

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	225.484	228.384	(11.391)	2.900	(15.956)	-6,53%	(9.913)	-4,16%	362.201	63,05%	(133.817)
2	Tabungan	1.732.891	1.802.856	1.806.012	1.801.123	29.707	(4.889)	(1.733)	-0,10%	68.232	3,94%	1.946.222	92,54%	(145.100)
3	Deposito	877.742	978.850	1.000.679	1.000.591	(19.602)	(87)	21.741	2,22%	122.849	14,00%	890.297	112,39%	110.294
Total		2.848.930	3.026.046	3.032.174	3.030.098	(1.285)	(2.076)	4.052	0,13%	181.168	6,36%	3.198.720	94,73%	(168.622)
CASA		1.971.188	2.047.196	2.031.496	2.029.507	18.317	(1.989)	(17.689)	-0,86%	58.319	2,96%	2.308.423	87,92%	(278.916)
(% CASA)		69,19%	67,65%	67,00%	66,98%									
FDR		84,13%	88,41%	88,61%	88,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Oct'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	87.789	86.854		(934)	599	0,69%	7.444	9,37%	112.606	77,13%	(25.752)
2	Giro ISE	37.094	37.631	40.780	39.425		(1.355)	1.794	4,77%	2.331	6,29%	57.195	68,93%	(17.770)
3	Tabungan ISE	39.484	46.229	44.614	45.034		421	(1.195)	-2,58%	5.551	14,06%	44.107	102,10%	927
4	Deposito ISE	2.833	2.395	2.395	2.395		0	0	0,00%	(438)	-15,47%	11.305	21,18%	(8.910)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	128.233	1.000	1.685	685	3.565	-3.069	5.271	4.754	150.454	85,23%	(22.220)
	Linkage	22.750	26.128	25.640	-	-	-	-604	-488	2.890	488	34.722	73,84%	(9.082)
	Non-Linkage	100.212	105.175	102.593	1.000	1.685	685	4.169	-2.582	2.381	4.267	115.732	88,65%	(13.138)
	• Local Champion	83.501	78.669	76.164	1.000	1.320	320	660	-2.505	-7.337	3.825	90.858	83,83%	(14.694)
	• Value Chain	16.712	26.506	26.430	-	365	365	3.509	-76	9.718	441	24.874	106,26%	1.556
2	MBG	310.816	320.636	320.409	4.270	4.465	195	17	-226	9.593	4.691	351.574	91,14%	(31.164)
	KUR	291.370	301.323	301.111	4.045	4.125	80	75	-213	9.741	4.338	330.088	91,22%	(28.977)
	Non KUR	19.446	19.312	19.299	225	340	115	-59	-14	-148	354	21.486	89,82%	(2.187)
3	PWG	193.140	299.908	311.034	27.842	38.116	10.274	10.921	11.127	117.894	26.989	325.406	95,58%	(14.372)
	Cilem	122.752	205.802	214.585	11.009	16.589	5.580	8.216	8.783	91.834	7.805	229.541	93,48%	(14.956)
	Gadai	70.389	94.106	96.449	16.834	21.527	4.694	2.705	2.343	26.060	19.184	95.865	100,61%	584
4	CFG	1.770.026	1.923.386	1.927.044	21.007	22.756	1.750	13.176	3.657	157.017	19.099	1.967.825	97,93%	(40.781)
	CF 1	463.002	510.260	514.978	4.551	8.386	3.836	1.484	4.718	51.977	3.668	496.629	103,69%	18.349
	Total Griya	392.209	427.095	432.476	3.555	7.369	3.814	0	5.381	40.267	1.988	409.121	105,71%	23.355
	• Total Non Program	388.279	417.704	422.600	3.555	6.870	3.315	1.426	4.896	34.321	1.975	395.750	106,78%	26.850
	• Program	3.930	9.391	9.876	-	499	499	1.765	485	5.946	14	13.371	73,86%	(3.495)
	Oto	70.793	83.165	82.502	995	1.017	22	1.484	-663	11.709	1.680	87.508	94,28%	(5.006)
	CF 2	1.307.024	1.413.126	1.412.065	16.456	14.370	-2.086	11.692	-1.061	105.041	15.431	1.471.195	95,98%	(59.130)
	Mitraguna & Others	1.211.757	1.314.846	1.314.196	15.323	13.590	-1.733	10.936	-650	102.439	14.241	1.361.529	96,52%	(47.333)
	Pensium	95.268	98.280	97.869	1.133	780	-353	755	-410	2.602	1.190	109.666	89,24%	(11.797)
Total Pembiayaan		2.396.945	2.675.232	2.686.721	54.119	67.022	12.903	27.678	11.488	289.776	55.534	2.795.258	96,12%	(108.538)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	3.735	0,41%	0,00%	2,91%	3.729	3.227	3.577			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	3.729	0,46%	0,00%	3,64%	3.729	3.265	3.577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	25.845	1,43%	2,06%	8,07%	19.227	21.404	19.227			
	KUR	3.770	5.303	5.303	22.916	1,29%	1,76%	7,61%	17.613	19.146	17.613			
	Non KUR	671	1.315	1.315	2.929	3,45%	6,81%	15,18%	1.614	2.258	1.614			
3	PWG	155	86	86	7.525	0,08%	0,03%	2,42%	7.439	7.370	7.439			
	Cilem	155	-	-	5.950	0,13%	0,00%	2,77%	5.950	5.795	5.950			
	Gadai	-	86	86	1.575	0,00%	0,09%	1,63%	1.489	1.575	1.489			
4	CFG	19.018	22.141	30.183	65.732	1,07%	1,57%	3,41%	35.549	46.715	43.592			
	CF 1	8.456	8.236	11.874	21.554	1,83%	2,33%	4,19%	9.680	13.098	13.318			
	Total Griya	6.832	6.851	10.848	15.167	1,74%	2,54%	3,51%	4.319	8.335	8.315			
	Oto	1.624	1.385	1.027	6.388	2,29%	1,23%	7,74%	5.361	4.764	5.003			
	CF 2	10.562	13.905	18.309	44.178	0,81%	1,30%	3,13%	25.869	33.616	30.273			
	Mitraguna & Others	10.315	13.389	17.929	42.631	0,85%	1,36%	3,24%	24.702	32.316	29.242			
	Pensium	247	516	379	1.547	0,26%	0,39%	1,58%	1.168	1.300	1.032			
Total Pembiayaan		24.121	29.003	36.893	102.838	1,01%	1,38%	3,83%	65.945	78.717	73.835	1,03%	73,01%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,36%	-	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,93%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,46%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	5.409	1,04%	1,53%	1,69%	494	2.183	557			
	KUR	1.952	4.202	4.295	4.794	0,67%	1,43%	1,59%	499	2.842	592			
	Non KUR	1.274	650	620	615	6,55%	3,21%	3,19%	(5)	(659)	(35)			
3	PWG	-	43	-	109	0,00%	0,00%	0,04%	109	109	66			
	Cilem	-	43	-	109	0,00%	0,00%	0,05%	109	109	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	28.322	1,90%	1,43%	1,47%	741	(5.369)	(9.566)			
	CF 1	5.942	10.689	6.610	7.305	1,28%	1,30%	1,42%	695	1.363	(3.384)			
	Total Griya	5.028	9.344	6.005	6.521	1,28%	1,41%	1,51%	516	1.493	(2.823)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.017	2,12%	1,48%	1,49%	46	(6.732)	(6.182)			
	Mitraguna & Others	27.082	26.792	20.709	20.755	2,23%	1,57%	1,58%	46	(6.327)	(6.036)			
	Pensium	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	35.578	1,59%	1,28%	1,32%	1.344	(2.422)	(8.944)	1,45%	-9,13%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	29.658	31.299	32.254	(5.317)	955	2.596	8,75%	2.718	9,20%	40.822	79,01%	(8.568)
2	Tabungan	75.287	89.835	89.019	89.222	3.318	202	(613)	-0,68%	13.935	18,51%	91.882	97,10%	(2.660)
3	Deposito	166.481	132.830	132.750	132.752	(19.775)	2	(79)	-0,06%	(33.730)	-20,26%	167.727	79,15%	(34.975)
	Total	271.304	252.324	253.069	254.227	(21.774)	1.159	1.904	0,75%	(17.077)	-6,29%	300.431	84,62%	(46.204)
	CASA	104.823	119.493	120.319	121.476	(1.999)	1.157	1.983	1,66%	16.653	15,89%	132.704	91,54%	(11.228)
	(%) CASA	38,64%	47,36%	47,54%	47,78%									
	FDR	71,62%	79,04%	79,69%	79,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	21.241	21.581	21.293		(288)	52	0,24%	5.029	30,92%	-	0,00%	21.293
2	Giro ISE	12.924	11.655	12.491	12.315		(176)	659	5,65%	(610)	-4,72%		0,00%	12.315
3	Tabungan ISE	1.712	7.934	7.440	7.327		(112)	(607)	-7,65%	5.616	328,08%		0,00%	7.327
4	Deposito ISE	1.628	1.651	1.651	1.651		0	0	0,00%	23	1,39%		0,00%	1.651
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	12.202	12.194	-	-	0	-113	-8	2.303	8	16.908	72,12%	(4.715)
	Linkage	1.111	838	838	-	-	-	-17	0	-273	-	4.167	20,11%	(3.329)
	Non-Linkage	8.780	11.364	11.355	-	-	0	-96	-8	2.576	8	12.741	89,13%	(1.386)
	• Local Champion	6.630	6.714	6.705	-	-	0	-96	-8	76	8	8.508	78,82%	(1.802)
	• Value Chain	2.150	4.650	4.650	-	-	-	0	0	2.500	-	4.233	109,84%	417
2	MBG	65.409	59.479	59.656	700	975	275	-260	178	-5.752	797	69.051	86,39%	(9.395)
	KUR	63.164	57.371	57.372	700	775	75	-187	1	-5.792	774	66.640	86,09%	(9.268)
	Non KUR	2.245	2.107	2.284	-	200	200	-73	177	40	23	2.411	94,75%	(127)
3	PWG	10.519	14.295	14.780	476	1.176	700	-71	486	4.262	691	16.238	91,02%	(1.458)
	Cilem	10.519	14.295	14.780	476	1.176	700	-71	486	4.262	691	16.238	91,02%	(1.458)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	115.034	895	2.686	1.791	218	1.577	6.557	1.109	130.550	88,12%	(15.515)
	CF 1	58.498	60.171	61.844	785	2.016	1.231	194	1.673	3.346	343	60.091	102,92%	1.753
	Total Griya	56.812	57.447	59.174	785	2.016	1.231	0	1.727	2.362	289	56.788	104,20%	2.386
	• Total Non Program	55.952	56.627	58.355	785	2.016	1.231	-146	1.728	2.403	288	53.862	108,34%	4.493
	• Program	860	820	819	-	-	0	-3	-1	-41	1	2.927	27,99%	(2.108)
	Oto	1.686	2.723	2.670	-	-	0	194	-54	984	54	3.302	80,84%	(633)
	CF 2	49.980	53.287	53.190	110	670	560	24	-96	3.211	766	70.459	75,49%	(17.269)
	Mitraguna & Others	49.699	53.008	52.913	110	670	560	107	-95	3.214	765	69.630	75,99%	(16.717)
	Pensiun	281	279	277	-	-	0	-83	-2	-4	2	829	33,42%	(552)
	Total Pembiayaan	194.296	199.432	201.664	2.071	4.837	2.766	-225	2.232	7.368	2.605	232.747	86,65%	(31.083)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	6	0,00%	0,05%	0,05%	-	6	0			
	Linkage	-	6	6	6	0,00%	0,72%	0,72%	-	6	0			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	2.044	1.487	4.243	1,64%	2,50%	7,11%	2.756	3.172	2.200			
	KUR	1.022	1.488	1.291	3.667	1,62%	2,25%	6,39%	2.376	2.645	2.179			
	Non KUR	49	556	196	576	2,19%	9,29%	25,23%	380	527	20			
3	PWG	95	292	-	579	0,91%	0,91%	3,92%	579	483	286			
	Cilem	95	292	-	579	0,91%	0,91%	3,92%	579	483	286			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	5.330	1,72%	2,25%	4,63%	2.778	3.465	3.174			
	CF 1	1.284	1.630	1.536	3.738	2,19%	2,55%	6,04%	2.202	2.454	2.109			
	Total Griya	1.284	1.630	1.536	3.611	2,26%	2,67%	6,10%	2.074	2.327	1.981			
	Oto	-	-	-	128	0,00%	0,00%	4,79%	128	128	128			
	CF 2	581	526	1.015	1.591	1,16%	1,91%	2,99%	576	1.011	1.065			
	Mitraguna & Others	581	526	1.015	1.591	1,17%	1,92%	3,01%	576	1.011	1.065			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	10.158	1,56%	2,03%	5,04%	6.113	7.127	5.660	0,61%	87,90%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	196	1,98%	1,61%	1,61%	-	0	0			
	Linkage	196	196	196	196	17,64%	23,39%	23,39%	-	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	736	742	798	0,65%	1,25%	1,34%	56	374	62			
	KUR	260	686	691	749	0,41%	1,21%	1,31%	58	490	64			
	Non KUR	164	50	50	48	7,29%	2,38%	2,11%	(2)	(115)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	1.063	383	1.171	2,17%	0,34%	1,02%	788	(1.182)	107			
	CF 1	1.777	1.063	383	1.171	3,04%	0,64%	1,89%	788	(606)	107			
	Total Griya	1.777	1.063	383	1.171	3,13%	0,67%	1,98%	788	(606)	107			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.995	1.320	2.165	1,53%	0,66%	1,07%	844	(808)	169	0,34%	68,16%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	26.918	26.212	25.803	633	(409)	(1.114)	-4,14%	1.042	4,21%	35.851	71,97%	(10.048)
2	Tabungan	139.675	133.158	131.465	130.602	1.374	(863)	(2.555)	-1,92%	(9.073)	-6,50%	156.231	83,60%	(25.629)
3	Deposito	81.953	80.237	79.004	79.004	(844)	0	(1.233)	-1,54%	(2.949)	-3,60%	82.984	95,20%	(3.980)
	Total	246.389	240.312	236.681	235.409	1.163	(1.271)	(4.903)	-2,04%	(10.980)	-4,46%	275.065	85,58%	(39.656)
	CASA	164.436	160.075	157.677	156.405	2.007	(1.272)	(3.670)	-2,29%	(8.031)	-4,88%	192.082	81,43%	(35.676)
	(%) CASA	66,74%	66,61%	66,62%	66,44%									
	FDR	63,49%	70,94%	72,32%	72,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	11.025	13.106	12.479		(627)	1.454	13,19%	1.569	14,39%	-	0,00%	12.479
2	Giro ISE	6.429	6.899	8.979	8.434		(546)	1.535	22,25%	2.004	31,17%		0,00%	8.434
3	Tabungan ISE	3.915	4.126	4.127	4.045		(82)	(81)	-1,96%	130	3,32%		0,00%	4.045
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	143	146	146		0	3	2,10%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.363	18.478	-	350	350	-1.170	-885	-571	1.235	24.252	76,19%	(5.774)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.266	0,00%	(2.266)
	Non-Linkage	19.048	19.363	18.478	-	350	350	-1.170	-885	-571	1.235	21.986	84,04%	(3.508)
	• Local Champion	15.448	18.576	17.690	-	350	350	-261	-885	2.242	1.235	16.841	105,04%	849
	• Value Chain	3.600	787	787	-	-	-	-909	0	-2.813	-	5.145	15,30%	(4.358)
2	MBG	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	KUR	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.245	10.056	519	1.079	559	305	811	4.218	268	11.796	85,25%	(1.740)
	Cilem	5.838	9.245	10.056	519	1.079	559	305	811	4.218	268	11.796	85,25%	(1.740)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	142.642	1.590	1.988	398	2.732	778	11.100	1.210	149.582	95,36%	(6.940)
	CF 1	81.145	75.487	75.694	400	758	358	-99	208	-5.451	550	80.881	93,59%	(5.187)
	Total Griya	74.220	69.503	69.748	400	601	201	0	244	-4.473	357	72.944	95,62%	(3.196)
	• Total Non Program	73.552	68.870	69.114	400	601	201	-1.185	244	-4.437	357	70.669	97,80%	(1.555)
	• Program	669	633	633	-	-	0	-4	0	-35	-	2.275	27,85%	(1.642)
	Oto	6.925	5.983	5.947	-	157	157	-99	-37	-978	194	7.937	74,92%	(1.991)
	CF 2	50.397	66.377	66.948	1.190	1.230	40	2.831	571	16.550	659	68.701	97,45%	(1.753)
	Mitraguna & Others	49.913	65.509	66.089	1.190	1.230	40	2.840	580	16.175	650	67.554	97,83%	(1.465)
	Pensiun	484	868	859	-	-	0	-9	-9	375	9	1.147	74,89%	(288)
	Total Pembiayaan	156.429	170.471	171.175	2.109	3.416	1.307	1.867	704	14.747	2.713	185.646	92,21%	(14.471)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	335	-	107	0,19%	0,00%	1,06%	107	96	(228)			
	Cilem	11	335	-	107	0,19%	0,00%	1,06%	107	96	(228)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	2.475	0,88%	1,06%	1,74%	966	1.314	869			
	CF 1	1.162	1.606	1.459	1.853	1,43%	1,93%	2,45%	394	691	247			
	Total Griya	1.162	1.606	1.459	1.752	1,57%	2,10%	2,51%	293	590	145			
	Oto	-	-	-	101	0,00%	0,00%	1,70%	101	101	101			
	CF 2	-	-	51	622	0,00%	0,08%	0,93%	572	622	622			
	Mitraguna & Others	-	-	51	622	0,00%	0,08%	0,94%	572	622	622			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	2.582	0,75%	0,89%	1,51%	1.073	1.409	641	0,24%	84,26%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.405	1.309	1.253	0,59%	0,92%	0,88%	(56)	475	(152)			
	CF 1	342	685	589	538	0,42%	0,78%	0,71%	(51)	196	(147)			
	Total Griya	342	685	589	538	0,46%	0,85%	0,77%	(51)	196	(147)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	719	714	0,86%	1,08%	1,07%	(5)	279	(5)			
	Mitraguna & Others	436	719	719	714	0,87%	1,10%	1,08%	(5)	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.448	1.309	1.253	0,50%	0,77%	0,73%	(56)	475	(195)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	53.233	48.714	50.475	24.444	1.761	(2.758)	-5,18%	31.700	168,84%	30.522	165,37%	19.953
2	Tabungan	206.902	250.796	254.201	255.543	(2.374)	1.342	4.747	1,89%	48.640	23,51%	224.168	114,00%	31.375
3	Deposito	118.442	99.808	104.594	104.594	12.661	0	4.787	4,80%	(13.848)	-11,69%	119.857	87,27%	(15.263)
	Total	344.119	403.836	407.508	410.612	34.730	3.103	6.776	1,68%	66.493	19,32%	374.547	109,63%	36.065
	CASA	225.677	304.028	302.915	306.017	22.069	3.103	1.989	0,65%	80.340	35,60%	254.690	120,15%	51.328
	(%) CASA	65,58%	75,29%	74,33%	74,53%									
	FDR	96,55%	96,24%	94,99%	94,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.388	3.284	3.329	45	(59)	-1,75%	(602)	-15,31%	-	0,00%	3.329	
2	Giro ISE	1.420	1.484	1.524	1.534	11	50	3,35%	114	8,05%		0,00%	1.534	
3	Tabungan ISE	2.001	1.290	1.147	1.181	34	(109)	-8,45%	(820)	-40,98%		0,00%	1.181	
4	Deposito ISE	510	614	614	614	0	0	0,00%	104	20,44%		0,00%	614	
5	CIF ISE	179	186	187	187	0	1	0,54%	8	4,47%		0,00%	187	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	93.632	1.000	1.335	335	5.663	-2.969	10.647	4.304	98.256	95,29%	(4.624)
	Linkage	21.612	25.275	24.787	-	-	-	-586	-488	3.174	488	28.262	87,70%	(3.476)
	Non-Linkage	61.373	71.326	68.845	1.000	1.335	335	6.249	-2.481	7.472	3.816	69.993	98,36%	(1.148)
	• Local Champion	55.173	50.677	48.273	1.000	970	-30	1.831	-2.404	-6.900	3.374	59.260	81,46%	(10.987)
	• Value Chain	6.200	20.649	20.572	-	365	365	4.418	-76	14.372	441	10.734	191,66%	9.839
2	MBG	43.181	42.999	43.066	280	650	370	-485	67	-116	583	46.124	93,37%	(3.058)
	KUR	40.519	40.676	40.854	280	650	370	-397	178	335	472	43.285	94,38%	(2.431)
	Non KUR	2.662	2.323	2.211	-	-	0	-88	-111	-451	111	2.839	77,90%	(627)
3	PWG	26.463	41.100	42.944	4.208	6.028	1.820	3.822	1.844	16.481	4.183	35.996	119,30%	6.948
	Cilem	12.356	22.408	24.563	1.096	2.847	1.752	3.536	2.155	12.208	693	16.966	144,78%	7.597
	Gadai	14.108	18.691	18.381	3.113	3.180	68	287	-310	4.273	3.491	19.030	96,59%	(649)
4	CFG	179.631	207.954	207.454	3.871	1.486	-2.385	1.235	-499	27.823	1.986	196.796	105,42%	10.658
	CF 1	55.651	66.800	66.594	1.587	126	-1.461	131	-206	10.942	333	59.151	112,58%	7.443
	Total Griya	50.392	58.396	58.252	1.450	-	-1.450	0	-144	7.860	144	52.245	111,50%	6.007
	• Total Non Program	50.392	58.396	58.252	1.450	-	-1.450	1.972	-144	7.860	144	52.245	111,50%	6.007
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	5.260	8.404	8.342	137	126	-11	131	-62	3.082	189	6.906	120,79%	1.435
	CF 2	123.980	141.154	140.861	2.284	1.360	-924	1.104	-293	16.881	1.653	137.645	102,34%	3.215
	Mitraguna & Others	122.658	139.810	139.524	2.284	1.360	-924	1.111	-287	16.866	1.647	135.502	102,97%	4.022
	Pensiun	1.322	1.344	1.337	-	-	0	-7	-6	15	6	2.144	62,38%	(806)
	Total Pembiayaan	332.261	388.653	387.096	9.359	9.499	140	10.236	-1.557	54.835	11.056	377.171	102,63%	9.925

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	152	-	3.729	0,61%	0,00%	3,98%	3.729	3.221	3.577			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	152	-	3.729	0,76%	0,00%	5,42%	3.729	3.265	3.577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	1.016	968	3.695	0,95%	2,25%	8,58%	2.726	3.285	2.679			
	KUR	305	807	765	3.301	0,75%	1,88%	8,08%	2.536	2.996	2.495			
	Non KUR	104	209	203	393	3,92%	8,75%	17,79%	190	289	184			
3	PWG	-	110	-	1.534	0,00%	0,00%	3,57%	1.534	1.534	1.424			
	Cilem	-	110	-	1.182	0,00%	0,00%	4,81%	1.182	1.182	1.072			
	Gadai	-	-	-	352	0,00%	0,00%	1,91%	352	352	352			
4	CFG	673	818	1.272	7.490	0,37%	0,61%	3,61%	6.218	6.817	6.672			
	CF 1	295	263	265	2.986	0,53%	0,40%	4,48%	2.721	2.691	2.723			
	Total Griya	295	228	-	1.321	0,58%	0,00%	2,27%	1.321	1.026	1.092			
	Oto	-	34	265	1.665	0,00%	3,15%	19,96%	1.401	1.665	1.631			
	CF 2	379	556	1.007	4.504	0,31%	0,71%	3,20%	3.497	4.126	3.948			
	Mitraguna & Others	379	556	1.007	4.504	0,31%	0,72%	3,23%	3.497	4.126	3.948			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.096	2.241	16.448	0,48%	0,58%	4,25%	14.207	14.858	14.352	0,70%	83,51%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,04%	0,04%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	215	215	0,00%	0,50%	0,50%	-	215	(6)			
	KUR	-	221	215	215	0,00%	0,53%	0,53%	-	215	(6)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	6.888	2.133	2.203	0,54%	1,03%	1,06%	70	1.234	(4.686)			
	CF 1	153	2.763	115	115	0,27%	0,17%	0,17%	-	(38)	(2.648)			
	Total Griya	153	2.160	115	115	0,30%	0,20%	0,20%	-	(38)	(2.045)			
	Oto	-	603	-	-	0,00%	0,00%	0,00%	-	-	(603)			
	CF 2	815	4.126	2.018	2.088	0,66%	1,43%	1,48%	70	1.273	(2.038)			
	Mitraguna & Others	815	4.126	2.018	2.088	0,66%	1,44%	1,50%	70	1.273	(2.038)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	7.151	2.390	2.460	0,35%	0,61%	0,64%	70	1.298	(4.691)	1,08%	-70,31%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.847	2.118	2.060	165	(58)	(787)	-27,66%	(17.759)	-89,61%	29.919	6,88%	(27.860)
2	Tabungan	188.323	159.348	162.315	161.785	(623)	(530)	2.437	1,53%	(26.538)	-14,09%	204.895	78,96%	(43.110)
3	Deposito	54.534	90.709	90.962	90.937	9.966	(25)	228	0,25%	36.403	66,75%	55.546	163,72%	35.391
	Total	262.676	252.904	255.395	254.782	9.508	(613)	1.878	0,74%	(7.894)	-3,01%	290.360	87,75%	(35.578)
	CASA	208.142	162.195	164.433	163.845	(457)	(588)	1.650	1,02%	(44.297)	-21,28%	234.814	69,78%	(70.969)
	(%) CASA	79,24%	64,13%	64,38%	64,31%									
	FDR	66,71%	77,92%	77,15%	77,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.849	3.613	3.515	(98)	(333)	-8,66%	(2.671)	-43,18%	-	0,00%	3.515
2	Giro ISE	879	700	405	281	(123)	(419)	-59,82%	(598)	-68,00%		0,00%	281
3	Tabungan ISE	5.307	3.149	3.209	3.234	25	86	2,72%	(2.073)	-39,07%		0,00%	3.234
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	229	229	229	0	0	0,00%	14	6,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	435	435	-	-	0	-1	0	-6.551	-	6.986	6,23%	(6.551)
	Linkage	26	15	15	-	-	-	-1	0	-11	-	26	57,79%	(11)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	7.866	8.057	45	230	185	568	191	7.350	39	4.660	172,89%	3.397
	KUR	498	6.697	6.819	45	160	115	425	121	6.321	39	4.169	163,58%	2.650
	Non KUR	209	1.168	1.238	-	70	70	143	70	1.029	-	492	251,81%	746
3	PWG	23.244	31.127	31.911	4.805	5.073	269	566	784	8.667	4.290	35.474	89,96%	(3.563)
	Cilem	7.809	11.447	11.705	484	943	459	275	259	3.896	684	16.242	72,07%	(4.537)
	Gadai	15.435	19.681	20.206	4.321	4.131	-190	291	525	4.771	3.606	19.232	105,06%	974
4	CFG	144.290	157.645	156.631	802	572	-230	722	-1.014	12.341	1.586	162.791	96,22%	(6.160)
	CF 1	8.588	11.348	11.304	-	328	328	-25	-43	2.716	371	11.541	97,95%	(237)
	Total Griya	7.701	10.278	10.250	-	328	328	0	-28	2.549	356	9.699	105,68%	551
	• Total Non Program	7.409	9.657	9.630	-	328	328	-73	-28	2.221	356	8.705	110,62%	924
	• Program	292	621	620	-	-	0	-3	-1	328	1	993	62,45%	(373)
	Oto	888	1.070	1.054	-	-	0	-25	-15	167	15	1.842	57,23%	(788)
	CF 2	135.702	146.297	145.327	802	244	-558	747	-970	9.625	1.214	151.250	96,08%	(5.923)
	Mitraguna & Others	125.011	133.401	132.392	802	80	-722	360	-1.009	7.381	1.089	138.855	95,35%	(6.463)
	Pensiun	10.691	12.897	12.935	-	164	164	387	38	2.244	126	12.395	104,36%	540
	Total Pembiayaan	175.227	197.073	197.034	5.652	5.875	224	1.855	-39	21.807	5.914	209.912	93,87%	(12.878)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	-	446	0,00%	0,00%	5,54%	446	446	446			
	KUR	-	-	-	102	0,00%	0,00%	1,49%	102	102	102			
	Non KUR	-	-	-	344	0,00%	0,00%	27,82%	344	344	344			
3	PWG	-	6	86	572	0,00%	0,28%	1,79%	485	572	565			
	Cilem	-	6	-	383	0,00%	0,00%	3,28%	383	383	377			
	Gadai	-	-	86	188	0,00%	0,44%	0,93%	102	188	188			
4	CFG	2.296	2.213	3.915	10.657	1,59%	2,48%	6,80%	6.743	8.361	8.445			
	CF 1	66	58	54	179	0,77%	0,48%	1,58%	124	112	121			
	Total Griya	66	58	54	57	0,86%	0,53%	0,56%	3	(9)	(1)			
	Oto	-	-	-	122	0,00%	0,00%	11,55%	122	122	122			
	CF 2	2.230	2.155	3.861	10.479	1,64%	2,64%	7,21%	6.618	8.249	8.324			
	Mitraguna & Others	2.230	2.155	3.861	9.979	1,78%	2,89%	7,54%	6.119	7.750	7.824			
	Pensiun	-	-	-	499	0,00%	0,00%	3,86%	499	499	499			
	Total Pembiayaan	2.296	2.219	4.001	11.675	1,31%	2,03%	5,93%	7.674	9.379	9.456	1,68%	71,70%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	4.766	3.933	3.929	2,86%	2,49%	2,51%	(4)	(191)	(837)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	4.766	3.933	3.929	3,00%	2,69%	2,70%	(4)	(144)	(837)			
	Mitraguna & Others	4.073	4.766	3.933	3.929	3,26%	2,95%	2,97%	(4)	(144)	(837)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	4.766	3.933	3.929	2,35%	2,00%	1,99%	(4)	(191)	(837)	5,88%	-194,71%	3,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	581	497	491	(130)	(6)	(91)	-15,60%	(1.596)	-76,49%	2.831	17,33%	(2.341)
2	Tabungan	37.117	37.936	38.469	38.304	1.771	(166)	367	0,97%	1.186	3,20%	41.689	91,88%	(3.385)
3	Deposito	10.740	12.543	12.547	12.547	3	0	4	0,03%	1.808	16,83%	10.799	116,19%	1.749
	Total	49.943	51.061	51.513	51.341	1.644	(172)	281	0,55%	1.398	2,80%	55.319	92,81%	(3.978)
	CASA	39.204	38.517	38.966	38.794	1.641	(172)	277	0,72%	(410)	-1,04%	44.520	87,14%	(5.726)
	(%) CASA	78,50%	75,43%	75,64%	75,56%									
	FDR	145,08%	123,76%	121,97%	122,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	621	499	471		(28)	(150)	-24,19%	(110)	-18,91%	-	0,00%	471
2	Giro ISE	1	1	1	1		0	0	0,00%	0	15,23%		0,00%	1
3	Tabungan ISE	580	620	498	470		(28)	(150)	-24,23%	(110)	-18,96%		0,00%	470
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.786	2.939	325	206	-119	279	153	1.705	53	2.437	120,63%	503
	Cilem	1.235	2.786	2.939	325	206	-119	279	153	1.705	53	2.437	120,63%	503
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	59.889	896	320	-576	-236	-519	-11.333	839	65.025	92,10%	(5.136)
	CF 1	464	417	415	-	-	0	-2	-2	-49	2	458	90,52%	(43)
	Total Griya	301	275	275	-	-	0	0	0	-26	-	296	93,19%	(20)
	• Total Non Program	301	275	275	-	-	0	-3	0	-26	-	296	93,19%	(20)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	142	139	-	-	0	-2	-2	-23	2	163	85,68%	(23)
	CF 2	70.758	59.991	59.474	896	320	-576	-234	-516	-11.284	836	64.567	92,11%	(5.093)
	Mitraguna & Others	66.540	55.348	54.867	780	320	-460	-292	-481	-11.673	801	58.095	94,44%	(3.228)
	Pensiun	4.218	4.643	4.607	116	-	-116	58	-36	389	36	6.472	71,18%	(1.865)
	Total Pembiayaan	72.457	63.194	62.828	1.221	526	-695	43	-366	-9.628	892	67.462	93,13%	(4.634)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Cilem	-	18	-	-	0,00%	0,00%	0,00%	-	-	(18)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	3.788	2.416	3.053	4,24%	4,00%	5,10%	637	30	(735)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	3.788	2.416	3.053	4,27%	4,03%	5,13%	637	30	(735)			
	Mitraguna & Others	2.931	3.788	2.416	3.053	4,41%	4,36%	5,56%	637	122	(735)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	3.053	4,17%	3,82%	4,86%	637	30	(752)	0,00%	100,00%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	5.073	3.961	3.957	17,29%	6,56%	6,61%	(3)	(8.356)	(1.115)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	5.073	3.961	3.957	17,40%	6,60%	6,65%	(3)	(8.356)	(1.115)			
	Mitraguna & Others	11.834	4.895	3.785	3.782	17,79%	6,84%	6,89%	(3)	(8.052)	(1.113)			
	Pensiun	479	178	175	175	0,66%	0,28%	3,81%	-	(303)	(2)			
	Total Pembiayaan	12.313	5.073	3.961	3.957	16,99%	6,27%	6,30%	(3)	(8.356)	(1.115)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	29.931	19.255	19.478	(8.858)	224	(10.452)	-34,92%	(39.684)	-67,08%	67.212	28,98%	(47.733)
2	Tabungan	111.248	116.480	118.240	117.188	979	(1.052)	708	0,61%	5.940	5,34%	122.554	95,62%	(5.366)
3	Deposito	16.666	19.273	19.445	19.445	84	0	172	0,89%	2.779	16,67%	17.662	110,10%	1.784
	Total	187.077	165.684	156.940	156.112	(7.794)	(829)	(9.573)	-5,78%	(30.965)	-16,55%	207.427	75,26%	(51.316)
	CASA	170.411	146.411	137.495	136.666	(7.878)	(829)	(9.744)	-6,66%	(33.744)	-19,80%	189.765	72,02%	(53.099)
	(%) CASA	91,09%	88,37%	87,61%	87,54%									
	FDR	105,51%	129,76%	138,93%	139,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.571	3.015	3.055	40	484	18,84%	(765)	-20,01%	-	0,00%	3.055	
2	Giro ISE	954	1.109	1.513	1.544	31	435	39,25%	590	61,81%		0,00%	1.544	
3	Tabungan ISE	2.866	1.462	1.502	1.512	10	49	3,36%	(1.354)	-47,26%		0,00%	1.512	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	121	126	126	126	0	0	0,00%	5	4,13%		0,00%	126	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	• Local Champion	3.301	2.509	3.302	-	-	0	-803	793	2	(793)	3.301	100,05%	2
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.952	49.909	625	670	45	192	-43	3.812	713	50.846	98,16%	(936)
	KUR	42.963	47.375	47.377	625	670	45	402	3	4.415	667	47.582	99,57%	(204)
	Non KUR	3.135	2.578	2.532	-	-	0	-210	-46	-603	46	3.264	77,57%	(732)
3	PWG	20.876	29.833	31.058	4.030	5.531	1.501	783	1.224	10.182	4.307	34.041	91,24%	(2.984)
	Cilem	7.514	12.221	12.837	986	992	6	700	616	5.323	376	15.758	81,47%	(2.921)
	Gadai	13.361	17.612	18.221	3.044	4.539	1.494	83	608	4.860	3.930	18.284	99,66%	(63)
4	CFG	127.111	132.702	133.761	1.589	3.637	2.048	1.128	1.059	6.650	2.579	138.671	96,46%	(4.910)
	CF 1	49.510	49.324	51.528	854	2.587	1.733	766	2.203	2.018	384	50.982	101,07%	545
	Total Griya	39.898	38.758	41.003	650	2.358	1.708	0	2.244	1.105	114	40.670	100,82%	333
	• Total Non Program	39.898	38.758	41.003	650	2.358	1.708	-310	2.244	1.105	114	40.670	100,82%	333
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.525	204	229	25	766	-41	913	270	10.312	102,06%	212
	CF 2	77.602	83.378	82.233	735	1.050	315	362	-1.145	4.632	2.195	87.689	93,78%	(5.455)
	Mitraguna & Others	75.812	81.522	80.399	735	1.050	315	383	-1.124	4.587	2.174	85.492	94,04%	(5.093)
	Pensiun	1.790	1.856	1.835	-	-	0	-21	-21	45	21	2.197	83,51%	(362)
	Total Pembiayaan	197.385	214.997	218.030	6.245	9.838	3.594	1.301	3.033	20.646	6.805	226.859	96,11%	(8.828)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	496	444	3.095	0,27%	0,89%	6,20%	2.651	2.971	2.599			
	KUR	68	354	332	2.831	0,16%	0,70%	5,97%	2.499	2.763	2.476			
	Non KUR	56	141	112	264	1,79%	4,34%	10,43%	152	208	123			
3	PWG	-	158	-	642	0,00%	0,00%	2,07%	642	642	484			
	Cilem	-	158	-	366	0,00%	0,00%	2,85%	366	366	208			
	Gadai	-	-	-	276	0,00%	0,00%	1,51%	276	276	276			
4	CFG	2.018	301	3.874	4.649	1,59%	2,92%	3,48%	774	2.630	4.347			
	CF 1	1.770	144	1.943	2.216	3,58%	3,94%	4,30%	273	446	2.072			
	Total Griya	1.463	92	1.943	894	3,67%	5,01%	2,18%	(1.049)	(570)	801			
	Oto	307	52	-	1.323	3,19%	0,00%	12,57%	1.323	1.015	1.270			
	CF 2	248	157	1.932	2.432	0,32%	2,32%	2,96%	501	2.185	2.276			
	Mitraguna & Others	248	157	1.932	2.432	0,33%	2,37%	3,03%	501	2.185	2.276			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	8.385	1,09%	2,01%	3,85%	4.067	6.243	7.430	0,35%	90,79%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	59,77%	45,42%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	59,77%	45,42%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	612	561	558	1,07%	1,12%	1,12%	(3)	65	(54)			
	KUR	115	465	465	465	0,27%	0,98%	0,98%	-	349	(1)			
	Non KUR	378	147	97	94	12,06%	3,76%	3,70%	(3)	(284)	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.384	2.374	2.374	0,26%	1,79%	1,77%	-	2.037	(11)			
	CF 1	297	1.504	1.529	1.529	0,60%	3,10%	2,97%	-	1.232	25			
	Total Griya	297	1.504	1.529	1.529	0,74%	3,94%	3,73%	-	1.232	25			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	880	845	845	0,05%	1,01%	1,03%	-	806	(36)			
	Mitraguna & Others	39	880	845	845	0,05%	1,04%	1,05%	-	806	(36)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.496	4.435	4.432	0,42%	2,06%	2,03%	(3)	3.603	(65)	0,25%	87,62%	-1,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	4.356	4.636	4.609	(6.165)	(26)	253	5,81%	2.682	139,17%	9.349	49,30%	(4.739)
2	Tabungan	70.495	80.102	79.034	79.229	60	194	(873)	-1,09%	8.733	12,39%	83.156	95,28%	(3.928)
3	Deposito	64.264	93.406	93.395	93.273	(35)	(122)	(133)	-0,14%	29.009	45,14%	64.994	143,51%	28.279
	Total	136.686	177.864	177.065	177.111	(6.140)	46	(753)	-0,42%	40.424	29,57%	157.499	112,45%	19.612
	CASA	72.423	84.458	83.670	83.838	(6.105)	168	(620)	-0,73%	11.415	15,76%	92.505	90,63%	(8.667)
	(%) CASA	52,98%	47,48%	47,25%	47,34%									
	FDR	94,77%	83,31%	84,10%	84,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	4.213	3.044	3.117		73	(1.096)	-26,02%	1.795	135,76%	-	0,00%	3.117
2	Giro ISE	771	617	607	614		7	(3)	-0,49%	(157)	-20,33%	-	0,00%	614
3	Tabungan ISE	551	3.596	2.437	2.503		65	(1.093)	-30,41%	1.952	354,14%	-	0,00%	2.503
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	65	74	78	78		0	4	5,41%	13	20,00%	-	0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.637	34.835	800	400	-400	351	198	3.077	202	35.966	96,86%	(1.131)
	KUR	29.577	32.136	32.348	800	400	-400	208	212	2.770	188	33.596	96,28%	(1.249)
	Non KUR	2.181	2.502	2.487	-	-	0	143	-14	306	14	2.370	104,96%	118
3	PWG	6.201	8.970	9.221	390	586	196	127	250	3.020	336	12.535	73,56%	(3.314)
	Cilem	6.201	8.970	9.221	390	586	196	127	250	3.020	336	12.535	73,56%	(3.314)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	104.848	2.547	1.110	-1.437	1.299	277	13.266	833	101.093	103,71%	3.755
	CF 1	23.474	29.603	29.429	154	-	-154	136	-174	5.954	174	26.174	112,44%	3.255
	Total Griya	17.263	19.825	19.770	-	-	0	0	-55	2.507	55	18.192	108,67%	1.577
	• Total Non Program	17.263	19.825	19.770	-	-	0	-73	-55	2.507	55	18.192	108,67%	1.577
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.778	9.659	154	-	-154	136	-119	3.447	119	7.981	121,02%	1.678
	CF 2	68.107	74.968	75.419	2.393	1.110	-1.283	1.163	451	7.312	659	74.920	100,67%	499
	Mitraguna & Others	64.272	71.142	71.620	2.393	1.110	-1.283	1.190	478	7.349	632	70.925	100,98%	696
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,09%	(196)
	Total Pembiayaan	129.541	148.179	148.904	3.737	2.096	-1.641	1.776	725	19.363	1.371	149.594	99,54%	(690)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	6	3	1.624	0,01%	0,01%	4,66%	1.620	1.620	1.618			
	KUR	-	6	3	1.362	0,00%	0,01%	4,21%	1.359	1.362	1.356			
	Non KUR	4	-	-	261	0,19%	0,00%	10,51%	261	257	261			
3	PWG	48	155	-	500	0,78%	0,00%	5,43%	500	452	345			
	Cilem	48	155	-	500	0,78%	0,00%	5,43%	500	452	345			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	3.961	0,60%	1,37%	3,78%	2.531	3.414	2.242			
	CF 1	172	1.253	1.127	2.019	0,73%	3,81%	6,86%	892	1.847	766			
	Total Griya	-	1.128	1.127	1.334	0,00%	5,68%	6,75%	207	1.334	206			
	Oto	172	125	-	685	2,76%	0,00%	7,09%	685	513	560			
	CF 2	375	466	304	1.943	0,55%	0,41%	2,58%	1.639	1.567	1.476			
	Mitraguna & Others	375	466	304	1.943	0,58%	0,43%	2,71%	1.639	1.567	1.476			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	6.086	0,46%	0,97%	4,09%	4.652	5.486	4.206	0,79%	80,55%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	316	315	315	0,23%	0,91%	0,91%	-	241	(0)			
	KUR	70	316	315	315	0,24%	0,98%	0,98%	-	246	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	356	353	353	0,54%	0,34%	0,34%	-	(139)	(3)			
	CF 1	203	203	203	203	0,87%	0,69%	0,69%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,08%	2,11%	-	-	-			
	CF 2	289	153	150	150	0,42%	0,20%	0,20%	-	(139)	(3)			
	Mitraguna & Others	289	153	150	150	0,45%	0,21%	0,21%	-	(139)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	672	669	669	0,44%	0,45%	0,45%	-	102	(3)	0,39%	13,61%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.318	3.868	4.039	(437)	171	(2.279)	-36,07%	(267)	-6,20%	11.989	33,69%	(7.950)
2	Tabungan	84.533	86.328	85.749	85.766	2.903	16	(562)	-0,65%	1.233	1,46%	96.135	89,21%	(10.369)
3	Deposito	19.903	28.614	28.358	28.358	(41)	0	(256)	-0,89%	8.455	42,48%	20.471	138,53%	7.887
	Total	108.741	121.259	117.975	118.163	2.425	187	(3.096)	-2,55%	9.421	8,66%	128.595	91,89%	(10.432)
	CASA	88.838	92.645	89.617	89.804	2.466	187	(2.841)	-3,07%	966	1,09%	108.123	83,06%	(18.319)
	(%) CASA	81,70%	76,40%	75,96%	76,00%									
	FDR	78,57%	82,93%	85,94%	85,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	4.558	3.598	3.734		136	(824)	-18,08%	(181)	-4,63%	-	0,00%	3.734
2	Giro ISE	3.001	3.483	2.474	2.512		38	(971)	-27,87%	(488)	-16,28%	-	0,00%	2.512
3	Tabungan ISE	915	1.075	1.124	1.222		98	147	13,63%	307	33,56%	-	0,00%	1.222
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%	-	0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.677	3.645	-	-	0	-116	-31	577	31	6.683	54,55%	(3.038)
	KUR	2.657	3.421	3.389	-	-	0	-110	-31	732	31	6.060	55,93%	(2.671)
	Non KUR	412	256	256	-	-	0	-5	0	-156	-	623	41,08%	(367)
3	PWG	13.521	18.647	19.243	1.717	3.183	1.466	465	596	5.722	2.587	25.439	75,64%	(6.196)
	Cilem	6.370	9.633	9.623	663	443	-220	180	-9	3.253	453	15.191	63,35%	(5.568)
	Gadai	7.151	9.015	9.620	1.054	2.739	1.686	285	605	2.469	2.135	10.247	93,88%	(628)
4	CFG	68.150	78.238	78.501	1.695	1.505	-190	1.605	262	10.351	1.243	85.232	92,10%	(6.732)
	CF 1	32.030	34.375	34.004	360	-	-360	181	-371	1.974	371	33.473	101,59%	531
	Total Griya	25.555	26.636	26.448	-	-	0	0	-189	893	189	25.620	103,23%	827
	• Total Non Program	25.555	26.636	26.448	-	-	0	-440	-189	893	189	25.620	103,23%	827
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.739	7.557	360	-	-360	181	-182	1.082	182	7.853	96,23%	(296)
	CF 2	36.119	43.863	44.496	1.335	1.505	170	1.424	633	8.377	872	51.759	85,97%	(7.262)
	Mitraguna & Others	32.486	40.541	41.121	1.335	1.345	10	1.458	580	8.634	765	48.065	85,55%	(6.944)
	Pensiun	3.633	3.322	3.376	-	160	160	-34	54	-257	106	3.694	91,38%	(318)
	Total Pembiayaan	85.434	100.562	101.389	3.412	4.688	1.276	1.954	827	15.955	3.861	118.049	85,89%	(16.660)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	33	99	0,00%	0,90%	2,73%	67	99	99			
	KUR	-	-	33	99	0,00%	0,96%	2,94%	67	99	99			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	95	-	567	0,00%	0,00%	2,95%	567	567	472			
	Cilem	-	95	-	271	0,00%	0,00%	2,82%	271	271	176			
	Gadai	-	-	-	296	0,00%	0,00%	3,07%	296	296	296			
4	CFG	1.050	320	644	2.212	1,54%	0,82%	2,82%	1.567	1.162	1.892			
	CF 1	1.050	227	520	1.679	3,28%	1,51%	4,94%	1.158	628	1.452			
	Total Griya	697	227	520	1.340	2,73%	1,95%	5,07%	820	643	1.113			
	Oto	353	-	-	339	5,46%	0,00%	4,48%	339	(15)	339			
	CF 2	-	93	124	533	0,00%	0,28%	1,20%	409	533	440			
	Mitraguna & Others	-	93	124	533	0,00%	0,31%	1,30%	409	533	440			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	2.878	1,23%	0,67%	2,84%	2.201	1.828	2.464	1,40%	50,62%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	86	4,32%	2,35%	2,37%	-	(46)	0			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	86	32,19%	33,74%	33,74%	-	(46)	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	816	902	895	0,49%	1,15%	1,14%	(7)	559	79			
	CF 1	337	74	70	70	1,05%	0,20%	0,21%	-	(267)	(4)			
	Total Griya	189	74	70	70	0,74%	0,26%	0,27%	-	(118)	(4)			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	741	832	825	0,00%	1,90%	1,85%	(7)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	2,01%	(7)	825	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	902	988	982	1,36%	0,98%	0,97%	(7)	(182)	79	4,15%	-328,73%	3,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.449	9.481	9.625	(16.331)	145	176	1,87%	1.945	25,32%	14.948	64,39%	(5.322)
2	Tabungan	96.197	117.846	113.348	109.553	15.747	(3.795)	(8.293)	-7,04%	13.356	13,88%	109.632	99,93%	(79)
3	Deposito	50.701	45.337	45.977	45.977	792	0	641	1,41%	(4.724)	-9,32%	51.441	89,38%	(5.464)
	Total	154.579	172.632	168.806	165.156	208	(3.650)	(7.476)	-4,33%	10.577	6,84%	176.021	93,83%	(10.865)
	CASA	103.878	127.295	122.829	119.178	(584)	(3.651)	(8.117)	-6,38%	15.300	14,73%	124.580	95,66%	(5.401)
	(%) CASA	67,20%	73,74%	72,76%	72,16%									
	FDR	122,53%	116,46%	119,60%	122,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.386	4.326	4.351		25	(35)	-0,80%	413	10,49%	-	0,00%	4.351
2	Giro ISE	1.498	2.690	2.765	2.780		15	90	3,36%	1.282	85,55%	-	0,00%	2.780
3	Tabungan ISE	2.310	1.566	1.431	1.441		10	(125)	-7,99%	(869)	-37,61%	-	0,00%	1.441
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%	-	0,00%	130
5	CIF ISE	147	158	160	160		0	2	1,27%	13	8,84%	-	0,00%	160

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.815	35.510	610	730	120	258	-305	1.091	1.035	38.024	93,39%	(2.514)
	KUR	32.500	34.010	33.820	610	730	120	336	-190	1.320	920	35.917	94,16%	(2.097)
	Non KUR	1.920	1.805	1.690	-	-	0	-78	-115	-229	115	2.107	80,22%	(417)
3	PWG	17.830	27.612	29.239	3.686	5.891	2.205	1.310	1.628	11.409	4.263	29.751	98,28%	(512)
	Cilem	5.164	9.572	10.398	528	1.181	653	195	826	5.234	354	12.528	83,00%	(2.130)
	Gadai	12.666	18.040	18.841	3.159	4.710	1.552	1.115	801	6.175	3.909	17.223	109,39%	1.618
4	CFG	137.158	137.626	137.141	236	522	286	-2.117	-485	-17	1.007	145.889	94,00%	(8.748)
	CF 1	38.164	40.347	40.570	-	446	446	-49	223	2.406	223	39.148	103,63%	1.422
	Total Griya	33.008	34.101	34.458	-	446	446	0	357	1.450	89	32.722	105,31%	1.737
	• Total Non Program	33.008	34.101	34.458	-	446	446	-483	357	1.450	89	32.722	105,31%	1.737
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.245	6.112	-	-	0	-49	-134	956	134	6.426	95,10%	(315)
	CF 2	98.994	97.279	96.571	236	76	-160	-2.068	-708	-2.423	784	106.742	90,47%	(10.171)
	Mitraguna & Others	71.310	71.137	70.623	184	-	-184	-1.970	-515	-688	515	80.263	87,99%	(9.640)
	Pensiun	27.683	26.142	25.948	52	76	24	-98	-193	-1.735	269	26.479	98,00%	(530)
	Total Pembiayaan	189.407	201.052	201.890	4.532	7.143	2.611	-548	838	12.483	6.305	213.665	94,49%	(11.774)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	874	721	2.687	0,69%	2,01%	7,57%	1.967	2.450	1.813			
	KUR	105	712	543	2.513	0,32%	1,60%	7,43%	1.970	2.408	1.801			
	Non KUR	133	163	177	175	6,92%	9,83%	10,33%	(3)	42	12			
3	PWG	-	23	-	290	0,00%	0,00%	0,99%	290	290	267			
	Cilem	-	23	-	100	0,00%	0,00%	0,96%	100	100	77			
	Gadai	-	-	-	190	0,00%	0,00%	1,01%	190	190	190			
4	CFG	1.146	1.276	1.668	5.166	0,84%	1,21%	3,77%	3.498	4.020	3.890			
	CF 1	198	225	738	2.098	0,52%	1,83%	5,17%	1.360	1.900	1.874			
	Total Griya	73	4	609	1.467	0,22%	1,79%	4,26%	858	1.394	1.464			
	Oto	125	221	129	631	2,42%	2,07%	10,33%	502	506	410			
	CF 2	948	1.052	929	3.067	0,96%	0,96%	3,18%	2.138	2.120	2.016			
	Mitraguna & Others	799	816	691	2.778	1,12%	0,97%	3,93%	2.087	1.979	1.962			
	Pensiun	149	236	238	290	0,54%	0,91%	1,12%	51	141	54			
	Total Pembiayaan	1.384	2.174	2.388	8.144	0,73%	1,19%	4,03%	5.755	6.760	5.970	1,85%	54,22%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	379	403	1,39%	1,06%	1,13%	23	(75)	85			
	KUR	477	210	248	271	1,47%	0,73%	0,80%	23	(206)	61			
	Non KUR	-	108	132	132	0,00%	7,30%	7,80%	-	132	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	4.830	2.320	2.320	3,20%	1,69%	1,69%	-	(2.074)	(2.510)			
	CF 1	1.329	2.591	1.891	1.891	3,48%	4,66%	4,66%	-	562	(700)			
	Total Griya	1.025	2.359	1.659	1.659	3,10%	4,87%	4,81%	-	634	(700)			
	Oto	305	232	232	232	3,72%	3,80%	3,80%	-	(72)	-			
	CF 2	3.064	2.239	428	428	3,10%	0,44%	0,44%	-	(2.636)	(1.810)			
	Mitraguna & Others	2.968	2.009	342	342	4,16%	0,48%	0,48%	-	(2.625)	(1.667)			
	Pensiun	97	230	86	86	0,05%	0,04%	0,33%	-	(11)	(144)			
	Total Pembiayaan	4.871	5.148	2.699	2.723	2,57%	1,34%	1,35%	23	(2.149)	(2.425)	1,34%	0,99%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	13.161	10.786	10.818	(293)	32	(2.344)	-17,81%	(1.978)	-15,46%	23.544	45,95%	(12.726)
2	Tabungan	133.664	148.730	147.008	147.202	4.363	194	(1.528)	-1,03%	13.538	10,13%	150.993	97,49%	(3.792)
3	Deposito	120.976	139.871	138.612	138.410	250	(201)	(1.461)	-1,04%	17.435	14,41%	122.375	113,10%	16.035
	Total	267.435	301.762	296.405	296.429	4.321	24	(5.333)	-1,77%	28.994	10,84%	296.912	99,84%	(482)
	CASA	146.460	161.891	157.794	158.019	4.071	226	(3.872)	-2,39%	11.560	7,89%	174.537	90,54%	(16.518)
	(%) CASA	54,76%	53,65%	53,24%	53,31%									
	FDR	60,13%	60,18%	61,83%	61,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	3.921	3.729	3.695		(34)	(226)	-5,76%	113	3,16%	-	0,00%	3.695
2	Giro ISE	1.025	1.483	1.131	1.120		(11)	(363)	-24,48%	95	9,26%	-	0,00%	1.120
3	Tabungan ISE	2.557	2.438	2.598	2.576		(23)	137	5,62%	19	0,72%	-	0,00%	2.576
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	213	224	226	226		0	2	0,89%	13	6,10%	-	0,00%	226

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	39.082	38.941	650	400	-250	-1.024	-141	-1.711	541	43.620	89,27%	(4.679)
	KUR	37.299	37.085	36.968	650	400	-250	-932	-118	-331	518	40.221	91,91%	(3.253)
	Non KUR	3.353	1.997	1.974	-	-	0	-93	-24	-1.380	24	3.399	58,06%	(1.426)
3	PWG	6.039	12.787	13.288	519	806	286	295	501	7.250	305	13.318	99,78%	(29)
	Cilem	6.039	12.787	13.288	519	806	286	295	501	7.250	305	13.318	99,78%	(29)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	131.049	350	2.567	2.217	1.025	1.320	16.941	1.247	122.231	107,21%	8.819
	CF 1	24.580	27.346	27.651	-	521	521	-230	305	3.070	216	27.603	100,17%	48
	Total Griya	19.863	21.032	21.257	-	318	318	0	225	1.394	93	21.311	99,75%	(54)
	• Total Non Program	19.863	21.032	21.257	-	318	318	332	225	1.394	93	21.311	99,75%	(54)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.314	6.394	-	203	203	-230	80	1.676	123	6.292	101,63%	102
	CF 2	89.528	102.383	103.398	350	2.046	1.696	1.255	1.015	13.871	1.031	94.628	109,27%	8.771
	Mitraguna & Others	89.444	101.973	102.821	350	1.876	1.526	1.258	848	13.377	1.028	93.970	109,42%	8.851
	Pensiun	84	411	577	-	170	170	-3	167	493	3	658	87,82%	(80)
	Total Pembiayaan	160.799	181.599	183.279	1.519	3.773	2.253	295	1.679	22.480	2.093	179.168	102,29%	4.111

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.222	1.028	5.340	2,64%	2,63%	13,71%	4.312	4.268	4.118			
	KUR	877	1.138	947	5.165	2,35%	2,55%	13,97%	4.218	4.288	4.027			
	Non KUR	194	85	81	175	5,80%	4,06%	8,88%	94	(19)	90			
3	PWG	-	92	-	542	0,00%	0,00%	4,08%	542	542	451			
	Cilem	-	92	-	542	0,00%	0,00%	4,08%	542	542	451			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	1.499	0,69%	0,26%	1,14%	1.156	707	1.458			
	CF 1	630	40	216	694	2,56%	0,79%	2,51%	477	64	653			
	Total Griya	568	-	175	299	2,86%	0,83%	1,40%	123	(270)	299			
	Oto	61	40	41	395	1,30%	0,64%	6,18%	354	334	355			
	CF 2	162	-	126	805	0,18%	0,12%	0,78%	679	643	805			
	Mitraguna & Others	162	-	126	805	0,18%	0,12%	0,78%	679	643	805			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.354	1.371	7.381	1,16%	0,75%	4,03%	6.011	5.518	6.027	0,41%	89,72%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.478	1.423	1.752	2,29%	3,64%	4,50%	329	822	275			
	KUR	399	1.277	1.226	1.555	1,07%	3,31%	4,21%	329	1.157	278			
	Non KUR	532	201	197	197	15,87%	9,86%	9,98%	(0)	(335)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	840	700	698	0,35%	0,54%	0,53%	(2)	297	(141)			
	CF 1	315	760	623	621	1,28%	2,28%	2,25%	(2)	305	(139)			
	Total Griya	179	624	623	621	0,90%	2,96%	2,92%	(2)	442	(3)			
	Oto	136	136	-	-	2,89%	0,00%	0,00%	-	(136)	(136)			
	CF 2	85	79	77	77	0,10%	0,08%	0,07%	-	(8)	(2)			
	Mitraguna & Others	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.317	2.123	2.451	0,83%	1,17%	1,34%	327	1.119	134	0,44%	67,18%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	49.404	51.904	53.005	(1.317)	1.100	3.601	7,29%	13.822	35,28%	48.893	108,41%	4.112
2	Tabungan	123.525	144.042	143.476	143.293	2.628	(183)	(749)	-0,52%	19.769	16,00%	139.606	102,64%	3.687
3	Deposito	68.863	130.786	124.460	124.460	(20.438)	0	(6.326)	-4,84%	55.597	80,74%	69.895	178,07%	54.565
	Total	231.570	324.232	319.841	320.758	(19.127)	917	(3.474)	-1,07%	89.188	38,51%	258.394	124,14%	62.364
	CASA	162.707	193.446	195.381	196.298	1.311	917	2.852	1,47%	33.591	20,64%	188.499	104,14%	7.799
	(%) CASA	70,26%	59,66%	61,09%	61,20%									
	FDR	34,66%	31,02%	31,45%	31,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.412	7.467	7.490		24	1.078	16,82%	1.599	27,14%	-	0,00%	7.490
2	Giro ISE	3.773	3.632	4.738	4.771		33	1.139	31,37%	998	26,46%		0,00%	4.771
3	Tabungan ISE	2.118	2.780	2.728	2.719		(10)	(61)	-2,20%	600	28,35%		0,00%	2.719
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	122	125	125		0	3	2,46%	9	7,76%		0,00%	125

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.832	10.837	449	576	127	406	5	3.987	571	12.359	87,68%	(1.522)
	Cilem	6.849	10.832	10.837	449	576	127	406	5	3.987	571	12.359	87,68%	(1.522)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	89.762	410	528	118	1.025	25	16.343	503	94.346	95,14%	(4.584)
	CF 1	59.117	70.636	70.762	410	498	88	809	126	11.645	372	67.036	105,56%	3.726
	Total Griya	51.507	62.435	62.608	270	383	113	0	173	11.101	210	58.383	107,24%	4.225
	• Total Non Program	49.547	60.583	60.763	270	383	113	1.902	180	11.215	203	51.714	117,50%	9.048
	• Program	1.960	1.852	1.845	-	-	0	-12	-7	-114	7	6.669	27,67%	(4.823)
	Oto	7.609	8.201	8.154	140	115	-25	809	-47	544	162	8.653	94,23%	(499)
	CF 2	14.303	19.101	19.000	-	30	30	216	-101	4.697	131	27.310	69,57%	(8.310)
	Mitraguna & Others	14.303	19.089	18.988	-	30	30	216	-101	4.686	131	27.073	70,14%	(8.085)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	237	4,98%	(225)
	Total Pembiayaan	80.269	100.568	100.599	859	1.104	245	1.432	30	20.330	1.073	106.705	94,28%	(6.106)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	185	-	248	0,00%	0,00%	2,29%	248	248	64			
	Cilem	-	185	-	248	0,00%	0,00%	2,29%	248	248	64			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	2.078	0,88%	3,43%	2,31%	(1.000)	1.428	609			
	CF 1	650	1.469	3.077	1.901	1,10%	4,36%	2,69%	(1.177)	1.251	432			
	Total Griya	404	1.275	2.891	1.901	0,79%	4,63%	3,04%	(990)	1.496	625			
	Oto	245	193	187	-	3,22%	2,28%	0,00%	(187)	(245)	(193)			
	CF 2	-	-	-	177	0,00%	0,00%	0,93%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,93%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	1.653	3.077	2.326	0,81%	3,06%	2,31%	(752)	1.676	672	1,76%	24,06%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	535	534	1,09%	0,60%	0,59%	(1)	(266)	(1)			
	CF 1	800	498	497	496	1,35%	0,70%	0,70%	(1)	(304)	(1)			
	Total Griya	679	498	497	496	1,32%	0,80%	0,79%	(1)	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	535	534	1,00%	0,53%	0,53%	(1)	(266)	(1)	0,94%	-77,19%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.782	6.819	6.849	766	31	(1.932)	-22,01%	(1.984)	-22,46%	17.563	39,00%	(10.714)
2	Tabungan	83.648	72.195	72.675	72.003	(521)	(672)	(192)	-0,27%	(11.645)	-13,92%	95.539	75,37%	(23.536)
3	Deposito	21.297	29.110	29.001	29.001	186	0	(109)	-0,38%	7.704	36,17%	21.602	134,25%	7.399
	Total	113.778	110.087	108.494	107.853	431	(641)	(2.234)	-2,03%	(5.925)	-5,21%	134.703	80,07%	(26.850)
	CASA	92.481	80.977	79.494	78.852	245	(641)	(2.125)	-2,62%	(13.629)	-14,74%	113.102	69,72%	(34.249)
	(%) CASA	81,28%	73,56%	73,27%	73,11%									
	FDR	151,33%	174,55%	178,31%	179,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.358	4.558	4.906		348	(452)	-8,44%	1.491	43,65%	-	0,00%	4.906
2	Giro ISE	1.685	1.616	1.723	1.621		(103)	5	0,33%	(64)	-3,82%	-	0,00%	1.621
3	Tabungan ISE	1.730	3.743	2.834	3.285		451	(458)	-12,23%	1.555	89,90%	-	0,00%	3.285
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	12.073	11.832	25	30	5	-525	-241	-3.669	271	17.370	68,11%	(5.539)
	KUR	13.526	9.186	8.954	-	30	30	-521	-232	-4.572	262	15.342	58,37%	(6.387)
	Non KUR	1.974	2.886	2.877	25	-	-25	-4	-9	903	9	2.029	141,81%	848
3	PWG	14.491	21.774	22.243	2.950	3.012	62	1.115	469	7.752	2.543	27.944	79,60%	(5.702)
	Cilem	6.823	10.707	11.062	806	784	-22	472	355	4.239	429	16.096	68,73%	(5.034)
	Gadai	7.668	11.067	11.181	2.144	2.227	84	643	114	3.513	2.113	11.849	94,36%	(668)
4	CFG	142.193	158.314	159.386	1.985	2.349	364	2.416	1.072	17.193	1.277	151.972	104,88%	7.413
	CF 1	6.747	8.905	8.861	-	-	0	-136	-44	2.113	44	8.513	104,09%	348
	Total Griya	3.465	5.267	5.248	-	-	0	0	-18	1.783	18	4.650	112,87%	598
	• Total Non Program	3.465	5.267	5.248	-	-	0	-41	-18	1.783	18	4.650	112,87%	598
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.638	3.612	-	-	0	-136	-26	330	26	3.863	93,52%	(250)
	CF 2	135.445	149.408	150.525	1.985	2.349	364	2.552	1.116	15.079	1.233	143.460	104,92%	7.065
	Mitraguna & Others	125.884	140.596	141.805	1.985	2.349	364	2.644	1.208	15.920	1.141	133.242	106,43%	8.562
	Pensiun	9.561	8.812	8.720	-	-	0	-92	-92	-841	92	10.217	85,35%	(1.497)
	Total Pembiayaan	172.184	192.160	193.460	4.960	5.391	431	3.007	1.300	21.276	4.091	197.287	98,06%	(3.827)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.318	1.610	2.675	8,85%	13,34%	22,61%	1.065	1.303	1.357			
	KUR	1.295	954	1.152	2.004	9,57%	12,54%	22,38%	852	709	1.050			
	Non KUR	77	364	458	671	3,89%	15,88%	23,33%	213	595	308			
3	PWG	-	-	-	680	0,00%	0,00%	3,06%	680	680	680			
	Cilem	-	-	-	406	0,00%	0,00%	3,67%	406	406	406			
	Gadai	-	-	-	274	0,00%	0,00%	2,45%	274	274	274			
4	CFG	6	146	577	3.308	0,00%	0,36%	2,08%	2.732	3.302	3.163			
	CF 1	-	-	-	347	0,00%	0,00%	3,91%	347	347	347			
	Total Griya	-	-	-	109	0,00%	0,00%	2,07%	109	109	109			
	Oto	-	-	-	238	0,00%	0,00%	6,59%	238	238	238			
	CF 2	6	146	577	2.962	0,00%	0,39%	1,97%	2.385	2.956	2.816			
	Mitraguna & Others	-	146	577	2.962	0,00%	0,41%	2,09%	2.385	2.962	2.816			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	6.663	0,80%	1,14%	3,44%	4.477	5.285	5.200	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	749	865	953	3,76%	7,17%	8,06%	88	371	204			
	KUR	557	728	844	932	4,11%	9,18%	10,41%	88	375	204			
	Non KUR	26	21	21	21	1,32%	0,74%	0,75%	-	(5)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	1.274	947	946	0,27%	0,60%	0,59%	(2)	557	(328)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	1.274	947	946	0,29%	0,63%	0,63%	(2)	557	(328)			
	Mitraguna & Others	388	1.274	947	946	0,31%	0,67%	0,67%	(2)	557	(328)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	2.023	1.812	1.899	0,56%	0,94%	0,98%	87	928	(124)	0,11%	88,50%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	877	774	804	166	31	(73)	-8,30%	(68)	-7,81%	1.468	54,81%	(663)
2	Tabungan	63.525	59.825	61.596	61.291	3.484	(305)	1.466	2,45%	(2.234)	-3,52%	69.755	87,87%	(8.463)
3	Deposito	5.722	7.461	7.415	7.423	(34)	8	(38)	-0,51%	1.700	29,71%	5.899	125,83%	1.524
	Total	70.120	68.163	69.784	69.518	3.616	(266)	1.355	1,99%	(602)	-0,86%	77.121	90,14%	(7.603)
	CASA	64.398	60.703	62.370	62.096	3.650	(274)	1.393	2,29%	(2.302)	-3,57%	71.222	87,19%	(9.127)
	(%) CASA	91,84%	89,05%	89,37%	89,32%									
	FDR	73,73%	90,51%	88,72%	89,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.386	3.642	3.688		47	302	8,92%	201	5,77%	-	0,00%	3.688
2	Giro ISE	561	445	440	440		0	(5)	-1,13%	(121)	-21,55%		0,00%	440
3	Tabungan ISE	2.926	2.941	3.202	3.248		47	307	10,44%	322	11,01%		0,00%	3.248
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	127	128	128		0	1	0,79%	5	4,07%		0,00%	128

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.876	5.057	94	272	178	46	181	2.474	91	4.963	101,90%	94
	Cilem	2.583	4.876	5.057	94	272	178	46	181	2.474	91	4.963	101,90%	94
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	56.857	485	560	75	1.032	36	7.741	524	57.211	99,38%	(354)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	56.821	56.857	485	560	75	1.032	36	7.741	524	57.211	99,38%	(354)
	Mitraguna & Others	45.066	52.568	52.481	460	350	-110	935	-87	7.415	437	50.440	104,05%	2.041
	Pensiun	4.050	4.253	4.376	25	210	185	97	123	326	87	6.771	64,64%	(2.394)
	Total Pembiayaan	51.699	61.697	61.915	579	832	253	1.079	217	10.215	615	62.174	99,58%	(260)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	111	0,00%	0,00%	2,20%	111	111	111			
	Cilem	-	-	-	111	0,00%	0,00%	2,20%	111	111	111			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	28	0,00%	0,00%	0,05%	28	28	28			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	28	0,00%	0,00%	0,05%	28	28	28			
	Mitraguna & Others	-	-	-	28	0,00%	0,00%	0,05%	28	28	28			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	140	0,00%	0,00%	0,23%	140	140	140	2,96%	#####	2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	210	209	209	0,45%	0,37%	0,37%	-	(11)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	210	209	209	0,45%	0,37%	0,37%	-	(11)	(1)			
	Mitraguna & Others	220	210	209	209	0,49%	0,40%	0,40%	-	(11)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	210	209	209	0,43%	0,34%	0,34%	-	(11)	(1)	3,82%	#####	3,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	508	536	751	453	55	(298)	(84)	-15,63%	(56)	-11,00%	2.893	15,64%	(2.441)
2	Tabungan	65.886	59.341	58.430	58.187	(3.771)	(243)	(1.154)	-1,94%	(7.699)	-11,69%	73.999	78,63%	(15.812)
3	Deposito	18.198	16.069	16.069	16.319	(206)	250	250	1,56%	(1.879)	-10,33%	18.643	87,54%	(2.324)
	Total	84.593	75.946	75.250	74.959	(3.921)	(292)	(988)	-1,30%	(9.634)	-11,39%	95.535	78,46%	(20.577)
	CASA	66.395	59.877	59.181	58.640	(3.716)	(542)	(1.238)	-2,07%	(7.755)	-11,68%	76.892	76,26%	(18.253)
	(%) CASA	78,49%	78,84%	78,65%	78,23%									
	FDR	214,85%	265,45%	270,38%	271,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	470	475	476	0		6	1,26%	(54)	-10,12%	-	0,00%	476
2	Giro ISE	45	50	50	50	0		(0)	-0,06%	5	11,28%	-	0,00%	50
3	Tabungan ISE	484	419	425	425	0		6	1,41%	(59)	-12,11%	-	0,00%	425
4	Deposito ISE	-	-	-	-	0		0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	35	36	36	36	0		0	0,00%	1	2,86%	-	0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	• Local Champion	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.356	6.367	50	50	0	178	10	1.286	40	8.115	78,46%	(1.748)
	KUR	4.827	6.161	6.172	50	50	0	192	10	1.344	40	7.591	81,30%	(1.420)
	Non KUR	254	195	195	-	-	0	-14	0	-58	-	524	37,29%	(329)
3	PWG	17.985	32.377	33.527	2.024	2.394	369	1.130	1.150	15.541	1.244	26.083	128,54%	7.444
	Cilem	17.985	32.377	33.527	2.024	2.394	369	1.130	1.150	15.541	1.244	26.083	128,54%	7.444
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	158.622	162.821	163.523	2.295	1.825	-470	-393	702	4.901	1.123	169.761	96,33%	(6.238)
	CF 1	2.893	4.099	4.487	-	420	420	-51	389	1.595	31	3.751	119,62%	736
	Total Griya	1.276	2.432	2.849	-	420	420	0	417	1.573	3	1.831	155,61%	1.018
	• Total Non Program	1.127	2.288	2.706	-	420	420	325	418	1.579	2	1.323	204,51%	1.383
	• Program	149	144	143	-	-	0	0	-1	-6	1	508	28,17%	(365)
	Oto	1.617	1.667	1.639	-	-	0	-51	-28	22	28	1.921	85,32%	(282)
	CF 2	155.729	158.722	159.036	2.295	1.405	-890	-342	314	3.307	1.091	166.010	95,80%	(6.974)
	Mitraguna & Others	131.230	133.704	134.385	1.355	1.405	50	-835	681	3.155	724	139.705	96,19%	(5.320)
	Pensiun	24.499	25.018	24.651	940	-	-940	493	-367	151	367	26.305	93,71%	(1.654)
	Total Pembiayaan	181.744	201.602	203.465	4.369	4.269	-101	914	1.863	21.721	2.406	204.015	99,73%	(550)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	48	-	349	0,00%	0,00%	5,48%	349	349	300			
	KUR	-	-	-	349	0,00%	0,00%	5,65%	349	349	349			
	Non KUR	-	48	-	-	0,00%	0,00%	0,00%	-	-	(48)			
3	PWG	-	132	-	163	0,00%	0,00%	0,49%	163	163	31			
	Cilem	-	132	-	163	0,00%	0,00%	0,49%	163	163	31			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.560	1.650	2.477	3.606	0,98%	1,52%	2,21%	1.129	2.046	1.956			
	CF 1	36	-	144	143	1,24%	3,50%	3,19%	(1)	107	143			
	Total Griya	36	-	144	143	2,80%	5,91%	5,02%	(1)	107	143			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.524	1.650	2.334	3.463	0,98%	1,47%	2,18%	1.129	1.939	1.813			
	Mitraguna & Others	1.524	1.511	2.193	3.322	1,16%	1,64%	2,47%	1.129	1.798	1.811			
	Pensiun	-	140	141	141	0,00%	0,56%	0,57%	-	141	1			
	Total Pembiayaan	1.560	1.830	2.477	4.117	0,86%	1,23%	2,02%	1.640	2.558	2.287	0,59%	70,80%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.343	2.802	2.479	2.479	1,48%	1,52%	1,52%	-	136	(323)			
	CF 1	-	34	34	34	0,00%	0,82%	0,75%	-	34	-			
	Total Griya	-	34	34	34	0,00%	1,38%	1,18%	-	34	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.343	2.769	2.445	2.445	1,50%	1,54%	1,54%	-	102	(323)			
	Mitraguna & Others	2.343	2.769	2.445	2.445	1,79%	1,83%	1,82%	-	102	(323)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.343	2.802	2.479	2.479	1,29%	1,23%	1,22%	-	136	(323)	0,51%	58,20%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.576	1.996	1.544	1.744	72	200	(252)	-12,65%	168	10,68%	2.652	65,76%	(908)
2	Tabungan	88.014	82.947	84.439	83.717	1.437	(723)	769	0,93%	(4.298)	-4,88%	93.277	89,75%	(9.560)
3	Deposito	17.998	14.817	14.771	14.771	(968)	0	(46)	-0,31%	(3.227)	-17,93%	18.256	80,91%	(3.485)
	Total	107.589	99.761	100.755	100.232	541	(523)	471	0,47%	(7.357)	-6,84%	114.184	87,78%	(13.953)
	CASA	89.590	84.944	85.984	85.460	1.509	(523)	517	0,61%	(4.130)	-4,61%	95.928	89,09%	(10.468)
	(%) CASA	83,27%	85,15%	85,34%	85,26%									
	FDR	79,31%	96,39%	95,51%	96,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	1.544	1.697	1.164		(533)	(380)	-24,62%	(337)	-22,46%	-	0,00%	1.164
2	Giro ISE	851	854	1.075	540		(535)	(314)	-36,79%	(312)	-36,61%		0,00%	540
3	Tabungan ISE	650	690	622	624		2	(66)	-9,54%	(25)	-3,92%		0,00%	624
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	71	71	71		0	0	0,00%	6	9,23%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.350	14.763	15.552	1.091	1.338	247	1.011	789	9.202	549	12.903	120,53%	2.649
	Cilem	6.350	14.763	15.552	1.091	1.338	247	1.011	789	9.202	549	12.903	120,53%	2.649
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78.982	81.398	80.674	450	100	-350	1.270	-723	1.693	823	75.754	106,49%	4.920
	CF 1	5.613	4.583	4.549	-	-	0	-22	-34	-1.064	34	6.207	73,28%	(1.658)
	Total Griya	5.529	4.204	4.192	-	-	0	0	-12	-1.337	12	5.363	78,15%	(1.172)
	• Total Non Program	5.529	4.204	4.192	-	-	0	-247	-12	-1.337	12	5.363	78,15%	(1.172)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	84	379	357	-	-	0	-22	-22	273	22	844	42,35%	(486)
	CF 2	73.368	76.815	76.125	450	100	-350	1.293	-689	2.757	789	69.547	109,46%	6.578
	Mitraguna & Others	72.606	75.688	75.007	450	100	-350	1.301	-681	2.401	781	67.157	111,69%	7.849
	Pensiun	763	1.127	1.119	-	-	0	-9	-8	356	8	2.390	46,82%	(1.271)
	Total Pembiayaan	85.331	96.160	96.226	1.541	1.438	-103	2.281	66	10.895	1.372	88.657	108,54%	7.569

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	166	-	146	0,00%	0,00%	0,94%	146	146	(20)			
	Cilem	-	166	-	146	0,00%	0,00%	0,94%	146	146	(20)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.025	1.104	946	1.898	1,30%	1,16%	2,35%	952	873	794			
	CF 1	783	603	390	583	13,95%	8,50%	12,81%	193	(201)	(21)			
	Total Griya	783	603	390	583	14,17%	9,27%	13,90%	193	(201)	(21)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	241	501	556	1.315	0,33%	0,72%	1,73%	759	1.074	814			
	Mitraguna & Others	241	361	556	1.178	0,33%	0,74%	1,57%	622	937	817			
	Pensiun	-	140	-	137	0,00%	0,00%	12,25%	137	137	(3)			
	Total Pembiayaan	1.025	1.270	946	2.044	1,20%	0,98%	2,12%	1.098	1.019	774	1,36%	35,94%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.027	842	1.056	839	1,30%	1,30%	1,04%	(218)	(188)	(3)			
	CF 1	340	344	506	289	6,06%	11,04%	6,34%	(218)	(52)	(55)			
	Total Griya	340	344	506	289	6,15%	12,04%	6,89%	(218)	(52)	(55)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	686	498	550	550	0,94%	0,72%	0,72%	-	(136)	52			
	Mitraguna & Others	596	498	550	550	0,82%	0,73%	0,73%	-	(46)	52			
	Pensiun	90	-	-	-	0,11%	0,00%	0,00%	-	90	-			
	Total Pembiayaan	1.027	842	1.056	839	1,20%	1,10%	0,87%	(218)	(188)	(3)	2,91%	-234,37%	2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.704	611	611	784	0	(1.092)	-64,12%	16	2,69%	8.467	7,22%	(7.856)
2	Tabungan	46.385	45.400	44.258	44.171	660	(87)	(1.228)	-2,71%	(2.214)	-4,77%	57.671	76,59%	(13.500)
3	Deposito	18.302	22.298	47.295	47.295	(907)	0	24.997	112,10%	28.993	158,41%	18.838	251,06%	28.457
	Total	65.283	69.401	92.164	92.077	537	(87)	22.676	32,67%	26.795	41,04%	84.976	108,36%	7.101
	CASA	46.981	47.103	44.869	44.783	1.444	(87)	(2.321)	-4,93%	(2.198)	-4,68%	66.138	67,71%	(21.356)
	(%) CASA	71,97%	67,87%	48,68%	48,64%									
	FDR	134,21%	137,49%	103,66%	103,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	953	977	981	4	27	2,88%	(417)	-29,84%	-	0,00%	981	
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,79%	-	0,00%	1	
3	Tabungan ISE	1.358	952	976	980	4	27	2,89%	(379)	-27,87%	-	0,00%	980	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	87	94	94	94	0	0	0,00%	7	8,05%	-	0,00%	94	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	15.773	15.474	185	60	-125	-82	-299	37	359	17.643	87,71%	(2.169)
	KUR	14.693	15.230	14.939	185	60	-125	-62	-291	246	351	16.784	89,01%	(1.845)
	Non KUR	745	543	535	-	-	0	-20	-7	-209	7	860	62,29%	(324)
3	PWG	3.211	6.099	6.462	161	512	352	427	363	3.251	149	7.318	88,30%	(856)
	Cilem	3.211	6.099	6.462	161	512	352	427	363	3.251	149	7.318	88,30%	(856)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	73.604	810	470	-341	216	53	4.635	417	76.308	96,46%	(2.705)
	CF 1	2.071	9.541	9.668	164	164	164	-0	127	7.597	37	4.985	193,96%	4.683
	Total Griya	1.516	8.512	8.651	-	164	164	0	140	7.135	25	3.711	233,12%	4.940
	• Total Non Program	1.516	4.274	4.253	-	-	0	-29	-21	2.737	21	3.711	114,60%	542
	• Program	-	4.238	4.399	-	164	164	705	160	4.399	4	0	0,00%	4.399
	Oto	555	1.029	1.017	-	-	0	-0	-13	461	13	1.274	79,83%	(257)
	CF 2	66.897	64.010	63.936	810	305	-505	216	-74	-2.962	379	71.324	89,64%	(7.388)
	Mitraguna & Others	64.762	61.071	61.025	810	305	-505	110	-46	-3.737	351	68.225	89,45%	(7.200)
	Pensiun	2.135	2.939	2.911	-	-	0	106	-28	776	28	3.098	93,94%	(188)
	Total Pembiayaan	87.617	95.422	95.540	1.156	1.042	-114	561	117	7.923	924	101.269	94,34%	(5.730)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	375	323	820	0,98%	2,05%	5,30%	497	669	444			
	KUR	98	286	236	752	0,67%	1,55%	5,03%	515	654	466			
	Non KUR	53	90	87	68	7,15%	15,97%	12,71%	(19)	15	(21)			
3	PWG	-	132	-	144	0,00%	0,00%	2,23%	144	144	13			
	Cilem	-	132	-	144	0,00%	0,00%	2,23%	144	144	13			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	6.700	1,23%	4,18%	9,10%	3.623	5.855	3.885			
	CF 1	-	-	-	358	0,00%	0,00%	3,70%	358	358	358			
	Total Griya	-	-	-	358	0,00%	0,00%	4,14%	358	358	358			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.815	3.078	6.342	1,26%	4,81%	9,92%	3.264	5.496	3.527			
	Mitraguna & Others	846	2.815	3.078	5.862	1,31%	5,04%	9,61%	2.784	5.016	3.047			
	Pensiun	-	-	-	480	0,00%	0,00%	16,49%	480	480	480			
	Total Pembiayaan	997	3.322	3.401	7.664	1,14%	3,56%	8,02%	4.263	6.667	4.342	1,52%	81,06%	-6,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	337	329	329	0,73%	2,08%	2,12%	-	217	(9)			
	KUR	75	300	292	292	0,51%	1,92%	1,95%	-	217	(9)			
	Non KUR	37	37	37	37	4,98%	6,79%	6,88%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.633	3.817	3.814	3,51%	5,19%	5,18%	(3)	1.395	181			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.633	3.817	3.814	3,62%	5,96%	5,97%	(3)	1.395	181			
	Mitraguna & Others	2.420	3.633	3.817	3.814	3,74%	6,25%	6,25%	(3)	1.395	181			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	3.970	4.145	4.143	2,89%	4,34%	4,34%	(3)	1.611	173	3,86%	10,90%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.336	5.045	4.071	720	(974)	734	22,01%	(1.806)	-30,73%	13.272	30,67%	(9.202)
2	Tabungan	83.977	87.989	90.449	92.256	(1.320)	1.807	4.267	4,85%	8.278	9,86%	95.909	96,19%	(3.653)
3	Deposito	19.184	13.176	13.520	13.520	(396)	0	344	2,61%	(5.664)	-29,53%	19.742	68,48%	(6.223)
	Total	109.038	104.501	109.013	109.846	(996)	833	5.345	5,12%	808	0,74%	128.924	85,20%	(19.078)
	CASA	89.854	91.325	95.494	96.326	(600)	833	5.001	5,48%	6.472	7,20%	109.181	88,23%	(12.855)
	(%) CASA	82,41%	87,39%	87,60%	87,69%									
	FDR	40,48%	58,79%	56,19%	55,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.282	9.088	9.021		(67)	738	8,92%	440	5,13%	-	0,00%	9.021
2	Giro ISE	1.236	912	864	867		3	(45)	-4,98%	(369)	-29,86%	-	0,00%	867
3	Tabungan ISE	7.345	7.370	8.224	8.154		(70)	784	10,64%	809	11,01%	-	0,00%	8.154
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	• Local Champion	-	145	145	-	-	0	-11	0	145	-	0	0,00%	145
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	12.927	13.116	300	270	-30	961	189	3.612	81	13.454	97,48%	(338)
	KUR	9.147	11.975	12.099	100	200	100	720	124	2.952	76	12.886	93,89%	(787)
	Non KUR	358	953	1.017	200	70	-130	241	65	660	5	569	178,81%	448
3	PWG	9.262	11.837	11.742	358	449	91	-1.029	-95	2.479	544	15.146	77,52%	(3.404)
	Cilem	9.262	11.837	11.742	358	449	91	-1.029	-95	2.479	544	15.146	77,52%	(3.404)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.252	100	521	421	-0	-272	10.875	794	44.532	81,41%	(8.280)
	CF 1	14.455	17.279	17.619	-	521	521	-117	340	3.164	182	16.635	105,91%	984
	Total Griya	3.903	7.993	8.293	-	335	335	0	300	4.390	35	4.696	176,60%	3.597
	• Total Non Program	3.903	6.912	6.877	-	-	0	-72	-35	2.974	35	4.696	146,44%	2.181
	• Program	-	1.082	1.416	-	335	335	1.082	335	1.416	(0)	0	0,00%	1.416
	Oto	10.552	9.286	9.326	-	187	187	-117	40	-1.226	147	11.939	78,11%	(2.613)
	CF 2	10.922	19.245	18.633	100	-	-100	117	-612	7.711	612	27.897	66,79%	(9.264)
	Mitraguna & Others	10.683	18.712	18.103	100	-	-100	120	-609	7.420	609	27.258	66,41%	(9.156)
	Pensiun	239	533	530	-	-	0	-3	-3	291	3	639	83,03%	(108)
	Total Pembiayaan	44.143	61.434	61.255	758	1.240	482	-79	-179	17.112	1.419	73.132	83,76%	(11.877)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	-	772	0,00%	0,00%	5,88%	772	772	772			
	KUR	-	-	-	772	0,00%	0,00%	6,38%	772	772	772			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	78	-	700	0,00%	0,00%	5,96%	700	700	621			
	Cilem	-	78	-	700	0,00%	0,00%	5,96%	700	700	621			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	1.622	1,42%	1,11%	4,47%	1.217	1.262	904			
	CF 1	360	718	405	762	2,49%	2,35%	4,32%	356	402	43			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	718	405	762	3,41%	4,37%	8,17%	356	402	43			
	CF 2	-	-	-	860	0,00%	0,00%	4,62%	860	860	860			
	Mitraguna & Others	-	-	-	860	0,00%	0,00%	4,75%	860	860	860			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	797	405	3.094	0,82%	0,66%	5,05%	2.688	2.734	2.297	3,03%	39,91%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	109	0,00%	0,00%	0,93%	109	109	109			
	Cilem	-	-	-	109	0,00%	0,00%	0,93%	109	109	109			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	170	348	0,00%	0,46%	0,96%	178	348	178			
	CF 1	-	170	170	348	0,00%	0,98%	1,98%	178	348	178			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	170	348	0,00%	1,83%	3,73%	178	348	178			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	170	457	0,00%	0,28%	0,75%	287	457	287	1,74%	-132,62%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	1.252	1.171	1.195	(348)	24	(57)	-4,58%	1.192	34490,08%	5	#####	1.190
2	Tabungan	34.487	30.560	31.839	31.813	(409)	(26)	1.253	4,10%	(2.675)	-7,76%	39.133	81,29%	(7.320)
3	Deposito	3.517	2.505	2.505	2.505	100	0	0	0,00%	(1.012)	-28,78%	3.567	70,21%	(1.063)
	Total	38.008	34.317	35.515	35.513	(658)	(2)	1.196	3,48%	(2.495)	-6,56%	42.706	83,16%	(7.193)
	CASA	34.491	31.812	33.010	33.008	(758)	(2)	1.196	3,76%	(1.483)	-4,30%	39.139	84,34%	(6.131)
	(%) CASA	90,75%	92,70%	92,95%	92,95%									
	FDR	1,90%	2,84%	2,73%	2,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	76	89	89	0	13	17,11%	(70)	-44,12%	-	0,00%	89	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	159	76	89	89	0	13	17,11%	(70)	-44,12%	-	0,00%	89	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%	-	0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	949	936	40	4	-36	-68	-13	292	17	1.666	56,18%	(730)
	Cilem	644	949	936	40	4	-36	-68	-13	292	17	1.666	56,18%	(730)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	26	35	-	10	10	-1	9	-43	1	78	44,78%	(43)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	26	35	-	10	10	-1	9	-43	1	78	44,78%	(43)
	Mitraguna & Others	78	26	35	-	10	10	-1	9	-43	1	78	44,78%	(43)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	975	971	40	14	-26	-70	-4	249	18	1.744	55,67%	(773)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	185,96%	#DIV/0!	186,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	61,63%	#DIV/0!	61,6%

Asset & Contribution Margin

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

PHR & Payroll

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