2	474	14,30%	573	17,82%	-	0,00%	3.791
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	230	231	231		0	1	0,43%	11	5,00%	-	0,00%	231

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	241	154	153	-	-	0	-8	-1	-88	1	241	63,54%	(88)
	Linkage	46	38	38	-	-	-	-1	0	-8	-	46	83,46%	(8)
	Non-Linkage	195	116	115	-	-	0	-7	-1	-80	1	195	58,85%	(80)
	• Local Champion	195	116	115	-	-	0	-7	-1	-80	1	195	58,85%	(80)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.868	-	-	0	-725	-306	-4.622	306	30.365	75,31%	(7.498)
	KUR	24.649	21.204	20.910	-	-	0	-669	-294	-3.739	294	27.359	76,43%	(6.449)
	Non KUR	2.840	1.969	1.958	-	-	0	-56	-11	-883	11	3.006	65,13%	(1.048)
3	PWG	10.361	10.233	10.050	98	166	68	-227	-183	-311	348	17.265	58,21%	(7.215)
	Cilem	10.361	10.233	10.050	98	166	68	-227	-183	-311	348	17.265	58,21%	(7.215)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	210.784	1.739	385	-1.354	-1.233	-1.013	-7.940	1.398	232.766	90,56%	(21.983)
	CF 1	7.216	7.276	7.207	-	-	0	-99	-69	-9	69	8.737	82,49%	(1.530)
	Total Griya	3.957	3.815	3.794	-	-	0	0	-21	-164	21	4.237	89,55%	(443)
	• Total Non Program	3.667	3.368	3.348	-	-	0	223	-20	-319	20	3.939	84,98%	(592)
	• Program	291	447	446	-	-	0	-2	-1	155	1	297	150,07%	149
	Oto	3.258	3.462	3.413	-	-	0	-99	-49	155	49	4.501	75,84%	(1.087)
	CF 2	211.508	204.520	203.577	1.739	385	-1.354	-1.134	-943	-7.931	1.328	224.029	90,87%	(20.453)
	Mitraguna & Others	176.747	172.724	172.152	1.739	385	-1.354	-1.089	-571	-4.595	956	188.201	91,47%	(16.049)
	Pensiun	34.761	31.796	31.424	-	-	0	-45	-372	-3.336	372	35.828	87,71%	(4.404)
	Total Pembiayaan	256.814	245.357	243.854	1.837	551	-1.286	-2.193	-1.502	-12.960	2.053	280.637	86,89%	(36.783)

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	154	1.251	1.080	2.263	0,56%	4,66%	9,90%	1.183	2.109	1.012			
	KUR	154	1.078	796	1.809	0,62%	3,75%	8,65%	1.013	1.655	731			
	Non KUR	-	173	284	455	0,00%	14,45%	23,22%	170	455	281			
3	PWG	25	122	-	612	0,24%	0,00%	6,09%	612	587	490			
	Cilem	25	122	-	612	0,24%	0,00%	6,09%	612	587	490			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	11.638	6,82%	4,46%	5,52%	2.199	(3.270)	2.969			
	CF 1	-	261	36	144	0,00%	0,49%	2,00%	108	144	(117)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	144	0,00%	1,03%	4,22%	108	144	(117)			
	CF 2	14.908	8.408	9.403	11.494	7,05%	4,60%	5,65%	2.091	(3.414)	3.086			
	Mitraguna & Others	14.471	8.408	9.292	11.190	8,19%	5,38%	6,50%	1.898	(3.282)	2.782			
	Pensiun	436	-	111	304	0,35%	0,35%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	14.513	5,87%	4,29%	5,95%	3.994	(573)	4.471	0,48%	91,96%	-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	361	430	949	1.090	1,31%	4,09%	4,76%	141	728	660			
	KUR	269	252	771	911	1,09%	3,63%	4,36%	141	643	660			
	Non KUR	93	178	178	178	3,26%	9,05%	9,11%	-	86	-			
3	PWG	-	-	-	10	0,00%	0,00%	0,09%	10	10	10			
	Cilem	-	-	-	10	0,00%	0,00%	0,09%	10	10	10			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	21.610	3,60%	10,20%	10,25%	-	13.734	(771)			
	CF 1	-	-	216	216	0,00%	2,97%	3,00%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,34%	-	216	216			
	CF 2	7.876	22.381	21.394	21.394	3,72%	10,46%	10,51%	-	13.518	(987)			
	Mitraguna & Others	7.422	21.944	20.957	20.957	4,20%	12,13%	12,17%	-	13.535	(987)			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	22.709	3,21%	9,19%	9,31%	150	14.472	(101)	1,10%	88,14%	-8,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258.220	263.262	253.929	(4.291)	
2	Contribution Margin	7.010	9.342	(1.899)	(8.909)	127,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,57	2,89	2,77	(0,12)	0,21
CIF Payroll	3.324	2.077	2.582	505	(742)

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	7.513	12.825	9.178	9.251	10.453	73	(3.574)	-27,87%	1.737	23,13%	17.429	53,08%	(8.178)
2	Tabungan	148.174	167.404	165.598	166.410	9.844	811	(994)	-0,59%	18.236	12,31%	160.824	103,47%	5.586
3	Deposito	29.593	39.679	38.663	37.663	(12.069)	(1.000)	(2.016)	-5,08%	8.070	27,27%	30.481	123,56%	7.182
	Total	185.281	219.908	213.440	213.324	8.228	(116)	(6.584)	-2,99%	28.043	15,14%	208.734	102,20%	4.590
	CASA	155.687	180.229	174.776	175.661	20.297	884	(4.568)	-2,53%	19.973	12,83%	178.253	98,55%	(2.592)
	(%) CASA	84,03%	81,96%	81,89%	82,34%									
	FDR	129,17%	124,10%	128,79%	128,86%									

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	8.361	9.855	9.959	9.968		8	112	1,14%	1.607	19,22%	-	0,00%	9.968
2	Giro ISE	1.674	3.000	3.366	3.366		0	366	12,20%	1.691	101,00%		0,00%	3.366
3	Tabungan ISE	6.686	6.855	6.593	6.602		8	(253)	-3,70%	(84)	-1,26%		0,00%	6.602
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	206	206		0	0	0,00%	18	9,57%		0,00%	206

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	46.391	47.550	47.669	100	435	335	536	118	1.278	317	50.463	94,46%	(2.794)
	KUR	42.708	43.592	43.737	100	435	335	632	145	1.028	290	46.601	93,85%	(2.864)
	Non KUR	3.682	3.959	3.932	-	-	0	-96	-27	250	27	3.862	101,81%	70
3	PWG	25.907	43.447	45.965	5.556	6.414	858	1.699	2.518	20.058	3.896	40.279	114,12%	5.687
	Cilem	11.633	25.741	27.106	3.479	3.070	-409	1.400	1.365	15.473	1.705	21.595	125,52%	5.510
	Gadai	14.275	17.707	18.860	2.077	3.344	1.267	299	1.153	4.585	2.191	18.683	100,94%	176
4	CFG	167.028	181.912	181.247	1.284	750	-534	2.235	-664	14.219	1.415	181.961	99,61%	(714)
	CF 1	10.804	12.692	12.797	16	207	191	648	104	1.993	103	12.617	101,43%	180
	Total Griya	4.197	4.094	4.092	-	-	0	0	-2	-105	2	4.450	91,95%	(358)
	• Total Non Program	4.197	3.939	3.938	-	-	0	-111	-2	-260	2	4.450	88,48%	(512)
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	8.599	8.705	16	207	191	648	106	2.098	101	8.167	106,59%	538
	CF 2	156.224	169.220	168.451	1.268	543	-725	1.587	-769	12.227	1.311	169.344	99,47%	(894)
	Mitraguna & Others	100.077	112.520	112.431	1.030	440	-590	1.226	-89	12.354	529	111.939	100,44%	491
	Pensiun	56.148	56.700	56.020	238	103	-135	361	-680	-128	783	57.405	97,59%	(1.385)
	Total Pembiayaan	239.326	272.910	274.881	6.940	7.599	659	4.470	1.972	35.555	5.628	272.702	100,80%	2.179

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	198	580	395	5.460	0,43%	0,83%	11,45%	5.065	5.262	4.880			
	KUR	198	433	317	4.822	0,46%	0,73%	11,03%	4.505	4.624	4.389			
	Non KUR	-	147	78	638	0,00%	1,97%	16,22%	560	638	491			
3	PWG	-	-	-	744	0,00%	0,00%	1,62%	744	744	744			
	Cilem	-	-	-	481	0,00%	0,00%	1,78%	481	481	481			
	Gadai	-	-	-	262	0,00%	0,00%	1,39%	262	262	262			
4	CFG	1.021	882	478	2.957	0,61%	0,26%	1,63%	2.479	1.936	2.075			
	CF 1	202	250	15	1.973	1,87%	0,11%	15,42%	1.959	1.771	1.723			
	Total Griya	-	214	-	905	0,00%	0,00%	22,11%	905	905	691			
	Oto	202	36	15	1.069	3,06%	0,17%	12,28%	1.054	866	1.032			
	CF 2	819	632	464	984	0,52%	0,27%	0,58%	520	165	352			
	Mitraguna & Others	819	435	220	731	0,82%	0,20%	0,65%	510	(89)	295			
	Pensiun	-	196	243	253	0,00%	0,43%	0,45%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	9.161	0,51%	0,32%	3,33%	8.287	7.942	7.699	1,09%	67,18%	-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	-	-	-	-	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	461	476	474	502	0,99%	1,00%	1,05%	28	41	26			
	KUR	366	425	423	451	0,86%	0,97%	1,03%	28	85	26			
	Non KUR	95	51	51	51	2,57%	1,28%	1,29%	-	(44)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.209	1,59%	0,66%	0,67%	-	(1.439)	(1)			
	CF 1	10	294	294	294	0,09%	2,31%	2,30%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,38%	-	284	-			
	CF 2	2.638	916	916	916	1,69%	0,54%	0,54%	-	(1.723)	(1)			
	Mitraguna & Others	2.229	887	887	887	2,23%	0,79%	0,79%	-	(1.342)	(1)			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	1.711	1,30%	0,62%	0,62%	28	(1.398)	25	1,82%	-192,32%	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	235.260	242.722	276.897	41.637	
2	Contribution Margin	8.041	12.126	13.940	5.899	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	2,75	2,76	0,01	0,09
CIF Payroll	1.910	2.051	2.066	15	156

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	1.363	1.177	1.148	1.151	(12)	3	(26)	-2,19%	(212)	-15,54%	6.965	16,52%	(5.814)
2	Tabungan	77.945	91.604	93.782	92.642	3.062	(1.141)	1.038	1,13%	14.697	18,86%	88.339	104,87%	4.302
3	Deposito	9.935	9.827	9.527	9.927	(3.771)	400	100	1,02%	(8)	-0,08%	10.450	94,99%	(523)
	Total	89.243	102.608	104.457	103.720	(721)	(738)	1.112	1,08%	14.477	16,22%	105.755	98,08%	(2.035)
	CASA	79.307	92.781	94.930	93.793	3.050	(1.138)	1.012	1,09%	14.485	18,26%	95.305	98,41%	(1.512)
	(%) CASA	88,87%	90,42%	90,88%	90,43%									
	FDR	131,75%	139,02%	137,14%	138,12%									

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	2.796	2.298	2.085	2.087		3	(210)	-9,15%	(708)	-25,33%	-	0,00%	2.087
2	Giro ISE	1.018	536	350	350		0	(186)	-34,76%	(668)	-65,66%		0,00%	350
3	Tabungan ISE	1.778	1.762	1.735	1.738		3	(24)	-1,36%	(40)	-2,24%		0,00%	1.738
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	96	96		0	0	0,00%	13	15,66%		0,00%	96

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	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	• Local Champion	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	22.375	22.383	270	250	-20	166	9	2.978	241	22.152	101,04%	231
	KUR	19.311	21.551	21.570	270	250	-20	184	20	2.260	230	21.918	98,41%	(347)
	Non KUR	95	824	813	-	-	0	-18	-11	718	11	234	347,27%	579
3	PWG	2.291	6.046	6.453	279	479	200	444	408	4.162	71	5.483	117,69%	970
	Cilem	2.291	6.046	6.453	279	479	200	444	408	4.162	71	5.483	117,69%	970
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	114.344	1.217	1.342	125	3.923	199	18.558	1.143	104.717	109,19%	9.627
	CF 1	18.535	21.664	21.743	607	152	-455	1.032	79	3.208	73	19.955	108,96%	1.788
	Total Griya	17.245	16.279	16.271	-	-	0	0	-8	-974	8	17.894	90,93%	(1.623)
	• Total Non Program	1.070	711	711	-	-	0	-10	0	-359	-	1.355	52,49%	(644)
	• Program	16.174	15.567	15.560	-	-	0	-67	-8	-615	8	16.538	94,08%	(979)
	Oto	1.291	5.386	5.472	607	152	-455	1.032	87	4.182	65	2.062	265,41%	3.410
	CF 2	77.250	92.480	92.600	610	1.190	580	2.890	120	15.350	1.070	84.762	109,25%	7.839
	Mitraguna & Others	58.013	73.658	73.917	610	1.190	580	3.046	259	15.904	931	64.869	113,95%	9.048
	Pensiun	19.237	18.823	18.683	-	-	0	-156	-139	-554	139	19.893	93,92%	(1.210)
	Total Pembiayaan	117.580	142.642	143.258	1.766	2.071	305	4.531	615	25.678	1.455	132.450	108,16%	10.808

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	167	647	518	593	0,86%	2,32%	2,65%	74	425	(55)			
	KUR	167	647	518	593	0,87%	2,40%	2,75%	74	425	(55)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	143	0,00%	0,00%	2,22%	143	143	143			
	Cilem	-	-	-	143	0,00%	0,00%	2,22%	143	143	143			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	4.367	2,69%	1,41%	3,82%	2.761	1.795	2.749			
	CF 1	1.875	1.203	1.449	2.418	10,12%	6,69%	11,12%	970	543	1.216			
	Total Griya	1.875	1.203	1.449	2.245	10,87%	8,90%	13,80%	796	370	1.043			
	Oto	-	-	-	173	0,00%	0,00%	3,16%	173	173	173			
	CF 2	697	415	157	1.948	0,90%	0,17%	2,10%	1.791	1.252	1.533			
	Mitraguna & Others	583	206	157	1.534	1,01%	0,21%	2,07%	1.376	950	1.327			
	Pensiun	113	209	-	415	0,59%	0,00%	2,22%	415	301	206			
	Total Pembiayaan	2.739	2.265	2.124	5.102	2,33%	1,49%	3,56%	2.978	2.364	2.837	0,80%	77,66%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	-	408	582	739	0,00%	2,60%	3,30%	157	739	331			
	KUR	-	408	582	739	0,00%	2,70%	3,43%	157	739	331			
	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	4.935	5.248	5.309	4.867	5,15%	4,65%	4,26%	(441)	(67)	(381)			
	CF 1	4.826	5.144	5.155	4.714	26,04%	23,79%	21,68%	(441)	(113)	(431)			
	Total Griya	4.826	5.144	5.155	4.714	27,99%	31,67%	28,97%	(441)	(113)	(431)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	154	0,14%	0,17%	0,17%	-	45	50			
	Mitraguna & Others	108	104	154	154	0,19%	0,21%	0,21%	-	45	50			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	5.606	4,20%	4,13%	3,91%	(284)	672	(50)	1,90%	51,45%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	114.806	119.588	146.239	31.433	
2	Contribution Margin	3.119	4.675	2.966	(153)	4,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,29	3,15	(0,14)	0,20
CIF Payroll	767	676	815	139	48

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	162	134	131	131	22	0	(3)	-2,37%	(31)	-19,03%	6.099	2,14%	(5.968)
2	Tabungan	112.107	106.939	102.517	102.249	4.001	(268)	(4.690)	-4,39%	(9.858)	-8,79%	124.113	82,38%	(21.864)
3	Deposito	7.734	12.435	12.407	12.207	(7.081)	(200)	(228)	-1,84%	4.473	57,84%	8.534	143,03%	3.673
	Total	120.003	119.508	115.055	114.587	(3.058)	(468)	(4.921)	-4,12%	(5.416)	-4,51%	138.746	82,59%	(24.159)
	CASA	112.269	107.073	102.648	102.380	4.023	(268)	(4.693)	-4,38%	(9.889)	-8,81%	130.212	78,63%	(27.832)
	(%) CASA	93,56%	89,59%	89,22%	89,35%									
	FDR	119,28%	124,78%	128,95%	129,47%									

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	1.548	1.456	1.589	1.600		11	143	9,82%	51	3,31%	-	0,00%	1.600
2	Giro ISE	6	6	32	32		0	26	416,52%	26	405,58%		0,00%	32
3	Tabungan ISE	1.542	1.450	1.557	1.567		11	117	8,07%	25	1,65%		0,00%	1.567
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	151	157	157		0	6	3,97%	15	10,56%		0,00%	157

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	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	• Local Champion	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	15.825	-	200	200	21	-116	-2.687	316	20.904	75,70%	(5.080)
	KUR	17.071	14.453	14.340	-	200	200	-290	-113	-2.731	313	19.325	74,20%	(4.985)
	Non KUR	1.440	1.487	1.484	-	-	0	311	-3	44	3	1.579	94,01%	(95)
3	PWG	10.369	15.953	16.779	1.426	2.010	584	1.525	825	6.409	1.185	18.973	88,43%	(2.195)
	Cilem	7.309	11.042	11.545	700	752	52	627	504	4.236	249	13.826	83,50%	(2.281)
	Gadai	3.060	4.912	5.233	726	1.258	532	898	321	2.173	937	5.147	101,67%	86
4	CFG	114.187	117.178	115.704	574	435	-138	421	-1.475	1.517	1.910	123.852	93,42%	(8.148)
	CF 1	709	1.836	1.913	139	83	-55	241	77	1.204	7	1.747	109,53%	166
	Total Griya	277	252	252	-	-	0	0	0	-25	-	410	61,58%	(157)
	• Total Non Program	277	252	252	-	-	0	-3	0	-25	-	410	61,58%	(157)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.584	1.661	139	83	-55	241	77	1.229	7	1.337	124,21%	324
	CF 2	113.478	115.342	113.791	435	352	-83	179	-1.552	313	1.904	122.105	93,19%	(8.315)
	Mitraguna & Others	95.023	97.994	96.524	435	210	-225	301	-1.470	1.501	1.680	103.005	93,71%	(6.481)
	Pensiun	18.455	17.348	17.267	-	142	142	-121	-81	-1.188	223	19.101	90,40%	(1.834)
	Total Pembiayaan	143.135	149.126	148.360	2.000	2.646	646	1.965	-766	5.225	3.411	163.797	90,58%	(15.437)

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	321	731	757	1.290	1,73%	4,75%	8,15%	533	970	560			
	KUR	302	708	757	1.239	1,77%	5,24%	8,64%	482	937	531			
	Non KUR	19	23	-	51	1,33%	0,00%	3,46%	51	32	28			
3	PWG	-	-	-	499	0,00%	0,00%	2,98%	499	499	499			
	Cilem	-	-	-	491	0,00%	0,00%	4,25%	491	491	491			
	Gadai	-	-	-	9	0,00%	0,00%	0,16%	9	9	9			
4	CFG	617	850	1.089	2.205	0,54%	0,93%	1,91%	1.116	1.588	1.355			
	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	617	850	1.089	2.205	0,54%	0,94%	1,94%	1.116	1.588	1.355			
	Mitraguna & Others	617	850	1.089	2.205	0,65%	1,11%	2,28%	1.116	1.588	1.355			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.581	1.846	3.994	0,65%	1,24%	2,69%	2.149	3.057	2.413	5,19%	-92,89%	2,5%

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	415	1.051	1.024	1.021	2,24%	6,42%	6,45%	(3)	606	(30)			
	KUR	236	952	926	924	1,38%	6,41%	6,44%	(3)	688	(29)			
	Non KUR	179	98	97	97	12,41%	6,53%	6,55%	-	(82)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.164	2.000	1.681	1,86%	1,71%	1,45%	(319)	(445)	(484)			
	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	2.125	2.164	2.000	1.681	1,87%	1,73%	1,48%	(319)	(445)	(484)			
	Mitraguna & Others	1.814	2.145	1.980	1.661	1,91%	2,02%	1,72%	(319)	(153)	(484)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	2.701	1,77%	2,03%	1,82%	(322)	161	(514)	7,93%	-335,54%	6,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	144.199	147.619	153.173	8.974	
2	Contribution Margin	5.784	7.943	5.521	(263)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	3,26	3,26	0,00	0,26
CIF Payroll	1.413	1.495	1.132	(363)	(281)



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	3.005	931	863	866	(270)	4	(65)	-6,96%	(2.139)	-71,17%	10.233	8,47%	(9.367)
2	Tabungan	56.317	70.443	67.361	66.719	2.742	(642)	(3.724)	-5,29%	10.402	18,47%	68.270	97,73%	(1.551)
3	Deposito	45.220	61.834	61.723	63.023	530	1.300	1.189	1,92%	17.803	39,37%	46.172	136,50%	16.851
	Total	104.542	133.208	129.946	130.608	3.002	662	(2.600)	-1,95%	26.066	24,93%	124.675	104,76%	5.933
	CASA	59.322	71.374	68.223	67.585	2.472	(638)	(3.789)	-5,31%	8.263	13,93%	78.503	86,09%	(10.918)
	(%) CASA	56,74%	53,58%	52,50%	51,75%									
	FDR	207,64%	176,07%	182,07%	181,15%									

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	2.810	1.905	1.699	1.685	(14)	(220)	-11,57%	(1.125)	-40,05%	-	0,00%	1.685	
2	Giro ISE	19	177	81	81	0	(95)	-54,03%	62	324,25%		0,00%	81	
3	Tabungan ISE	2.791	1.729	1.618	1.604	(14)	(125)	-7,23%	(1.187)	-42,54%		0,00%	1.604	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	111	121	123	123	0	2	1,65%	12	10,81%		0,00%	123	

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	8.694	8.076	8.076	-	-	0	-71	0	-618	-	8.694	92,90%	(618)
	Linkage	8.515	7.897	7.897	-	-	-	-71	0	-618	-	8.515	92,75%	(618)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	31.601	31.648	200	400	200	-713	47	-2.927	353	37.916	83,47%	(6.268)
	KUR	29.907	27.691	27.795	200	400	200	-527	104	-2.112	296	33.063	84,07%	(5.268)
	Non KUR	4.668	3.910	3.853	-	-	0	-186	-58	-815	58	4.853	79,40%	(1.000)
3	PWG	5.791	9.161	10.518	649	1.567	918	451	1.357	4.727	210	12.817	82,06%	(2.299)
	Cilem	5.791	9.161	10.518	649	1.567	918	451	1.357	4.727	210	12.817	82,06%	(2.299)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	186.354	2.532	1.423	-1.109	4.198	655	18.345	768	183.548	101,53%	2.806
	CF 1	111.105	104.354	104.487	-	467	467	79	134	-6.618	333	115.522	90,45%	(11.035)
	Total Griya	105.380	97.721	97.471	-	-	0	0	-249	-7.909	249	108.551	89,79%	(11.080)
	• Total Non Program	15.372	12.667	12.657	-	-	0	-92	-10	-2.715	10	16.517	76,63%	(3.860)
	• Program	90.009	85.053	84.814	-	-	0	-719	-239	-5.195	239	92.034	92,16%	(7.220)
	Oto	5.724	6.633	7.016	-	467	467	79	383	1.292	84	6.971	100,65%	45
	CF 2	56.904	81.345	81.867	2.532	956	-1.576	4.119	521	24.963	435	68.026	120,35%	13.841
	Mitraguna & Others	52.060	71.990	71.854	2.532	250	-2.282	4.172	-136	19.795	386	62.099	115,71%	9.755
	Pensiun	4.844	9.355	10.012	-	706	706	-53	657	5.168	49	5.927	168,94%	4.086
	Total Pembiayaan	217.069	234.537	236.596	3.381	3.390	9	3.866	2.059	19.527	1.332	242.975	97,37%	(6.379)

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	471	1.113	1.211	2.920	1,36%	3,83%	9,23%	1.709	2.449	1.807			
	KUR	56	257	593	2.006	0,19%	2,14%	7,22%	1.413	1.950	1.749			
	Non KUR	415	856	617	914	8,89%	15,78%	23,72%	297	499	58			
3	PWG	-	16	-	455	0,00%	0,00%	4,33%	455	455	439			
	Cilem	-	16	-	455	0,00%	0,00%	4,33%	455	455	439			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	14.864	4,36%	4,86%	7,98%	5.832	7.535	4.917			
	CF 1	7.221	9.947	9.032	11.627	6,50%	8,65%	11,13%	2.596	4.406	1.680			
	Total Griya	7.194	9.680	8.838	10.731	6,83%	9,04%	11,01%	1.893	3.537	1.051			
	Oto	26	267	194	896	0,46%	2,92%	12,77%	702	870	629			
	CF 2	108	-	-	3.237	0,19%	0,00%	3,95%	3.237	3.129	3.237			
	Mitraguna & Others	-	-	-	3.237	0,00%	0,00%	4,50%	3.237	3.237	3.237			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	18.239	3,59%	4,37%	7,71%	7.997	10.439	7.162	0,04%	99,44%	-7,7%

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	179	179	179	179	2,06%	2,22%	2,22%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	509	557	436	0,76%	1,76%	1,38%	(120)	174	(72)			
	KUR	164	63	102	102	0,55%	0,37%	0,37%	-	(62)	39			
	Non KUR	98	446	455	334	2,11%	11,63%	8,68%	(120)	236	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.077	15.120	15.029	7,41%	8,14%	8,06%	(91)	2.574	(49)			
	CF 1	10.689	14.420	14.462	14.371	9,62%	13,86%	13,75%	(91)	3.682	(48)			
	Total Griya	10.577	14.153	14.195	14.104	10,04%	14,53%	14,47%	(91)	3.527	(48)			
	Oto	112	267	267	267	1,96%	4,02%	3,80%	-	155	-			
	CF 2	1.765	658	657	657	3,10%	0,81%	0,80%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	658	657	657	3,39%	0,91%	0,91%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.765	15.855	15.644	5,94%	6,76%	6,61%	(211)	2.749	(121)	0,05%	99,29%	-6,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.335	219.091	239.170	23.835	
2	Contribution Margin	230	1.145	2.222	1.992	-866,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,67	1,85	2,02	0,16	0,35
CIF Payroll	1.638	1.786	2.057	271	419

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	7.081	1.243	1.267	1.265	(108)	(2)	22	1,77%	(5.816)	-82,14%	13.765	9,19%	(12.501)
2	Tabungan	82.750	90.284	87.816	88.657	2.369	840	(1.627)	-1,80%	5.907	7,14%	94.714	93,61%	(6.057)
3	Deposito	20.500	28.858	30.160	30.156	(518)	(5)	1.298	4,50%	9.655	47,10%	21.028	143,40%	9.127
	Total	110.331	120.384	119.244	120.077	1.744	833	(307)	-0,26%	9.746	8,83%	129.507	92,72%	(9.430)
	CASA	89.831	91.526	89.083	89.921	2.261	838	(1.605)	-1,75%	91	0,10%	108.479	82,89%	(18.557)
	(%) CASA	81,42%	76,03%	74,71%	74,89%									
	FDR	132,60%	136,61%	138,63%	137,67%									

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	794	1.735	1.720	1.732		11	(3)	-0,17%	937	118,00%	-	0,00%	1.732
2	Giro ISE	389	18	36	34		(2)	16	89,33%	(355)	-91,34%		0,00%	34
3	Tabungan ISE	406	1.717	1.684	1.698		14	(19)	-1,10%	1.292	318,70%		0,00%	1.698
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	114	116	116		0	2	1,75%	14	13,73%		0,00%	116

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	37.651	36.921	36.661	300	100	-200	156	-260	-990	360	40.536	90,44%	(3.875)
	KUR	36.457	35.916	35.663	300	100	-200	197	-253	-794	353	39.220	90,93%	(3.557)
	Non KUR	1.194	1.005	998	-	-	0	-41	-7	-196	7	1.316	75,81%	(318)
3	PWG	14.628	23.112	24.551	2.301	3.771	1.470	2.313	1.438	9.923	2.333	23.691	103,63%	860
	Cilem	6.737	13.343	14.147	777	1.330	553	824	804	7.410	526	12.491	113,26%	1.656
	Gadai	7.891	9.770	10.404	1.525	2.441	916	1.489	634	2.513	1.807	11.200	92,90%	(796)
4	CFG	94.017	104.423	104.101	1.318	1.036	-282	2.208	-322	10.084	1.358	106.168	98,05%	(2.067)
	CF 1	1.650	2.632	2.602	-	-	0	-46	-30	951	30	2.613	99,57%	(11)
	Total Griya	348	274	274	-	-	0	0	0	-74	-	481	56,96%	(207)
	• Total Non Program	348	274	274	-	-	0	-9	0	-74	-	481	56,96%	(207)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.328	-	-	0	-46	-30	1.026	30	2.132	109,18%	196
	CF 2	92.366	101.791	101.499	1.318	1.036	-282	2.254	-292	9.133	1.328	103.555	98,02%	(2.056)
	Mitraguna & Others	54.628	62.667	62.256	1.318	608	-710	2.605	-411	7.628	1.019	64.824	96,04%	(2.568)
	Pensiun	37.738	39.124	39.243	-	428	428	-351	119	1.505	309	38.731	101,32%	512
	Total Pembiayaan	146.295	164.457	165.312	3.919	4.907	988	4.677	856	19.017	4.052	170.394	97,02%	(5.082)

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	83	48	54	1.541	0,22%	0,15%	4,20%	1.487	1.457	1.493			
	KUR	-	48	17	1.541	0,00%	0,05%	4,32%	1.524	1.541	1.493			
	Non KUR	83	-	37	-	6,98%	3,67%	0,00%	(37)	(83)	-			
3	PWG	-	-	-	627	0,00%	0,00%	2,55%	627	627	627			
	Cilem	-	-	-	505	0,00%	0,00%	3,57%	505	505	505			
	Gadai	-	-	-	122	0,00%	0,00%	1,17%	122	122	122			
4	CFG	-	897	723	2.462	0,00%	0,69%	2,37%	1.739	2.462	1.566			
	CF 1	-	157	155	410	0,00%	5,87%	15,75%	255	410	253			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	157	155	410	0,00%	6,55%	17,61%	255	410	253			
	CF 2	-	740	569	2.053	0,00%	0,56%	2,02%	1.484	2.053	1.313			
	Mitraguna & Others	-	616	444	1.827	0,00%	0,71%	2,93%	1.383	1.827	1.211			
	Pensiun	-	123	124	225	0,00%	0,32%	0,57%	101	225	102			
	Total Pembiayaan	83	944	777	4.630	0,06%	0,47%	2,80%	3.853	4.547	3.686	0,55%	80,44%	-2,3%

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	98	277	277	277	0,26%	0,75%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,04%	-	90	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	19	2.566	2.914	2.648	0,02%	2,79%	2,54%	(266)	2.630	82			
	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	19	2.566	2.914	2.648	0,02%	2,86%	2,61%	(266)	2.630	82			
	Mitraguna & Others	19	2.136	2.485	2.219	0,03%	3,97%	3,56%	(266)	2.200	82			
	Pensiun	-	430	429	429	0,00%	0,26%	1,09%	-	429	(0)			
	Total Pembiayaan	116	2.843	3.191	2.925	0,08%	1,94%	1,77%	(266)	2.809	82	0,72%	59,51%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	142.526	155.632	167.737	25.211	
2	Contribution Margin	6.195	9.101	5.902	(293)	4,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	3,09	3,12	0,03	0,42
CIF Payroll	1.793	1.072	1.150	78	(643)

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	156	265	243	209	(54)	(34)	(56)	-21,23%	52	33,31%	5.924	3,52%	(5.715)
2	Tabungan	45.583	47.589	46.387	46.171	2.129	(216)	(1.418)	-2,98%	587	1,29%	54.284	85,05%	(8.113)
3	Deposito	28.548	7.547	7.049	7.049	(9.965)	0	(498)	-6,60%	(21.499)	-75,31%	29.380	23,99%	(22.331)
	Total	74.288	55.400	53.678	53.428	(7.891)	(250)	(1.972)	-3,56%	(20.860)	-28,08%	89.588	59,64%	(36.160)
	CASA	45.740	47.853	46.630	46.379	2.075	(250)	(1.474)	-3,08%	639	1,40%	60.208	77,03%	(13.829)
	(%) CASA	61,57%	86,38%	86,87%	86,81%									
	FDR	155,10%	228,18%	239,37%	240,49%									

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	795	997	871	873		2	(124)	-12,45%	78	9,85%	-	0,00%	873
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%	-	0,00%	72
3	Tabungan ISE	788	919	799	802		2	(118)	-12,80%	13	1,70%	-	0,00%	802
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%	-	0,00%	88

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	24.147	29.751	29.687	270	250	-20	355	-63	5.540	313	26.560	111,78%	3.128
	KUR	23.464	28.943	28.910	270	250	-20	175	-32	5.446	282	25.739	112,32%	3.171
	Non KUR	683	808	777	-	-	0	179	-31	94	31	820	94,73%	(43)
3	PWG	2.751	4.944	5.448	395	564	170	555	504	2.697	60	6.104	89,25%	(656)
	Cilem	2.751	4.944	5.448	395	564	170	555	504	2.697	60	6.104	89,25%	(656)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	93.354	1.003	2.788	1.785	865	1.636	5.032	1.152	96.042	97,20%	(2.688)
	CF 1	3.542	3.637	3.621	-	-	0	-16	-16	79	16	4.375	82,75%	(755)
	Total Griya	3.385	2.583	2.572	-	-	0	0	-11	-813	11	3.517	73,12%	(945)
	• Total Non Program	3.385	2.583	2.572	-	-	0	-141	-11	-813	11	3.517	73,12%	(945)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.054	1.049	-	-	0	-16	-5	891	5	858	122,22%	191
	CF 2	84.780	88.081	89.733	1.003	2.788	1.785	881	1.652	4.953	1.136	91.667	97,89%	(1.934)
	Mitraguna & Others	72.402	75.698	77.529	1.003	2.788	1.785	922	1.831	5.127	957	78.537	98,72%	(1.008)
	Pensiun	12.378	12.383	12.204	-	-	0	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	128.489	1.668	3.602	1.935	1.775	2.077	13.269	1.525	128.706	99,83%	(217)

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	261	29	22	1.057	1,08%	0,07%	3,56%	1.034	796	1.028			
	KUR	188	-	-	924	0,80%	0,00%	3,20%	924	736	924			
	Non KUR	73	29	22	133	10,64%	2,75%	17,09%	111	60	104			
3	PWG	-	-	-	49	0,00%	0,00%	0,89%	49	49	49			
	Cilem	-	-	-	49	0,00%	0,00%	0,89%	49	49	49			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.184	891	2.499	0,64%	0,97%	2,68%	1.608	1.936	1.315			
	CF 1	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Total Griya	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	864	891	2.499	0,66%	1,01%	2,78%	1.608	1.936	1.635			
	Mitraguna & Others	408	799	817	2.425	0,56%	1,08%	3,13%	1.608	2.017	1.626			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	3.604	0,72%	0,72%	2,81%	2.691	2.781	2.391	2,41%	14,19%	-0,4%

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	26	325	232	232	0,11%	0,78%	0,78%	-	206	(93)			
	KUR	-	265	172	172	0,00%	0,60%	0,60%	-	172	(93)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,66%	-	34	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	1.187	580	950	950	1,34%	1,04%	1,02%	-	(237)	371			
	CF 1	-	-	320	320	0,00%	8,81%	8,85%	-	320	320			
	Total Griya	-	-	320	320	0,00%	12,40%	12,45%	-	320	320			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	580	630	630	1,40%	0,72%	0,70%	-	(558)	50			
	Mitraguna & Others	1.187	580	567	567	1,64%	0,75%	0,73%	-	(620)	(12)			
	Pensiun	-	-	62	62	0,00%	0,05%	0,51%	-	62	62			
	Total Pembiayaan	1.213	905	1.182	1.182	1,05%	0,94%	0,92%	-	(31)	277	1,40%	-52,71%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.091	117.396	130.285	13.194	
2	Contribution Margin	3.831	5.086	4.194	363	-9,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,72	3,74	0,02	0,37
CIF Payroll	585	625	627	2	42

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	8.058	930	1.220	1.197	(430)	(22)	268	28,80%	(6.860)	-85,14%	13.925	8,60%	(12.728)
2	Tabungan	114.229	114.395	111.952	112.639	938	686	(1.756)	-1,54%	(1.590)	-1,39%	125.686	89,62%	(13.047)
3	Deposito	24.505	18.999	18.647	18.647	(2.845)	0	(351)	-1,85%	(5.858)	-23,90%	25.359	73,53%	(6.712)
	Total	146.791	134.323	131.819	132.483	(2.337)	664	(1.840)	-1,37%	(14.308)	-9,75%	164.970	80,31%	(32.487)
	CASA	122.286	115.324	113.172	113.836	508	664	(1.488)	-1,29%	(8.450)	-6,91%	139.611	81,54%	(25.775)
	(%) CASA	83,31%	85,86%	85,85%	85,92%									
	FDR	111,90%	132,72%	135,34%	134,66%									

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	565	640	736	738		2	97	15,19%	173	30,60%	-	0,00%	738
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%		0,00%	1
3	Tabungan ISE	563	639	734	736		2	97	15,23%	173	30,76%		0,00%	736
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	177	181	181		0	4	2,26%	17	10,37%		0,00%	181

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	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Local Champion	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.987	17.744	160	50	-110	-313	-243	-961	293	21.094	84,12%	(3.350)
	KUR	17.857	17.417	17.189	160	50	-110	-292	-229	-668	279	20.109	85,48%	(2.921)
	Non KUR	848	570	556	-	-	0	-21	-14	-292	14	985	56,43%	(429)
3	PWG	28.691	42.147	43.348	3.146	4.154	1.008	1.361	1.201	14.657	2.952	40.780	106,30%	2.568
	Cilem	14.633	22.957	23.423	931	692	-240	1.098	465	8.790	226	24.231	96,66%	(808)
	Gadai	14.059	19.190	19.925	2.215	3.462	1.247	263	736	5.867	2.726	16.549	120,40%	3.376
4	CFG	116.769	118.070	117.241	1.270	447	-823	1.134	-829	472	1.276	126.014	93,04%	(8.773)
	CF 1	2.827	4.299	4.275	-	-	0	171	-24	1.448	24	3.871	110,44%	404
	Total Griya	979	749	749	-	-	0	0	0	-230	-	1.112	67,35%	(363)
	• Total Non Program	979	749	749	-	-	0	-12	0	-230	-	1.112	67,35%	(363)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.527	-	-	0	171	-24	1.678	24	2.760	127,79%	767
	CF 2	113.942	113.771	112.966	1.270	447	-823	962	-805	-976	1.252	122.143	92,49%	(9.177)
	Mitraguna & Others	55.116	57.710	57.641	568	287	-281	511	-69	2.525	356	62.559	92,14%	(4.918)
	Pensiun	58.827	56.061	55.325	702	160	-542	451	-736	-3.502	896	59.584	92,85%	(4.259)
	Total Pembiayaan	164.260	178.278	178.407	4.575	4.651	75	2.180	129	14.147	4.521	187.982	94,91%	(9.575)

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	617	435	433	1.360	3,30%	2,41%	7,66%	927	742	924			
	KUR	461	320	321	1.238	2,58%	1,84%	7,20%	917	776	917			
	Non KUR	156	115	112	122	18,40%	19,66%	21,97%	10	(34)	7			
3	PWG	74	135	-	1.241	0,26%	0,00%	2,86%	1.241	1.167	1.106			
	Cilem	74	135	-	665	0,51%	0,00%	2,84%	665	591	530			
	Gadai	-	-	-	576	0,00%	0,00%	2,89%	576	576	576			
4	CFG	1.969	1.297	2.461	2.658	1,69%	2,08%	2,27%	196	688	1.361			
	CF 1	66	186	45	299	2,32%	1,04%	7,00%	254	234	114			
	Total Griya	66	-	45	103	6,70%	6,00%	13,81%	58	38	103			
	Oto	-	186	-	196	0,00%	0,00%	5,55%	196	196	10			
	CF 2	1.904	1.111	2.417	2.358	1,67%	2,12%	2,09%	(58)	455	1.247			
	Mitraguna & Others	1.427	886	1.741	1.470	2,59%	3,02%	2,55%	(271)	43	584			
	Pensiun	477	225	676	888	0,81%	1,21%	1,61%	212	412	663			
	Total Pembiayaan	2.661	1.867	2.894	5.259	1,62%	1,62%	2,95%	2.364	2.598	3.391	0,00%	100,00%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	229	557	603	496	1,22%	3,35%	2,79%	(107)	267	(61)			
	KUR	229	523	569	462	1,28%	3,27%	2,69%	(107)	233	(61)			
	Non KUR	-	34	34	34	0,00%	5,95%	6,10%	-	34	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.627	1.719	1.485	1,37%	1,46%	1,27%	(234)	(112)	(142)			
	CF 1	-	-	159	154	0,00%	3,70%	3,60%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,37%	(5)	154	154			
	CF 2	1.597	1.627	1.560	1.331	1,40%	1,37%	1,18%	(229)	(266)	(296)			
	Mitraguna & Others	770	1.246	1.325	1.323	1,40%	2,30%	2,30%	(2)	553	77			
	Pensiun	827	381	235	8	0,50%	0,13%	0,01%	(227)	(820)	(373)			
	Total Pembiayaan	1.826	2.184	2.321	1.981	1,11%	1,30%	1,11%	(341)	154	(203)	0,00%	100,00%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.764	167.709	183.004	15.240	
2	Contribution Margin	8.174	11.234	10.742	2.568	-31,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,81	1,98	2,05	0,07	0,24
CIF Payroll	1.647	1.557	1.729	172	82



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	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.758	23.020	22.560	236	(460)	(199)	-0,87%	(2.341)	-9,40%	32.883	68,61%	(10.323)
3	Deposito	2.060	2.215	1.866	1.866	360	0	(349)	-15,75%	(194)	-9,41%	2.315	80,63%	(449)
	Total	26.961	24.974	24.886	24.426	596	(460)	(548)	-2,19%	(2.535)	-9,40%	35.198	69,40%	(10.772)
	CASA	24.901	22.758	23.020	22.560	236	(460)	(199)	-0,87%	(2.341)	-9,40%	32.883	68,61%	(10.323)
	(%) CASA	92,36%	91,13%	92,50%	92,36%									
	FDR	86,03%	85,73%	85,68%	87,30%									

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	1.934	1.972	2.038	2.043		5	71	3,58%	109	5,63%	-	0,00%	2.043
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.934	1.972	2.038	2.043		5	71	3,58%	109	5,63%	-	0,00%	2.043
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%	-	0,00%	22

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	23.194	21.409	21.323	150	200	50	-168	-86	-1.871	286	25.934	82,22%	(4.612)
	KUR	21.361	20.243	20.161	150	200	50	-127	-83	-1.200	283	23.964	84,13%	(3.804)
	Non KUR	1.833	1.166	1.162	-	-	0	-41	-4	-671	4	1.970	58,99%	(808)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	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	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	21.409	21.323	150	200	50	-168	-86	-1.871	286	25.934	82,22%	(4.612)

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	692	848	860	1.937	2,98%	4,02%	9,08%	1.076	1.244	1.089			
	KUR	472	484	504	1.497	2,21%	2,49%	7,43%	993	1.025	1.014			
	Non KUR	220	364	356	439	11,98%	30,53%	37,80%	83	220	75			
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	692	848	860	1.937	2,98%	4,02%	9,08%	1.076	1.244	1.089	5,94%	34,55%	-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	178	556	495	494	0,77%	2,31%	2,32%	(1)	317	(62)			
	KUR	161	460	401	400	0,75%	1,98%	1,98%	(1)	239	(60)			
	Non KUR	17	96	94	94	0,91%	8,07%	8,09%	-	77	(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	-	-	-	-	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	178	556	495	494	0,77%	2,31%	2,32%	(1)	317	(62)	25,89%	#####	23,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	22.780	26.961	24.974	2.194	
2	Contribution Margin	613	1.153	980	367	-59,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	3,65	3,57	(0,09)	0,24
CIF Payroll	80	81	92	11	12

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	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	434	464	455	40	(10)	20	4,70%	(434)	-48,83%	888	51,17%	(434)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
Total		888	434	464	455	40	(10)	20	4,70%	(434)	-48,83%	888	51,17%	(434)
CASA		888	434	464	455	40	(10)	20	4,70%	(434)	-48,83%	888	51,17%	(434)
(% ) CASA		100,00%	100,00%	100,00%	100,00%									
FDR		0,00%	0,00%	0,00%	0,00%									

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	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

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	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	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	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan		-	-	-	-	-	0	0	0	0	-	0	0,00%	0

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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	3,20	3,00	(0,20)	0,33
CIF Payroll	9	5	5	-	(4)

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	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	73	77	77	13	0	4	5,36%	(225)	-74,51%	302	25,49%	(225)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	73	77	77	13	0	4	5,36%	(225)	-74,51%	302	25,49%	(225)
	CASA	302	73	77	77	13	0	4	5,36%	(225)	-74,51%	302	25,49%	(225)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

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	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

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	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	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	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	-	-	-	-	-

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	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	820	56	56	183	(0)	(764)	-93,14%	(3.453)	-98,40%	6.296	0,89%	(6.240)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	94	0,00%	(94)
	Total	3.509	820	56	56	183	(0)	(764)	-93,14%	(3.453)	-98,40%	6.391	0,88%	(6.335)
	CASA	3.509	820	56	56	183	(0)	(764)	-93,14%	(3.453)	-98,40%	6.296	0,89%	(6.240)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

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	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

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	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	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	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.125	3.509	820	(2.305)	
2	Contribution Margin	(300)	(404)	(113)	187	62,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,61	2,60	2,50	(0,10)	(0,11)
CIF Payroll	18	10	10	-	(8)