

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	247.877	225.103	(11.391)	(22.774)	(19.237)	-7,87%	(13.194)	-5,54%	362.201	62,15%	(137.098)
2	Tabungan	1.732.891	1.802.856	1.803.757	1.806.313	29.707	2.556	3.457	0,19%	73.422	4,24%	1.946.222	92,81%	(139.909)
3	Deposito	877.742	978.850	988.274	987.339	(19.602)	(934)	8.489	0,87%	109.597	12,49%	890.297	110,90%	97.043
Total		2.848.930	3.026.046	3.039.907	3.018.756	(1.285)	(21.152)	(7.290)	-0,24%	169.826	5,96%	3.198.720	94,37%	(179.964)
CASA		1.971.188	2.047.196	2.051.633	2.031.416	18.317	(20.217)	(15.780)	-0,77%	60.228	3,06%	2.308.423	88,00%	(277.007)
(% CASA)		69,19%	67,65%	67,49%	67,29%									
FDR		84,13%	88,41%	88,22%	88,83%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	128.566	100	1.335	-	3.565	-2.736	5.604	4.071	150.454	85,45%	(21.887)
	Linkage	22.750	26.128	26.115	-	-	-	-604	-12	3.366	12	34.722	75,21%	(8.606)
	Non-Linkage	100.212	105.175	102.451	100	1.335	1.235	4.169	-2.724	2.238	4.059	115.732	88,52%	(13.281)
	• Local Champion	83.501	78.669	76.386	100	1.335	1.235	660	-2.283	-7.114	3.618	90.858	84,07%	(14.472)
	• Value Chain	16.712	26.506	26.065	-	-	-	3.509	-441	9.353	441	24.874	104,79%	1.191
2	MBG	310.816	320.636	320.075	2.475	2.565	90	17	-561	9.259	3.126	351.574	91,04%	(31.499)
	KUR	291.370	301.323	300.787	2.250	2.365	115	75	-536	9.417	2.901	330.088	91,12%	(29.301)
	Non KUR	19.446	19.312	19.288	225	200	-25	-59	-24	-158	224	21.486	89,77%	(2.198)
3	PWG	193.140	299.908	310.595	20.985	31.286	10.301	10.921	10.688	117.455	20.598	325.406	95,45%	(14.811)
	Cilem	122.752	205.802	214.775	7.851	15.007	7.157	8.216	8.973	92.023	6.035	229.541	93,57%	(14.766)
	Gadai	70.389	94.106	95.821	13.134	16.278	3.144	2.705	1.715	25.432	14.563	95.865	99,95%	(44)
4	CFG	1.770.026	1.923.386	1.922.423	16.695	15.718	-976	13.176	-963	152.397	16.682	1.967.825	97,69%	(45.402)
	CF 1	463.002	510.260	513.941	2.764	6.653	3.889	1.484	3.680	50.939	2.973	496.629	103,49%	17.311
	Total Griya	392.209	427.095	431.345	1.905	5.881	3.976	0	4.250	39.136	1.631	409.121	105,43%	22.224
	• Total Non Program	388.279	417.704	421.463	1.905	5.382	3.477	1.426	3.759	33.184	1.624	395.750	106,50%	25.713
	• Program	3.930	9.391	9.882	-	499	499	1.765	491	5.952	8	13.371	73,90%	(3.489)
	Oto	70.793	83.165	82.596	858	772	-87	1.484	-569	11.803	1.341	87.508	94,39%	(4.913)
	CF 2	1.307.024	1.413.126	1.408.482	13.931	9.065	-4.866	11.692	-4.644	101.458	13.709	1.471.195	95,74%	(62.713)
	Mitraguna & Others	1.211.757	1.314.846	1.310.788	12.798	8.449	-4.349	10.936	-4.118	98.972	12.567	1.361.529	96,27%	(50.801)
	Pensiun	95.268	98.280	97.754	1.133	616	-517	755	-526	2.486	1.142	109.666	89,14%	(11.912)
Total Pembiayaan		2.396.945	2.675.232	2.681.660	40.254	50.904	10.650	27.678	6.427	284.715	44.477	2.795.258	95,94%	(113.599)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	2.730	0,41%	0,00%	2,12%	2.724	2.222	2.571			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	2.724	0,46%	0,00%	2,66%	2.724	2.259	2.571			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	17.390	1,43%	2,06%	5,43%	10.772	12.950	10.772			
	KUR	3.770	5.303	5.303	15.035	1,29%	1,76%	5,00%	9.732	11.265	9.732			
	Non KUR	671	1.315	1.315	2.355	3,45%	6,81%	12,21%	1.041	1.684	1.041			
3	PWG	155	86	86	7.369	0,08%	0,03%	2,37%	7.283	7.214	7.283			
	Cilem	155	-	-	5.345	0,13%	0,00%	2,49%	5.345	5.190	5.345			
	Gadai	-	86	86	2.023	0,00%	0,09%	2,11%	1.937	2.023	1.937			
4	CFG	19.018	22.141	30.183	79.384	1,07%	1,57%	4,13%	49.201	60.367	57.244			
	CF 1	8.456	8.236	11.874	24.370	1,83%	2,33%	4,74%	12.496	15.914	16.134			
	Total Griya	6.832	6.851	10.848	18.628	1,74%	2,54%	4,32%	7.780	11.796	11.776			
	Oto	1.624	1.385	1.027	5.742	2,29%	1,23%	6,95%	4.716	4.119	4.358			
	CF 2	10.562	13.905	18.309	55.014	0,81%	1,30%	3,91%	36.705	44.452	41.109			
	Mitraguna & Others	10.315	13.389	17.929	53.419	0,85%	1,36%	4,08%	35.490	43.104	40.030			
	Pensiun	247	516	379	1.595	0,26%	0,39%	1,63%	1.215	1.348	1.079			
Total Pembiayaan		24.121	29.003	36.893	106.873	1,01%	1,38%	3,99%	69.980	82.752	77.870	1,03%	74,07%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,35%	-	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,91%	-	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	5.386	1,04%	1,53%	1,68%	470	2.160	534			
	KUR	1.952	4.202	4.295	4.769	0,67%	1,43%	1,59%	473	2.816	567			
	Non KUR	1.274	650	620	617	6,55%	3,21%	3,20%	(3)	(657)	(33)			
3	PWG	-	43	-	109	0,00%	0,00%	0,04%	109	109	66			
	Cilem	-	43	-	109	0,00%	0,00%	0,05%	109	109	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	28.394	1,90%	1,43%	1,48%	814	(5.296)	(9.493)			
	CF 1	5.942	10.689	6.610	7.309	1,28%	1,30%	1,42%	698	1.366	(3.380)			
	Total Griya	5.028	9.344	6.005	6.524	1,28%	1,41%	1,51%	520	1.496	(2.820)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.086	2,12%	1,48%	1,50%	116	(6.662)	(6.113)			
	Mitraguna & Others	27.082	26.792	20.709	20.824	2,23%	1,57%	1,59%	116	(6.258)	(5.967)			
	Pensiun	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	35.628	1,59%	1,28%	1,33%	1.393	(2.373)	(8.894)	1,45%	-8,78%	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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	29.658	30.792	30.810	(5.317)	18	1.151	3,88%	1.274	4,31%	40.822	75,47%	(10.013)
2	Tabungan	75.287	89.835	90.930	92.014	3.318	1.084	2.179	2,43%	16.727	22,22%	91.882	100,14%	132
3	Deposito	166.481	132.830	132.749	132.749	(19.775)	0	(81)	-0,06%	(33.732)	-20,26%	167.727	79,15%	(34.977)
	Total	271.304	252.324	254.472	255.573	(21.774)	1.101	3.250	1,29%	(15.731)	-5,80%	300.431	85,07%	(44.858)
	CASA	104.823	119.493	121.722	122.824	(1.999)	1.101	3.331	2,79%	18.001	17,17%	132.704	92,55%	(9.881)
	(%) CASA	38,64%	47,36%	47,83%	48,06%									
	FDR	71,62%	79,04%	78,86%	78,52%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	12.202	12.201	-	-	0	-113	-1	2.311	1	16.908	72,16%	(4.707)
	Linkage	1.111	838	838	-	-	-	-17	0	-273	-	4.167	20,11%	(3.329)
	Non-Linkage	8.780	11.364	11.363	-	-	0	-96	-1	2.584	1	12.741	89,19%	(1.378)
	• Local Champion	6.630	6.714	6.713	-	-	0	-96	-1	84	1	8.508	78,91%	(1.794)
	• Value Chain	2.150	4.650	4.650	-	-	-	0	0	2.500	-	4.233	109,84%	417
2	MBG	65.409	59.479	59.515	600	575	-25	-260	36	-5.894	539	69.051	86,19%	(9.536)
	KUR	63.164	57.371	57.215	600	375	-225	-187	-156	-5.950	531	66.640	85,86%	(9.425)
	Non KUR	2.245	2.107	2.300	-	200	200	-73	193	56	7	2.411	95,41%	(111)
3	PWG	10.519	14.295	14.835	331	1.124	793	-71	540	4.316	584	16.238	91,36%	(1.404)
	Cilem	10.519	14.295	14.835	331	1.124	793	-71	540	4.316	584	16.238	91,36%	(1.404)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	114.114	785	1.608	823	218	657	5.637	951	130.550	87,41%	(16.435)
	CF 1	58.498	60.171	61.206	785	1.223	438	194	1.035	2.708	188	60.091	101,86%	1.115
	Total Griya	56.812	57.447	58.527	785	1.223	438	0	1.080	1.715	143	56.788	103,06%	1.739
	• Total Non Program	55.952	56.627	57.707	785	1.223	438	-146	1.080	1.755	143	53.862	107,14%	3.846
	• Program	860	820	820	-	-	0	-3	-1	-40	1	2.927	28,01%	(2.107)
	Oto	1.686	2.723	2.679	-	-	0	194	-44	993	44	3.302	81,12%	(624)
	CF 2	49.980	53.287	52.909	-	385	385	24	-378	2.929	763	70.459	75,09%	(17.550)
	Mitraguna & Others	49.699	53.008	52.632	-	385	385	107	-376	2.932	761	69.630	75,59%	(16.998)
	Pensiun	281	279	277	-	-	0	-83	-2	-4	2	829	33,42%	(552)
	Total Pembiayaan	194.296	199.432	200.666	1.717	3.307	1.590	-225	1.233	6.370	2.074	232.747	86,22%	(32.082)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	6	0,00%	0,05%	0,05%	-	6	0			
	Linkage	-	6	6	6	0,00%	0,72%	0,72%	-	6	0			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	2.044	1.487	3.267	1,64%	2,50%	5,49%	1.779	2.196	1.223			
	KUR	1.022	1.488	1.291	2.690	1,62%	2,25%	4,70%	1.399	1.668	1.202			
	Non KUR	49	556	196	576	2,19%	9,29%	25,05%	380	527	20			
3	PWG	95	292	-	556	0,91%	0,00%	3,75%	556	460	263			
	Cilem	95	292	-	556	0,91%	0,00%	3,75%	556	460	263			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	4.296	1,72%	2,25%	3,76%	1.745	2.432	2.140			
	CF 1	1.284	1.630	1.536	3.668	2,19%	2,55%	5,99%	2.131	2.384	2.038			
	Total Griya	1.284	1.630	1.536	3.668	2,26%	2,67%	6,27%	2.131	2.384	2.038			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	526	1.015	629	1,16%	1,91%	1,19%	(387)	48	102			
	Mitraguna & Others	581	526	1.015	629	1,17%	1,92%	1,19%	(387)	48	102			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	8.125	1,56%	2,03%	4,05%	4.080	5.093	3.627	0,61%	84,95%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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	800	0,65%	1,25%	1,34%	58	376	64			
	KUR	260	686	691	749	0,41%	1,21%	1,31%	58	490	64			
	Non KUR	164	50	50	50	7,29%	2,38%	2,18%	-	(113)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	1.063	383	1.174	2,17%	0,34%	1,03%	792	(1.178)	111			
	CF 1	1.777	1.063	383	1.174	3,04%	0,64%	1,92%	792	(603)	111			
	Total Griya	1.777	1.063	383	1.174	3,13%	0,67%	2,01%	792	(603)	111			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.995	1.320	2.170	1,53%	0,66%	1,08%	850	(802)	175	0,34%	68,40%	-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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	26.918	28.039	27.264	633	(776)	346	1,28%	2.502	10,11%	35.851	76,05%	(8.587)
2	Tabungan	139.675	133.158	131.431	132.255	1.374	825	(902)	-0,68%	(7.419)	-5,31%	156.231	84,65%	(23.975)
3	Deposito	81.953	80.237	80.006	79.477	(844)	(529)	(760)	-0,95%	(2.476)	-3,02%	82.984	95,77%	(3.506)
	Total	246.389	240.312	239.476	238.996	1.163	(480)	(1.316)	-0,55%	(7.393)	-3,00%	275.065	86,89%	(36.069)
	CASA	164.436	160.075	159.470	159.519	2.007	49	(556)	-0,35%	(4.917)	-2,99%	192.082	83,05%	(32.563)
	(%) CASA	66,74%	66,61%	66,59%	66,75%									
	FDR	63,49%	70,94%	71,24%	71,38%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.363	18.128	-	-	0	-1.170	-1.235	-921	1.235	24.252	74,75%	(6.124)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.266	0,00%	(2.266)
	Non-Linkage	19.048	19.363	18.128	-	-	0	-1.170	-1.235	-921	1.235	21.986	82,45%	(3.858)
	• Local Champion	15.448	18.576	17.340	-	-	0	-261	-1.235	1.892	1.235	16.841	102,97%	499
	• Value Chain	3.600	787	787	-	-	-	-909	0	-2.813	-	5.145	15,30%	(4.358)
2	MBG	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	KUR	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.245	9.919	510	912	402	305	674	4.081	238	11.796	84,09%	(1.877)
	Cilem	5.838	9.245	9.919	510	912	402	305	674	4.081	238	11.796	84,09%	(1.877)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	142.553	1.590	1.703	113	2.732	689	11.010	1.014	149.582	95,30%	(7.029)
	CF 1	81.145	75.487	75.485	400	483	83	-99	-2	-5.660	485	80.881	93,33%	(5.396)
	Total Griya	74.220	69.503	69.528	400	326	-74	0	24	-4.693	302	72.944	95,32%	(3.416)
	• Total Non Program	73.552	68.870	68.894	400	326	-74	-1.185	24	-4.657	302	70.669	97,44%	(1.774)
	• Program	669	633	633	-	-	0	-4	0	-35	-	2.275	27,85%	(1.642)
	Oto	6.925	5.983	5.957	-	157	157	-99	-26	-968	183	7.937	75,05%	(1.980)
	CF 2	50.397	66.377	67.068	1.190	1.220	30	2.831	691	16.671	529	68.701	97,62%	(1.633)
	Mitraguna & Others	49.913	65.509	66.209	1.190	1.220	30	2.840	700	16.295	520	67.554	98,01%	(1.345)
	Pensiun	484	868	859	-	-	0	-9	-9	375	9	1.147	74,89%	(288)
	Total Pembiayaan	156.429	170.471	170.599	2.100	2.615	515	1.867	128	14.171	2.487	185.646	91,89%	(15.047)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	-	92	0,19%	0,00%	0,92%	92	80	(244)			
	Cilem	11	335	-	92	0,19%	0,00%	0,92%	92	80	(244)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	2.765	0,88%	1,06%	1,94%	1.255	1.603	1.158			
	CF 1	1.162	1.606	1.459	2.344	1,43%	1,93%	3,11%	885	1.182	738			
	Total Griya	1.162	1.606	1.459	1.942	1,57%	2,10%	2,79%	484	781	336			
	Oto	-	-	-	402	0,00%	0,00%	6,74%	402	402	402			
	CF 2	-	-	51	421	0,00%	0,08%	0,63%	370	421	421			
	Mitraguna & Others	-	-	51	421	0,00%	0,08%	0,64%	370	421	421			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	2.856	0,75%	0,89%	1,67%	1.347	1.683	915	0,24%	85,81%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	53.233	48.572	48.468	24.444	(104)	(4.765)	-8,95%	29.693	158,16%	30.522	158,80%	17.946
2	Tabungan	206.902	250.796	256.290	256.077	(2.374)	(213)	5.282	2,11%	49.175	23,77%	224.168	114,23%	31.909
3	Deposito	118.442	99.808	105.140	105.141	12.661	1	5.333	5,34%	(13.301)	-11,23%	119.857	87,72%	(14.716)
	Total	344.119	403.836	410.001	409.686	34.730	(315)	5.850	1,45%	65.567	19,05%	374.547	109,38%	35.139
	CASA	225.677	304.028	304.862	304.545	22.069	(317)	517	0,17%	78.868	34,95%	254.690	119,57%	49.855
	(%) CASA	65,58%	75,29%	74,36%	74,34%									
	FDR	96,55%	96,24%	94,49%	94,57%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	94.700	100	1.335	1.235	5.663	-1.901	11.715	3.236	98.256	96,38%	(3.556)
	Linkage	21.612	25.275	25.262	-	-	-	-586	-12	3.650	12	28.262	89,38%	(3.000)
	Non-Linkage	61.373	71.326	69.437	100	1.335	1.235	6.249	-1.888	8.065	3.223	69.993	99,21%	(556)
	• Local Champion	55.173	50.677	49.230	100	1.335	1.235	1.831	-1.447	-5.943	2.782	59.260	83,08%	(10.029)
	• Value Chain	6.200	20.649	20.207	-	-	-	4.418	-441	14.007	441	10.734	188,26%	9.474
2	MBG	43.181	42.999	42.849	70	100	30	-485	-149	-332	249	46.124	92,90%	(3.274)
	KUR	40.519	40.676	40.554	70	100	30	-397	-122	35	222	43.285	93,69%	(2.731)
	Non KUR	2.662	2.323	2.295	-	-	0	-88	-27	-367	27	2.839	80,86%	(543)
3	PWG	26.463	41.100	42.808	3.390	5.218	1.829	3.822	1.709	16.345	3.510	35.996	118,93%	6.813
	Cilem	12.356	22.408	24.557	863	2.695	1.832	3.536	2.148	12.201	547	16.966	144,74%	7.591
	Gadai	14.108	18.691	18.252	2.527	2.523	-4	287	-439	4.144	2.963	19.030	95,91%	(778)
4	CFG	179.631	207.954	207.063	2.534	810	-1.724	1.235	-890	27.432	1.700	196.796	105,22%	10.267
	CF 1	55.651	66.800	66.538	450	-	-450	131	-262	10.887	262	59.151	112,49%	7.387
	Total Griya	50.392	58.396	58.296	450	-	-450	0	-100	7.904	100	52.245	111,58%	6.051
	• Total Non Program	50.392	58.396	58.296	450	-	-450	1.972	-100	7.904	100	52.245	111,58%	6.051
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.404	8.242	-	-	0	131	-162	2.983	162	6.906	119,35%	1.336
	CF 2	123.980	141.154	140.526	2.084	810	-1.274	1.104	-629	16.546	1.439	137.645	102,09%	2.880
	Mitraguna & Others	122.658	139.810	139.188	2.084	810	-1.274	1.111	-622	16.531	1.432	135.502	102,72%	3.686
	Pensiun	1.322	1.344	1.337	-	-	0	-7	-6	15	6	2.144	62,38%	(806)
	Total Pembiayaan	332.261	388.653	387.421	6.094	7.463	1.370	10.236	-1.232	55.160	8.695	377.171	102,72%	10.250

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	152	-	2.724	0,61%	0,00%	2,88%	2.724	2.216	2.571			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	152	-	2.724	0,76%	0,00%	3,92%	2.724	2.259	2.571			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	1.016	968	2.261	0,95%	2,25%	5,28%	1.293	1.852	1.245			
	KUR	305	807	765	2.127	0,75%	1,88%	5,25%	1.362	1.822	1.321			
	Non KUR	104	209	203	134	3,92%	8,75%	5,82%	(70)	29	(75)			
3	PWG	-	110	-	1.175	0,00%	0,00%	2,74%	1.175	1.175	1.065			
	Cilem	-	110	-	782	0,00%	0,00%	3,18%	782	782	672			
	Gadai	-	-	-	392	0,00%	0,00%	2,15%	392	392	392			
4	CFG	673	818	1.272	5.814	0,37%	0,61%	2,81%	4.542	5.141	4.996			
	CF 1	295	263	265	1.874	0,53%	0,40%	2,82%	1.610	1.580	1.612			
	Total Griya	295	228	-	734	0,58%	0,00%	1,26%	734	439	505			
	Oto	-	34	265	1.141	0,00%	3,15%	13,84%	876	1.141	1.107			
	CF 2	379	556	1.007	3.940	0,31%	0,71%	2,80%	2.932	3.561	3.384			
	Mitraguna & Others	379	556	1.007	3.940	0,31%	0,72%	2,83%	2.932	3.561	3.384			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.096	2.241	11.973	0,48%	0,58%	3,09%	9.733	10.383	9.877	0,70%	77,32%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,04%	0,04%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	215	215	0,00%	0,50%	0,50%	-	215	(6)			
	KUR	-	221	215	215	0,00%	0,53%	0,53%	-	215	(6)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	6.888	2.133	2.203	0,54%	1,03%	1,06%	70	1.234	(4.686)			
	CF 1	153	2.763	115	115	0,27%	0,17%	0,17%	-	(38)	(2.648)			
	Total Griya	153	2.160	115	115	0,30%	0,20%	0,20%	-	(38)	(2.045)			
	Oto	-	603	-	-	0,00%	0,00%	0,00%	-	-	(603)			
	CF 2	815	4.126	2.018	2.088	0,66%	1,43%	1,49%	70	1.273	(2.038)			
	Mitraguna & Others	815	4.126	2.018	2.088	0,66%	1,44%	1,50%	70	1.273	(2.038)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	7.151	2.390	2.460	0,35%	0,61%	0,63%	70	1.298	(4.691)	1,08%	-70,45%	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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.847	2.104	2.171	165	67	(677)	-23,76%	(17.648)	-89,05%	29.919	7,25%	(27.749)
2	Tabungan	188.323	159.348	158.977	158.754	(623)	(223)	(594)	-0,37%	(29.569)	-15,70%	204.895	77,48%	(46.141)
3	Deposito	54.534	90.709	91.215	91.215	9.966	0	506	0,56%	36.681	67,26%	55.546	164,22%	35.669
	Total	262.676	252.904	252.296	252.140	9.508	(156)	(765)	-0,30%	(10.537)	-4,01%	290.360	86,84%	(38.221)
	CASA	208.142	162.195	161.081	160.924	(457)	(157)	(1.271)	-0,78%	(47.218)	-22,69%	234.814	68,53%	(73.890)
	(%) CASA	79,24%	64,13%	63,85%	63,82%									
	FDR	66,71%	77,92%	78,01%	78,06%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	435	435	-	-	0	-1	0	-6.551	-	6.986	6,23%	(6.551)
	Linkage	26	15	15	-	-	-	-1	0	-11	-	26	57,79%	(11)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	7.866	7.927	45	100	55	568	61	7.220	39	4.660	170,10%	3.267
	KUR	498	6.697	6.759	45	100	55	425	61	6.261	39	4.169	162,14%	2.590
	Non KUR	209	1.168	1.168	-	-	0	143	0	959	-	492	237,57%	676
3	PWG	23.244	31.127	31.990	3.733	4.108	375	566	862	8.746	3.246	35.474	90,18%	(3.484)
	Cilem	7.809	11.447	11.783	443	806	363	275	337	3.974	469	16.242	72,55%	(4.459)
	Gadai	15.435	19.681	20.207	3.290	3.302	12	291	526	4.772	2.776	19.232	105,07%	975
4	CFG	144.290	157.645	156.456	652	328	-324	722	-1.189	12.166	1.517	162.791	96,11%	(6.335)
	CF 1	8.588	11.348	11.310	-	328	328	-25	-38	2.722	366	11.541	98,00%	(231)
	Total Griya	7.701	10.278	10.252	-	328	328	0	-26	2.551	354	9.699	105,70%	553
	• Total Non Program	7.409	9.657	9.632	-	328	328	-73	-26	2.223	354	8.705	110,64%	926
	• Program	292	621	620	-	-	0	-3	-1	328	1	993	62,45%	(373)
	Oto	888	1.070	1.058	-	-	0	-25	-11	171	11	1.842	57,44%	(784)
	CF 2	135.702	146.297	145.146	652	-	-652	747	-1.152	9.444	1.152	151.250	95,96%	(6.104)
	Mitraguna & Others	125.011	133.401	132.375	652	-	-652	360	-1.026	7.364	1.026	138.855	95,33%	(6.480)
	Pensiun	10.691	12.897	12.771	-	-	0	387	-126	2.080	126	12.395	103,03%	376
	Total Pembiayaan	175.227	197.073	196.808	4.430	4.536	106	1.855	-265	21.580	4.801	209.912	93,76%	(13.104)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	255	0,00%	0,00%	0,00%	255	255	255			
	KUR	-	-	-	67	0,00%	0,00%	0,99%	67	67	67			
	Non KUR	-	-	-	188	0,00%	0,00%	16,09%	188	188	188			
3	PWG	-	6	86	880	0,00%	0,28%	2,75%	793	880	873			
	Cilem	-	6	-	548	0,00%	0,00%	4,65%	548	548	542			
	Gadai	-	-	86	331	0,00%	0,44%	1,64%	245	331	331			
4	CFG	2.296	2.213	3.915	18.124	1,59%	2,48%	11,58%	14.209	15.828	15.911			
	CF 1	66	58	54	2.168	0,77%	0,48%	19,17%	2.114	2.102	2.110			
	Total Griya	66	58	54	1.862	0,86%	0,53%	18,16%	1.808	1.796	1.804			
	Oto	-	-	-	306	0,00%	0,00%	28,91%	306	306	306			
	CF 2	2.230	2.155	3.861	15.956	1,64%	2,64%	10,99%	12.095	13.726	13.801			
	Mitraguna & Others	2.230	2.155	3.861	15.456	1,78%	2,89%	11,68%	11.596	13.227	13.301			
	Pensiun	-	-	-	499	0,00%	0,00%	3,91%	499	499	499			
	Total Pembiayaan	2.296	2.219	4.001	19.258	1,31%	2,03%	9,79%	15.257	16.962	17.039	1,68%	82,86%	-8,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	2,71%	(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%	2,00%	(4)	(191)	(837)	5,88%	-194,37%	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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	581	476	497	(130)	21	(85)	-14,56%	(1.590)	-76,20%	2.831	17,54%	(2.335)
2	Tabungan	37.117	37.936	38.333	38.481	1.771	148	545	1,44%	1.364	3,67%	41.689	92,30%	(3.208)
3	Deposito	10.740	12.543	12.541	12.541	3	0	(2)	-0,01%	1.802	16,78%	10.799	116,14%	1.743
	Total	49.943	51.061	51.350	51.519	1.644	169	458	0,90%	1.575	3,15%	55.319	93,13%	(3.800)
	CASA	39.204	38.517	38.809	38.977	1.641	169	460	1,19%	(226)	-0,58%	44.520	87,55%	(5.543)
	(%) CASA	78,50%	75,43%	75,58%	75,66%									
	FDR	145,08%	123,76%	122,22%	121,82%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	2.916	187	169	-18	279	130	1.681	39	2.437	119,65%	479
	Cilem	1.235	2.786	2.916	187	169	-18	279	130	1.681	39	2.437	119,65%	479
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	59.842	596	250	-346	-236	-566	-11.380	816	65.025	92,03%	(5.183)
	CF 1	464	417	415	-	-	0	-2	-2	-49	2	458	90,52%	(43)
	Total Griya	301	275	275	-	-	0	0	0	-26	-	296	93,19%	(20)
	• Total Non Program	301	275	275	-	-	0	-3	0	-26	-	296	93,19%	(20)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	142	139	-	-	0	-2	-2	-23	2	163	85,68%	(23)
	CF 2	70.758	59.991	59.427	596	250	-346	-234	-563	-11.331	813	64.567	92,04%	(5.140)
	Mitraguna & Others	66.540	55.348	54.820	480	250	-230	-292	-528	-11.720	778	58.095	94,36%	(3.275)
	Pensiun	4.218	4.643	4.607	116	-	-116	58	-36	389	36	6.472	71,18%	(1.865)
	Total Pembiayaan	72.457	63.194	62.758	783	419	-364	43	-436	-9.699	855	67.462	93,03%	(4.704)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	3.425	4,24%	4,00%	5,72%	1.009	402	(363)			
	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	3.425	4,27%	4,03%	5,76%	1.009	402	(363)			
	Mitraguna & Others	2.931	3.788	2.416	3.425	4,41%	4,36%	6,25%	1.009	493	(363)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	3.425	4,17%	3,82%	5,46%	1.009	402	(381)	0,00%	100,00%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	5.073	3.961	3.958	17,29%	6,56%	6,61%	(3)	(8.355)	(1.115)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	5.073	3.961	3.958	17,40%	6,60%	6,66%	(3)	(8.355)	(1.115)			
	Mitraguna & Others	11.834	4.895	3.785	3.783	17,79%	6,84%	6,90%	(3)	(8.052)	(1.113)			
	Pensiun	479	178	175	175	0,66%	0,28%	3,81%	-	(303)	(2)			
	Total Pembiayaan	12.313	5.073	3.961	3.958	16,99%	6,27%	6,31%	(3)	(8.355)	(1.115)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	29.931	33.213	20.247	(8.858)	(12.966)	(9.684)	-32,35%	(38.916)	-65,78%	67.212	30,12%	(46.965)
2	Tabungan	111.248	116.480	118.504	116.829	979	(1.675)	349	0,30%	5.581	5,02%	122.554	95,33%	(5.724)
3	Deposito	16.666	19.273	19.377	19.277	84	(100)	4	0,02%	2.611	15,66%	17.662	109,15%	1.615
	Total	187.077	165.684	171.095	156.353	(7.794)	(14.742)	(9.331)	-5,63%	(30.724)	-16,42%	207.427	75,38%	(51.074)
	CASA	170.411	146.411	151.717	137.076	(7.878)	(14.641)	(9.334)	-6,38%	(33.335)	-19,56%	189.765	72,23%	(52.689)
	(%) CASA	91,09%	88,37%	88,67%	87,67%									
	FDR	105,51%	129,76%	127,66%	139,70%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.509	2.909	-	-	0	-803	400	-391	(400)	3.301	88,15%	(391)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.509	2.909	-	-	0	-803	400	-391	(400)	3.301	88,15%	(391)
	• Local Champion	3.301	2.509	2.909	-	-	0	-803	400	-391	(400)	3.301	88,15%	(391)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.952	49.926	375	420	45	192	-26	3.829	446	50.846	98,19%	(920)
	KUR	42.963	47.375	47.383	375	420	45	402	8	4.420	412	47.582	99,58%	(199)
	Non KUR	3.135	2.578	2.543	-	-	0	-210	-35	-592	35	3.264	77,91%	(721)
3	PWG	20.876	29.833	30.708	3.122	3.978	856	783	875	9.833	3.104	34.041	90,21%	(3.333)
	Cilem	7.514	12.221	12.738	719	816	97	700	517	5.224	299	15.758	80,84%	(3.020)
	Gadai	13.361	17.612	17.970	2.403	3.162	759	83	358	4.609	2.805	18.284	98,28%	(314)
4	CFG	127.111	132.702	134.876	939	3.519	2.579	1.128	2.174	7.765	1.345	138.671	97,26%	(3.795)
	CF 1	49.510	49.324	51.481	204	2.469	2.579	766	2.157	1.972	311	50.982	100,98%	499
	Total Griya	39.898	38.758	41.009	-	2.358	2.358	0	2.251	1.111	107	40.670	100,83%	339
	• Total Non Program	39.898	38.758	41.009	-	2.358	2.358	-310	2.251	1.111	107	40.670	100,83%	339
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.472	204	111	-94	766	-94	861	204	10.312	101,55%	160
	CF 2	77.602	83.378	83.394	735	1.050	315	362	16	5.793	1.034	87.689	95,10%	(4.294)
	Mitraguna & Others	75.812	81.522	81.560	735	1.050	315	383	37	5.748	1.013	85.492	95,40%	(3.932)
	Pensiun	1.790	1.856	1.835	-	-	0	-21	-21	45	21	2.197	83,51%	(362)
	Total Pembiayaan	197.385	214.997	218.419	4.436	7.917	3.481	1.301	3.422	21.035	4.495	226.859	96,28%	(8.439)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	496	444	1.687	0,27%	0,89%	3,38%	1.244	1.564	1.192			
	KUR	68	354	332	1.464	0,16%	0,70%	3,09%	1.132	1.397	1.110			
	Non KUR	56	141	112	223	1,79%	4,34%	8,77%	111	167	82			
3	PWG	-	158	-	601	0,00%	0,00%	1,96%	601	601	443			
	Cilem	-	158	-	242	0,00%	0,00%	1,90%	242	242	85			
	Gadai	-	-	-	358	0,00%	0,00%	1,99%	358	358	358			
4	CFG	2.018	301	3.874	3.127	1,59%	2,92%	2,32%	(748)	1.108	2.825			
	CF 1	1.770	144	1.943	494	3,58%	3,94%	0,96%	(1.449)	(1.276)	350			
	Total Griya	1.463	92	1.943	85	3,67%	5,01%	0,21%	(1.858)	(1.378)	(7)			
	Oto	307	52	-	409	3,19%	0,00%	3,91%	409	102	357			
	CF 2	248	157	1.932	2.632	0,32%	2,32%	3,16%	701	2.385	2.475			
	Mitraguna & Others	248	157	1.932	2.632	0,33%	2,37%	3,23%	701	2.385	2.475			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	5.415	1,09%	2,01%	2,48%	1.096	3.273	4.460	0,35%	85,71%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	59,77%	51,56%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	59,77%	51,56%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	612	561	558	1,07%	1,12%	1,12%	(3)	65	(54)			
	KUR	115	465	465	465	0,27%	0,98%	0,98%	-	349	(1)			
	Non KUR	378	147	97	94	12,06%	3,76%	3,69%	(3)	(284)	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.384	2.374	2.374	0,26%	1,79%	1,76%	-	2.037	(11)			
	CF 1	297	1.504	1.529	1.529	0,60%	3,10%	2,97%	-	1.232	25			
	Total Griya	297	1.504	1.529	1.529	0,74%	3,94%	3,73%	-	1.232	25			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	880	845	845	0,05%	1,01%	1,01%	-	806	(36)			
	Mitraguna & Others	39	880	845	845	0,05%	1,04%	1,04%	-	806	(36)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.496	4.435	4.432	0,42%	2,06%	2,03%	(3)	3.603	(65)	0,25%	87,60%	-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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	4.356	4.112	4.182	(6.165)	71	(174)	-3,99%	2.255	117,02%	9.349	44,74%	(5.166)
2	Tabungan	70.495	80.102	79.051	78.518	60	(533)	(1.584)	-1,98%	8.022	11,38%	83.156	94,42%	(4.638)
3	Deposito	64.264	93.406	93.395	93.395	(35)	0	(12)	-0,01%	29.131	45,33%	64.994	143,70%	28.401
	Total	136.686	177.864	176.557	176.095	(6.140)	(462)	(1.769)	-0,99%	39.409	28,83%	157.499	111,81%	18.596
	CASA	72.423	84.458	83.163	82.700	(6.105)	(462)	(1.758)	-2,08%	10.277	14,19%	92.505	89,40%	(9.805)
	(%) CASA	52,98%	47,48%	47,10%	46,96%									
	FDR	94,77%	83,31%	83,98%	84,20%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	34.611	450	100	-350	351	-26	2.853	126	35.966	96,23%	(1.355)
	KUR	29.577	32.136	32.117	450	100	-350	208	-19	2.540	119	33.596	95,60%	(1.479)
	Non KUR	2.181	2.502	2.494	-	-	0	143	-7	313	7	2.370	105,24%	124
3	PWG	6.201	8.970	9.249	316	484	168	127	278	3.047	205	12.535	73,78%	(3.286)
	Cilem	6.201	8.970	9.249	316	484	168	127	278	3.047	205	12.535	73,78%	(3.286)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	104.419	2.397	610	-1.787	1.299	-152	12.837	762	101.093	103,29%	3.326
	CF 1	23.474	29.603	29.462	154	-	-154	136	-141	5.988	141	26.174	112,56%	3.289
	Total Griya	17.263	19.825	19.777	-	-	0	0	-48	2.514	48	18.192	108,71%	1.584
	• Total Non Program	17.263	19.825	19.777	-	-	0	-73	-48	2.514	48	18.192	108,71%	1.584
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.778	9.686	154	-	-154	136	-93	3.474	93	7.981	121,35%	1.704
	CF 2	68.107	74.968	74.957	2.243	610	-1.633	1.163	-11	6.850	621	74.920	100,05%	37
	Mitraguna & Others	64.272	71.142	71.158	2.243	610	-1.633	1.190	16	6.886	594	70.925	100,33%	233
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,09%	(196)
	Total Pembiayaan	129.541	148.179	148.279	3.163	1.194	-1.969	1.776	100	18.738	1.094	149.594	99,12%	(1.315)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	1.267	0,01%	0,01%	3,66%	1.263	1.262	1.261			
	KUR	-	6	3	1.079	0,00%	0,01%	3,36%	1.075	1.079	1.073			
	Non KUR	4	-	-	188	0,19%	0,00%	7,53%	188	184	188			
3	PWG	48	155	-	591	0,78%	0,00%	6,39%	591	543	436			
	Cilem	48	155	-	591	0,78%	0,00%	6,39%	591	543	436			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	5.455	0,60%	1,37%	5,22%	4.024	4.907	3.736			
	CF 1	172	1.253	1.127	1.901	0,73%	3,81%	6,45%	775	1.729	648			
	Total Griya	-	1.128	1.127	1.334	0,00%	5,68%	6,75%	207	1.334	206			
	Oto	172	125	-	567	2,76%	0,00%	5,86%	567	395	442			
	CF 2	375	466	304	3.554	0,55%	0,41%	4,74%	3.250	3.178	3.087			
	Mitraguna & Others	375	466	304	3.554	0,58%	0,43%	4,99%	3.250	3.178	3.087			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	7.312	0,46%	0,97%	4,93%	5.879	6.713	5.432	0,79%	83,88%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	316	315	315	0,23%	0,91%	0,91%	-	241	(0)			
	KUR	70	316	315	315	0,24%	0,98%	0,98%	-	246	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	356	353	422	0,54%	0,34%	0,40%	69	(71)	66			
	CF 1	203	203	203	203	0,87%	0,69%	0,69%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,08%	2,10%	-	-	-			
	CF 2	289	153	150	219	0,42%	0,20%	0,29%	69	(71)	66			
	Mitraguna & Others	289	153	150	219	0,45%	0,21%	0,31%	69	(71)	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	672	669	738	0,44%	0,45%	0,50%	69	170	65	0,39%	21,97%	-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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.318	4.090	3.832	(437)	(258)	(2.485)	-39,34%	(473)	-10,99%	11.989	31,97%	(8.156)
2	Tabungan	84.533	86.328	84.797	84.522	2.903	(275)	(1.805)	-2,09%	(11)	-0,01%	96.135	87,92%	(11.613)
3	Deposito	19.903	28.614	28.358	28.358	(41)	0	(256)	-0,89%	8.455	42,48%	20.471	138,52%	7.887
	Total	108.741	121.259	117.245	116.713	2.425	(533)	(4.546)	-3,75%	7.971	7,33%	128.595	90,76%	(11.882)
	CASA	88.838	92.645	88.887	88.354	2.466	(533)	(4.291)	-4,63%	(484)	-0,54%	108.123	81,72%	(19.769)
	(%) CASA	81,70%	76,40%	75,81%	75,70%									
	FDR	78,57%	82,93%	86,00%	86,40%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	3.655	-	-	0	-116	-22	586	22	6.683	54,69%	(3.028)
	KUR	2.657	3.421	3.399	-	-	0	-110	-22	742	22	6.060	56,09%	(2.661)
	Non KUR	412	256	256	-	-	0	-5	0	-156	-	623	41,08%	(367)
3	PWG	13.521	18.647	19.061	1.314	2.552	1.238	465	414	5.540	2.138	25.439	74,93%	(6.377)
	Cilem	6.370	9.633	9.626	469	400	-69	180	-6	3.256	406	15.191	63,37%	(5.565)
	Gadai	7.151	9.015	9.435	845	2.152	1.307	285	420	2.285	1.732	10.247	92,07%	(812)
4	CFG	68.150	78.238	78.120	1.695	1.005	-690	1.605	-119	9.970	1.124	85.232	91,66%	(7.112)
	CF 1	32.030	34.375	34.121	360	-	-360	181	-254	2.091	254	33.473	101,93%	648
	Total Griya	25.555	26.636	26.477	-	-	0	0	-159	922	159	25.620	103,34%	857
	• Total Non Program	25.555	26.636	26.477	-	-	0	-440	-159	922	159	25.620	103,34%	857
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.739	7.643	360	-	-360	181	-95	1.168	95	7.853	97,33%	(209)
	CF 2	36.119	43.863	43.999	1.335	1.005	-330	1.424	136	7.880	869	51.759	85,01%	(7.760)
	Mitraguna & Others	32.486	40.541	40.623	1.335	845	-490	1.458	82	8.137	763	48.065	84,52%	(7.441)
	Pensiun	3.633	3.322	3.376	-	160	160	-34	54	-257	106	3.694	91,38%	(318)
	Total Pembiayaan	85.434	100.562	100.836	3.009	3.557	548	1.954	274	15.402	3.283	118.049	85,42%	(17.212)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	32	0,00%	0,90%	0,88%	(1)	32	32			
	KUR	-	-	33	32	0,00%	0,96%	0,95%	(1)	32	32			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	95	-	761	0,00%	0,00%	3,99%	761	761	667			
	Cilem	-	95	-	313	0,00%	0,00%	3,25%	313	313	218			
	Gadai	-	-	-	448	0,00%	0,00%	4,75%	448	448	448			
4	CFG	1.050	320	644	2.199	1,54%	0,82%	2,81%	1.554	1.149	1.879			
	CF 1	1.050	227	520	1.595	3,28%	1,51%	4,68%	1.075	545	1.369			
	Total Griya	697	227	520	1.229	2,73%	1,95%	4,64%	708	532	1.002			
	Oto	353	-	-	367	5,46%	0,00%	4,80%	367	13	367			
	CF 2	-	93	124	603	0,00%	0,28%	1,37%	479	603	510			
	Mitraguna & Others	-	93	124	603	0,00%	0,31%	1,49%	479	603	510			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	2.992	1,23%	0,67%	2,97%	2.315	1.942	2.578	1,40%	52,76%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	2,36%	-	(46)	0			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	86	32,19%	33,74%	33,74%	-	(46)	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	816	902	895	0,49%	1,15%	1,15%	(7)	559	79			
	CF 1	337	74	70	70	1,05%	0,20%	0,21%	-	(267)	(4)			
	Total Griya	189	74	70	70	0,74%	0,26%	0,27%	-	(118)	(4)			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	741	832	825	0,00%	1,90%	1,88%	(7)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	2,03%	(7)	825	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	902	988	982	1,36%	0,98%	0,97%	(7)	(182)	79	4,15%	-326,39%	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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.449	8.133	8.371	(16.331)	238	(1.078)	-11,41%	690	8,98%	14.948	56,00%	(6.577)
2	Tabungan	96.197	117.846	114.137	117.813	15.747	3.675	(33)	-0,03%	21.616	22,47%	109.632	107,46%	8.181
3	Deposito	50.701	45.337	45.526	45.927	792	400	590	1,30%	(4.774)	-9,42%	51.441	89,28%	(5.514)
	Total	154.579	172.632	167.797	172.111	208	4.314	(521)	-0,30%	17.531	11,34%	176.021	97,78%	(3.910)
	CASA	103.878	127.295	122.270	126.184	(584)	3.913	(1.111)	-0,87%	22.306	21,47%	124.580	101,29%	1.604
	(%) CASA	67,20%	73,74%	72,87%	73,32%									
	FDR	122,53%	116,46%	120,39%	117,38%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	35.622	610	730	120	258	-193	1.203	923	38.024	93,68%	(2.402)
	KUR	32.500	34.010	33.932	610	730	120	336	-78	1.433	808	35.917	94,47%	(1.985)
	Non KUR	1.920	1.805	1.690	-	-	0	-78	-115	-229	115	2.107	80,22%	(417)
3	PWG	17.830	27.612	29.195	2.582	4.535	1.953	1.310	1.583	11.365	2.952	29.751	98,13%	(556)
	Cilem	5.164	9.572	10.365	386	1.127	741	195	793	5.201	334	12.528	82,73%	(2.163)
	Gadai	12.666	18.040	18.830	2.196	3.408	1.212	1.115	790	6.164	2.618	17.223	109,33%	1.607
4	CFG	137.158	137.626	137.200	236	522	286	-2.117	-426	42	948	145.889	94,04%	(8.690)
	CF 1	38.164	40.347	40.626	-	446	446	-49	279	2.462	167	39.148	103,78%	1.478
	Total Griya	33.008	34.101	34.482	-	446	446	0	381	1.474	66	32.722	105,38%	1.760
	• Total Non Program	33.008	34.101	34.482	-	446	446	-483	381	1.474	66	32.722	105,38%	1.760
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.245	6.144	-	-	0	-49	-101	988	101	6.426	95,61%	(282)
	CF 2	98.994	97.279	96.574	236	76	-160	-2.068	-705	-2.420	781	106.742	90,47%	(10.168)
	Mitraguna & Others	71.310	71.137	70.624	184	-	-184	-1.970	-514	-687	514	80.263	87,99%	(9.639)
	Pensiun	27.683	26.142	25.950	52	76	24	-98	-192	-1.733	268	26.479	98,00%	(529)
	Total Pembiayaan	189.407	201.052	202.017	3.428	5.787	2.360	-548	965	12.610	4.823	213.665	94,55%	(11.648)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	874	721	1.757	0,69%	2,01%	4,93%	1.036	1.519	882			
	KUR	105	712	543	1.582	0,32%	1,60%	4,66%	1.039	1.477	870			
	Non KUR	133	163	177	175	6,92%	9,83%	10,33%	(3)	42	12			
3	PWG	-	23	-	222	0,00%	0,00%	0,76%	222	222	199			
	Cilem	-	23	-	63	0,00%	0,00%	0,61%	63	63	40			
	Gadai	-	-	-	159	0,00%	0,00%	0,84%	159	159	159			
4	CFG	1.146	1.276	1.668	8.659	0,84%	1,21%	6,31%	6.992	7.513	7.383			
	CF 1	198	225	738	5.234	0,52%	1,83%	12,88%	4.495	5.035	5.009			
	Total Griya	73	4	609	4.344	0,22%	1,79%	12,60%	3.735	4.271	4.341			
	Oto	125	221	129	889	2,42%	2,07%	14,47%	760	764	668			
	CF 2	948	1.052	929	3.426	0,96%	0,96%	3,55%	2.496	2.478	2.374			
	Mitraguna & Others	799	816	691	3.089	1,12%	0,97%	4,37%	2.398	2.290	2.273			
	Pensiun	149	236	238	337	0,54%	0,91%	1,30%	99	188	101			
	Total Pembiayaan	1.384	2.174	2.388	10.638	0,73%	1,19%	5,27%	8.250	9.254	8.464	1,85%	64,93%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	379	377	1,39%	1,06%	1,06%	(2)	(100)	60			
	KUR	477	210	248	246	1,47%	0,73%	0,72%	(2)	(232)	36			
	Non KUR	-	108	132	132	0,00%	7,30%	7,80%	-	132	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	4.830	2.320	2.320	3,20%	1,69%	1,69%	-	(2.074)	(2.510)			
	CF 1	1.329	2.591	1.891	1.891	3,48%	4,69%	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%	3,72%	3,78%	-	(72)	-			
	CF 2	3.064	2.239	428	428	3,10%	0,44%	0,44%	-	(2.636)	(1.810)			
	Mitraguna & Others	2.968	2.009	342	342	4,16%	0,48%	0,48%	-	(2.625)	(1.667)			
	Pensiun	97	230	86	86	0,05%	0,04%	0,33%	-	(11)	(144)			
	Total Pembiayaan	4.871	5.148	2.699	2.697	2,57%	1,34%	1,34%	(2)	(2.174)	(2.451)	1,34%	0,00%	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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	13.161	9.916	9.646	(293)	(271)	(3.515)	-26,71%	(3.150)	-24,62%	23.544	40,97%	(13.898)
2	Tabungan	133.664	148.730	143.608	143.825	4.363	217	(4.905)	-3,30%	10.161	7,60%	150.993	95,25%	(7.168)
3	Deposito	120.976	139.871	139.775	139.214	250	(562)	(657)	-0,47%	18.238	15,08%	122.375	113,76%	16.839
	Total	267.435	301.762	293.300	292.685	4.321	(615)	(9.077)	-3,01%	25.250	9,44%	296.912	98,58%	(4.227)
	CASA	146.460	161.891	153.524	153.471	4.071	(53)	(8.420)	-5,20%	7.012	4,79%	174.537	87,93%	(21.066)
	(%) CASA	54,76%	53,65%	52,34%	52,44%									
	FDR	60,13%	60,18%	62,14%	62,27%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	39.082	39.162	-	400	400	-1.024	79	-1.491	321	43.620	89,78%	(4.458)
	KUR	37.299	37.085	37.179	-	400	400	-932	94	-120	306	40.221	92,44%	(3.042)
	Non KUR	3.353	1.997	1.983	-	-	0	-93	-14	-1.370	14	3.399	58,34%	(1.416)
3	PWG	6.039	12.787	13.386	317	806	489	295	599	7.348	207	13.318	100,52%	69
	Cilem	6.039	12.787	13.386	317	806	489	295	599	7.348	207	13.318	100,52%	69
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	129.704	350	1.191	841	1.025	-26	15.596	1.217	122.231	106,11%	7.473
	CF 1	24.580	27.346	27.677	-	521	521	-230	331	3.097	190	27.603	100,27%	74
	Total Griya	19.863	21.032	21.269	-	318	318	0	237	1.406	81	21.311	99,80%	(42)
	• Total Non Program	19.863	21.032	21.269	-	318	318	332	237	1.406	81	21.311	99,80%	(42)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.314	6.408	-	203	203	-230	94	1.690	109	6.292	101,85%	117
	CF 2	89.528	102.383	102.027	350	670	320	1.255	-357	12.499	1.027	94.628	107,82%	7.399
	Mitraguna & Others	89.444	101.973	101.449	350	500	150	1.258	-524	12.006	1.024	93.970	107,96%	7.479
	Pensiun	84	411	577	-	170	170	-3	167	493	3	658	87,82%	(80)
	Total Pembiayaan	160.799	181.599	182.252	667	2.397	1.730	295	653	21.453	1.744	179.168	101,72%	3.084

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	3.411	2,64%	2,63%	8,71%	2.382	2.339	2.188			
	KUR	877	1.138	947	3.211	2,35%	2,55%	8,64%	2.263	2.333	2.073			
	Non KUR	194	85	81	200	5,80%	4,06%	10,08%	119	6	115			
3	PWG	-	92	-	371	0,00%	0,00%	2,77%	371	371	280			
	Cilem	-	92	-	371	0,00%	0,00%	2,77%	371	371	280			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	971	0,69%	0,26%	0,75%	629	179	931			
	CF 1	630	40	216	166	2,56%	0,79%	0,60%	(50)	(464)	125			
	Total Griya	568	-	175	-	2,86%	0,83%	0,00%	(175)	(568)	-			
	Oto	61	40	41	166	1,30%	0,64%	2,59%	125	104	125			
	CF 2	162	-	126	805	0,18%	0,12%	0,79%	679	643	805			
	Mitraguna & Others	162	-	126	805	0,18%	0,12%	0,79%	679	643	805			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.354	1.371	4.753	1,16%	0,75%	2,61%	3.382	2.889	3.399	0,41%	84,13%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	4,47%	329	822	275			
	KUR	399	1.277	1.226	1.555	1,07%	3,31%	4,18%	329	1.157	278			
	Non KUR	532	201	197	197	15,87%	9,86%	9,93%	(0)	(335)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	840	700	698	0,35%	0,54%	0,54%	(2)	297	(141)			
	CF 1	315	760	623	621	1,28%	2,28%	2,24%	(2)	305	(139)			
	Total Griya	179	624	623	621	0,90%	2,96%	2,92%	(2)	442	(3)			
	Oto	136	136	-	-	2,89%	0,00%	0,00%	-	(136)	(136)			
	CF 2	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Mitraguna & Others	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.317	2.123	2.451	0,83%	1,17%	1,34%	327	1.119	134	0,44%	67,37%	-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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	49.404	62.310	52.598	(1.317)	(9.713)	3.194	6,47%	13.415	34,24%	48.893	107,58%	3.705
2	Tabungan	123.525	144.042	144.089	143.703	2.628	(386)	(339)	-0,24%	20.179	16,34%	139.606	102,94%	4.098
3	Deposito	68.863	130.786	124.457	124.460	(20.438)	3	(6.327)	-4,84%	55.596	80,73%	69.895	178,07%	54.564
	Total	231.570	324.232	330.856	320.761	(19.127)	(10.096)	(3.472)	-1,07%	89.190	38,52%	258.394	124,14%	62.366
	CASA	162.707	193.446	206.400	196.301	1.311	(10.099)	2.855	1,48%	33.594	20,65%	188.499	104,14%	7.802
	(%) CASA	70,26%	59,66%	62,38%	61,20%									
	FDR	34,66%	31,02%	30,44%	31,40%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	10.889	286	576	290	406	57	4.039	519	12.359	88,10%	(1.471)
	Cilem	6.849	10.832	10.889	286	576	290	406	57	4.039	519	12.359	88,10%	(1.471)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	89.816	410	528	118	1.025	79	16.397	448	94.346	95,20%	(4.530)
	CF 1	59.117	70.636	70.816	410	498	88	809	180	11.699	317	67.036	105,64%	3.780
	Total Griya	51.507	62.435	62.632	270	383	113	0	197	11.125	186	58.383	107,28%	4.249
	• Total Non Program	49.547	60.583	60.784	270	383	113	1.902	201	11.237	182	51.714	117,54%	9.070
	• Program	1.960	1.852	1.848	-	-	0	-12	-4	-112	4	6.669	27,71%	(4.821)
	Oto	7.609	8.201	8.184	140	115	-25	809	-16	575	131	8.653	94,58%	(469)
	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	100.704	696	1.104	407	1.432	136	20.436	968	106.705	94,38%	(6.001)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	-	108	0,00%	0,00%	0,99%	108	108	(76)			
	Cilem	-	185	-	108	0,00%	0,00%	0,99%	108	108	(76)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	3.239	0,88%	3,43%	3,61%	162	2.589	1.770			
	CF 1	650	1.469	3.077	3.062	1,10%	4,36%	4,32%	(15)	2.412	1.593			
	Total Griya	404	1.275	2.891	2.415	0,79%	4,63%	3,86%	(476)	2.011	1.140			
	Oto	245	193	187	647	3,22%	2,28%	7,91%	460	402	454			
	CF 2	-	-	-	177	0,00%	0,00%	0,93%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,93%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	1.653	3.077	3.347	0,81%	3,06%	3,32%	270	2.697	1.694	1,76%	47,18%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	-77,37%	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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.782	6.685	6.693	766	8	(2.089)	-23,79%	(2.140)	-24,23%	17.563	38,11%	(10.870)
2	Tabungan	83.648	72.195	72.538	73.052	(521)	514	857	1,19%	(10.596)	-12,67%	95.539	76,46%	(22.487)
3	Deposito	21.297	29.110	29.000	29.000	186	1	(110)	-0,38%	7.703	36,17%	21.602	134,25%	7.399
	Total	113.778	110.087	108.222	108.745	431	523	(1.342)	-1,22%	(5.033)	-4,42%	134.703	80,73%	(25.958)
	CASA	92.481	80.977	79.222	79.745	245	522	(1.232)	-1,52%	(12.737)	-13,77%	113.102	70,51%	(33.357)
	(%) CASA	81,28%	73,56%	73,20%	73,33%									
	FDR	151,33%	174,55%	177,85%	176,99%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	11.856	25	30	5	-525	-217	-3.645	247	17.370	68,25%	(5.515)
	KUR	13.526	9.186	8.978	-	30	30	-521	-209	-4.549	239	15.342	58,52%	(6.364)
	Non KUR	1.974	2.886	2.878	25	-	-25	-4	-9	904	9	2.029	141,84%	849
3	PWG	14.491	21.774	22.203	2.442	2.438	-4	1.115	430	7.713	2.008	27.944	79,46%	(5.741)
	Cilem	6.823	10.707	11.077	569	708	139	472	370	4.254	338	16.096	68,82%	(5.019)
	Gadai	7.668	11.067	11.127	1.873	1.730	-143	643	60	3.459	1.670	11.849	93,91%	(722)
4	CFG	142.193	158.314	158.412	1.525	1.364	-161	2.416	98	16.219	1.266	151.972	104,24%	6.439
	CF 1	6.747	8.905	8.865	-	-	0	-136	-41	2.117	41	8.513	104,13%	352
	Total Griya	3.465	5.267	5.249	-	-	0	0	-18	1.784	18	4.650	112,87%	598
	• Total Non Program	3.465	5.267	5.249	-	-	0	-41	-18	1.784	18	4.650	112,87%	598
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.638	3.616	-	-	0	-136	-22	334	22	3.863	93,62%	(247)
	CF 2	135.445	149.408	149.547	1.525	1.364	-161	2.552	139	14.102	1.225	143.460	104,24%	6.088
	Mitraguna & Others	125.884	140.596	140.827	1.525	1.364	-161	2.644	231	14.943	1.133	133.242	105,69%	7.584
	Pensiun	9.561	8.812	8.720	-	-	0	-92	-92	-841	92	10.217	85,35%	(1.497)
	Total Pembiayaan	172.184	192.160	192.470	3.992	3.832	-160	3.007	311	20.286	3.521	197.287	97,56%	(4.817)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	2.585	8,85%	13,34%	21,80%	975	1.213	1.267			
	KUR	1.295	954	1.152	2.008	9,57%	12,54%	22,37%	856	713	1.054			
	Non KUR	77	364	458	577	3,89%	15,88%	20,05%	119	500	213			
3	PWG	-	-	-	945	0,00%	0,00%	4,26%	945	945	945			
	Cilem	-	-	-	611	0,00%	0,00%	5,52%	611	611	611			
	Gadai	-	-	-	334	0,00%	0,00%	3,00%	334	334	334			
4	CFG	6	146	577	4.580	0,00%	0,36%	2,89%	4.003	4.573	4.434			
	CF 1	-	-	-	210	0,00%	0,00%	2,37%	210	210	210			
	Total Griya	-	-	-	109	0,00%	0,00%	2,07%	109	109	109			
	Oto	-	-	-	101	0,00%	0,00%	2,81%	101	101	101			
	CF 2	6	146	577	4.370	0,00%	0,39%	2,92%	3.793	4.363	4.224			
	Mitraguna & Others	-	146	577	4.370	0,00%	0,41%	3,10%	3.793	4.370	4.224			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	8.110	0,80%	1,14%	4,21%	5.924	6.732	6.647	0,00%	100,00%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	8,04%	88	371	204			
	KUR	557	728	844	932	4,11%	9,18%	10,38%	88	375	204			
	Non KUR	26	21	21	21	1,32%	0,74%	0,75%	-	(5)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	1.274	947	946	0,27%	0,60%	0,60%	(2)	557	(328)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	1.274	947	946	0,29%	0,63%	0,63%	(2)	557	(328)			
	Mitraguna & Others	388	1.274	947	946	0,31%	0,67%	0,67%	(2)	557	(328)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	2.023	1.812	1.899	0,56%	0,94%	0,99%	87	928	(124)	0,11%	88,56%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	877	740	759	166	18	(119)	-13,54%	(114)	-13,07%	1.468	51,68%	(709)
2	Tabungan	63.525	59.825	61.021	60.997	3.484	(24)	1.172	1,96%	(2.528)	-3,98%	69.755	87,45%	(8.758)
3	Deposito	5.722	7.461	7.414	7.414	(34)	0	(46)	-0,62%	1.692	29,56%	5.899	125,69%	1.515
	Total	70.120	68.163	69.175	69.170	3.616	(6)	1.006	1,48%	(950)	-1,36%	77.121	89,69%	(7.951)
	CASA	64.398	60.703	61.761	61.755	3.650	(6)	1.053	1,73%	(2.642)	-4,10%	71.222	86,71%	(9.467)
	(%) CASA	91,84%	89,05%	89,28%	89,28%									
	FDR	73,73%	90,51%	89,49%	89,50%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	5.100	94	272	178	46	224	2.517	48	4.963	102,75%	137
	Cilem	2.583	4.876	5.100	94	272	178	46	224	2.517	48	4.963	102,75%	137
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	56.804	35	460	425	1.032	-17	7.688	477	57.211	99,29%	(407)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	56.821	56.804	35	460	425	1.032	-17	7.688	477	57.211	99,29%	(407)
	Mitraguna & Others	45.066	52.568	52.381	10	250	240	935	-187	7.315	437	50.440	103,85%	1.941
	Pensiun	4.050	4.253	4.423	25	210	185	97	170	373	40	6.771	65,33%	(2.347)
	Total Pembiayaan	51.699	61.697	61.904	129	732	603	1.079	207	10.205	525	62.174	99,57%	(270)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	-	-	-	93	0,00%	0,00%	1,82%	93	93	93			
	Cilem	-	-	-	93	0,00%	0,00%	1,82%	93	93	93			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	478	0,00%	0,00%	0,84%	478	478	478			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	478	0,00%	0,00%	0,84%	478	478	478			
	Mitraguna & Others	-	-	-	478	0,00%	0,00%	0,91%	478	478	478			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	570	0,00%	0,00%	0,92%	570	570	570	2,96%	-221,01%	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	13-Oct-25	31-Dec-24	30-Sep-25	13-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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	508	536	632	632	55	1	96	17,88%	124	24,35%	2.893	21,85%	(2.261)
2	Tabungan	65.886	59.341	58.862	58.698	(3.771)	(163)	(643)	-1,08%	(7.188)	-10,91%	73.999	79,32%	(15.301)
3	Deposito	18.198	16.069	16.069	16.069	(206)	0	(0)	-0,00%	(2.129)	-11,70%	18.643	86,19%	(2.574)
	Total	84.593	75.946	75.562	75.399	(3.921)	(163)	(547)	-0,72%	(9.193)	-10,87%	95.535	78,92%	(20.136)
	CASA	66.395	59.877	59.493	59.330	(3.716)	(163)	(547)	-0,91%	(7.064)	-10,64%	76.892	77,16%	(17.562)
	(%) CASA	78,49%	78,84%	78,73%	78,69%									
	FDR	214,85%	265,45%	268,20%	268,78%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	• Local Champion	56	48	48	-	-	0	-1	0	-8	-	56	84,93%	(8)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.356	6.387	-	50	50	178	30	1.306	20	8.115	78,70%	(1.728)
	KUR	4.827	6.161	6.191	-	50	50	192	30	1.364	20	7.591	81,56%	(1.400)
	Non KUR	254	195	195	-	-	0	-14	0	-58	-	524	37,29%	(329)
3	PWG	17.985	32.377	33.786	1.316	2.024	707	1.130	1.409	15.801	614	26.083	129,54%	7.704
	Cilem	17.985	32.377	33.786	1.316	2.024	707	1.130	1.409	15.801	614	26.083	129,54%	7.704
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	158.622	162.821	162.437	1.640	730	-910	-393	-384	3.815	1.114	169.761	95,69%	(7.324)
	CF 1	2.893	4.099	4.073	-	-	0	-51	-26	1.180	26	3.751	108,57%	322
	Total Griya	1.276	2.432	2.429	-	-	0	0	-3	1.153	3	1.831	132,67%	598
	• Total Non Program	1.127	2.288	2.286	-	-	0	325	-2	1.159	2	1.323	172,77%	963
	• Program	149	144	143	-	-	0	0	-1	-6	1	508	28,17%	(365)
	Oto	1.617	1.667	1.644	-	-	0	-51	-23	27	23	1.921	85,60%	(277)
	CF 2	155.729	158.722	158.364	1.640	730	-910	-342	-359	2.635	1.089	166.010	95,39%	(7.646)
	Mitraguna & Others	131.230	133.704	133.713	700	730	30	-835	9	2.483	721	139.705	95,71%	(5.992)
	Pensiun	24.499	25.018	24.651	940	-	-940	493	-367	151	367	26.305	93,71%	(1.654)
	Total Pembiayaan	181.744	201.602	202.658	2.956	2.804	-153	914	1.055	20.914	1.748	204.015	99,33%	(1.357)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	48	-	54	0,00%	0,00%	0,85%	54	54	6			
	KUR	-	-	-	54	0,00%	0,00%	0,87%	54	54	54			
	Non KUR	-	48	-	-	0,00%	0,00%	0,00%	-	-	(48)			
3	PWG	-	132	-	156	0,00%	0,00%	0,46%	156	156	24			
	Cilem	-	132	-	156	0,00%	0,00%	0,46%	156	156	24			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.560	1.650	2.477	4.614	0,98%	1,52%	2,84%	2.137	3.055	2.964			
	CF 1	36	-	144	-	1,24%	3,50%	0,00%	(144)	(36)	-			
	Total Griya	36	-	144	-	2,80%	5,91%	0,00%	(144)	(36)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.524	1.650	2.334	4.614	0,98%	1,47%	2,91%	2.280	3.090	2.964			
	Mitraguna & Others	1.524	1.511	2.193	4.473	1,16%	1,64%	3,35%	2.280	2.949	2.962			
	Pensiun	-	140	141	141	0,00%	0,56%	0,57%	-	141	1			
	Total Pembiayaan	1.560	1.830	2.477	4.824	0,86%	1,23%	2,38%	2.347	3.265	2.994	0,59%	75,18%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.343	2.802	2.479	2.479	1,48%	1,52%	1,53%	-	136	(323)			
	CF 1	-	34	34	34	0,00%	0,82%	0,83%	-	34	-			
	Total Griya	-	34	34	34	0,00%	1,38%	1,39%	-	34	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.343	2.769	2.445	2.445	1,50%	1,54%	1,54%	-	102	(323)			
	Mitraguna & Others	2.343	2.769	2.445	2.445	1,79%	1,83%	1,83%	-	102	(323)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.343	2.802	2.479	2.479	1,29%	1,23%	1,22%	-	136	(323)	0,51%	58,37%	-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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.576	1.996	2.112	2.089	72	(22)	93	4,67%	514	32,61%	2.652	78,80%	(562)
2	Tabungan	88.014	82.947	84.681	84.416	1.437	(265)	1.469	1,77%	(3.598)	-4,09%	93.277	90,50%	(8.861)
3	Deposito	17.998	14.817	14.771	14.771	(968)	0	(46)	-0,31%	(3.227)	-17,93%	18.256	80,91%	(3.485)
	Total	107.589	99.761	101.564	101.277	541	(287)	1.516	1,52%	(6.312)	-5,87%	114.184	88,70%	(12.908)
	CASA	89.590	84.944	86.793	86.506	1.509	(287)	1.562	1,84%	(3.085)	-3,44%	95.928	90,18%	(9.423)
	(%) CASA	83,27%	85,15%	85,46%	85,42%									
	FDR	79,31%	96,39%	94,77%	95,04%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	15.581	691	1.338	647	1.011	818	9.231	520	12.903	120,75%	2.678
	Cilem	6.350	14.763	15.581	691	1.338	647	1.011	818	9.231	520	12.903	120,75%	2.678
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78.982	81.398	80.675	450	100	-350	1.270	-723	1.693	823	75.754	106,50%	4.921
	CF 1	5.613	4.583	4.549	-	-	0	-22	-34	-1.064	34	6.207	73,28%	(1.658)
	Total Griya	5.529	4.204	4.192	-	-	0	0	-12	-1.337	12	5.363	78,15%	(1.172)
	• Total Non Program	5.529	4.204	4.192	-	-	0	-247	-12	-1.337	12	5.363	78,15%	(1.172)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	84	379	357	-	-	0	-22	-22	273	22	844	42,35%	(486)
	CF 2	73.368	76.815	76.126	450	100	-350	1.293	-688	2.758	788	69.547	109,46%	6.579
	Mitraguna & Others	72.606	75.688	75.007	450	100	-350	1.301	-681	2.402	781	67.157	111,69%	7.850
	Pensiun	763	1.127	1.119	-	-	0	-9	-8	356	8	2.390	46,82%	(1.271)
	Total Pembiayaan	85.331	96.160	96.256	1.141	1.438	297	2.281	96	10.925	1.342	88.657	108,57%	7.599

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	-234,48%	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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.704	549	549	784	0	(1.155)	-67,76%	(46)	-7,74%	8.467	6,49%	(7.918)
2	Tabungan	46.385	45.400	44.582	44.414	660	(168)	(986)	-2,17%	(1.971)	-4,25%	57.671	77,01%	(13.257)
3	Deposito	18.302	22.298	32.307	32.307	(907)	0	10.009	44,89%	14.005	76,52%	18.838	171,50%	13.469
	Total	65.283	69.401	77.438	77.270	537	(168)	7.869	11,34%	11.987	18,36%	84.976	90,93%	(7.706)
	CASA	46.981	47.103	45.131	44.963	1.444	(168)	(2.140)	-4,54%	(2.017)	-4,29%	66.138	67,98%	(21.175)
	(%) CASA	71,97%	67,87%	58,28%	58,19%									
	FDR	134,21%	137,49%	123,55%	123,81%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	15.691	-	60	60	-82	-82	253	142	17.643	88,93%	(1.952)
	KUR	14.693	15.230	15.154	-	60	60	-62	-77	461	137	16.784	90,29%	(1.630)
	Non KUR	745	543	537	-	-	0	-20	-5	-207	5	860	62,50%	(322)
3	PWG	3.211	6.099	6.363	122	398	276	427	264	3.153	133	7.318	86,96%	(955)
	Cilem	3.211	6.099	6.363	122	398	276	427	264	3.153	133	7.318	86,96%	(955)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	73.617	760	470	-291	216	66	4.648	404	76.308	96,47%	(2.692)
	CF 1	2.071	9.541	9.671	-	164	164	-0	130	7.600	34	4.985	194,02%	4.686
	Total Griya	1.516	8.512	8.654	-	164	164	0	142	7.138	22	3.711	233,20%	4.943
	• Total Non Program	1.516	4.274	4.253	-	-	0	-29	-21	2.737	21	3.711	114,60%	542
	• Program	-	4.238	4.401	-	164	164	705	163	4.401	1	0	0,00%	4.401
	Oto	555	1.029	1.017	-	-	0	-0	-13	461	13	1.274	79,83%	(257)
	CF 2	66.897	64.010	63.946	760	305	-455	216	-64	-2.952	369	71.324	89,66%	(7.378)
	Mitraguna & Others	64.762	61.071	61.035	760	305	-455	110	-36	-3.727	341	68.225	89,46%	(7.190)
	Pensiun	2.135	2.939	2.911	-	-	0	106	-28	776	28	3.098	93,94%	(188)
	Total Pembiayaan	87.617	95.422	95.671	882	927	46	561	248	8.054	679	101.269	94,47%	(5.599)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	609	0,98%	2,05%	3,88%	286	458	234			
	KUR	98	286	236	515	0,67%	1,55%	3,40%	278	417	229			
	Non KUR	53	90	87	95	7,15%	15,97%	17,64%	8	42	5			
3	PWG	-	132	-	129	0,00%	0,00%	2,03%	129	129	(2)			
	Cilem	-	132	-	129	0,00%	0,00%	2,03%	129	129	(2)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	7.696	1,23%	4,18%	10,45%	4.619	6.851	4.881			
	CF 1	-	-	-	179	0,00%	0,00%	1,85%	179	179	179			
	Total Griya	-	-	-	179	0,00%	0,00%	2,06%	179	179	179			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.815	3.078	7.518	1,26%	4,81%	11,76%	4.440	6.672	4.702			
	Mitraguna & Others	846	2.815	3.078	7.038	1,31%	5,04%	11,53%	3.960	6.192	4.222			
	Pensiun	-	-	-	480	0,00%	0,00%	16,49%	480	480	480			
	Total Pembiayaan	997	3.322	3.401	8.435	1,14%	3,56%	8,82%	5.034	7.438	5.113	1,52%	82,77%	-7,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	2,09%	-	217	(9)			
	KUR	75	300	292	292	0,51%	1,92%	1,93%	-	217	(9)			
	Non KUR	37	37	37	37	4,98%	6,79%	6,85%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.633	3.817	3.814	3,51%	5,19%	5,18%	(3)	1.395	181			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.633	3.817	3.814	3,62%	5,96%	5,96%	(3)	1.395	181			
	Mitraguna & Others	2.420	3.633	3.817	3.814	3,74%	6,25%	6,25%	(3)	1.395	181			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	3.970	4.145	4.143	2,89%	4,34%	4,33%	(3)	1.611	173	3,86%	10,78%	-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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.336	4.078	4.989	720	912	1.653	49,55%	(887)	-15,10%	13.272	37,59%	(8.283)
2	Tabungan	83.977	87.989	91.184	90.738	(1.320)	(446)	2.749	3,12%	6.760	8,05%	95.909	94,61%	(5.171)
3	Deposito	19.184	13.176	13.669	13.519	(396)	(150)	343	2,61%	(5.665)	-29,53%	19.742	68,48%	(6.223)
	Total	109.038	104.501	108.931	109.246	(996)	316	4.746	4,54%	208	0,19%	128.924	84,74%	(19.677)
	CASA	89.854	91.325	95.262	95.727	(600)	466	4.402	4,82%	5.873	6,54%	109.181	87,68%	(13.454)
	(%) CASA	82,41%	87,39%	87,45%	87,63%									
	FDR	40,48%	58,79%	55,98%	55,81%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	12.874	300	-	-300	961	-53	3.370	53	13.454	95,69%	(580)
	KUR	9.147	11.975	11.927	100	-	-100	720	-48	2.780	48	12.886	92,56%	(959)
	Non KUR	358	953	947	200	-	-200	241	-5	590	5	569	166,51%	378
3	PWG	9.262	11.837	11.665	213	349	136	-1.029	-171	2.403	521	15.146	77,02%	(3.480)
	Cilem	9.262	11.837	11.665	213	349	136	-1.029	-171	2.403	521	15.146	77,02%	(3.480)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.291	100	521	421	-0	-233	10.914	755	44.532	81,49%	(8.241)
	CF 1	14.455	17.279	17.646	521	521	521	-117	366	3.191	155	16.635	106,07%	1.011
	Total Griya	3.903	7.993	8.298	-	335	335	0	305	4.395	30	4.696	176,70%	3.602
	• Total Non Program	3.903	6.912	6.882	-	-	0	-72	-30	2.979	30	4.696	146,55%	2.186
	• Program	-	1.082	1.416	-	335	335	1.082	335	1.416	(0)	0	0,00%	1.416
	Oto	10.552	9.286	9.348	-	187	187	-117	62	-1.204	125	11.939	78,30%	(2.591)
	CF 2	10.922	19.245	18.645	100	-	-100	117	-600	7.724	600	27.897	66,84%	(9.252)
	Mitraguna & Others	10.683	18.712	18.115	100	-	-100	120	-597	7.432	597	27.258	66,46%	(9.143)
	Pensiun	239	533	530	-	-	0	-3	-3	291	3	639	83,03%	(108)
	Total Pembiayaan	44.143	61.434	60.976	613	871	257	-79	-458	16.832	1.329	73.132	83,38%	(12.157)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	-	-	-	206	0,00%	0,00%	1,60%	206	206	206			
	KUR	-	-	-	206	0,00%	0,00%	1,72%	206	206	206			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	78	-	487	0,00%	0,00%	4,17%	487	487	409			
	Cilem	-	78	-	487	0,00%	0,00%	4,17%	487	487	409			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	1.703	1,42%	1,11%	4,69%	1.298	1.343	985			
	CF 1	360	718	405	893	2,49%	2,35%	5,06%	487	533	174			
	Total Griya	-	-	-	145	0,00%	0,00%	1,75%	145	145	145			
	Oto	360	718	405	747	3,41%	4,37%	7,99%	342	387	29			
	CF 2	-	-	-	810	0,00%	0,00%	4,35%	810	810	810			
	Mitraguna & Others	-	-	-	810	0,00%	0,00%	4,47%	810	810	810			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	797	405	2.396	0,82%	0,66%	3,93%	1.990	2.036	1.599	3,03%	22,75%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	109	0,00%	0,00%	0,93%	109	109	109			
	Cilem	-	-	-	109	0,00%	0,00%	0,93%	109	109	109			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	170	348	0,00%	0,46%	0,96%	178	348	178			
	CF 1	-	170	170	348	0,00%	0,98%	1,97%	178	348	178			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	170	348	0,00%	1,83%	3,72%	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%	-131,56%	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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	1.252	1.323	1.307	(348)	(17)	54	4,35%	1.303	37727,03%	5	#####	1.301
2	Tabungan	34.487	30.560	30.742	31.206	(409)	464	647	2,12%	(3.281)	-9,51%	39.133	79,74%	(7.927)
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	34.571	35.018	(658)	448	701	2,04%	(2.990)	-7,87%	42.706	82,00%	(7.688)
	CASA	34.491	31.812	32.066	32.513	(758)	448	701	2,20%	(1.978)	-5,73%	39.139	83,07%	(6.626)
	(%) CASA	90,75%	92,70%	92,75%	92,85%									
	FDR	1,90%	2,84%	2,79%	2,76%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	941	19	4	-15	-68	-9	297	13	1.666	56,45%	(726)
	Cilem	644	949	941	19	4	-15	-68	-9	297	13	1.666	56,45%	(726)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	26	25	-	-	0	-1	-1	-53	1	78	32,02%	(53)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	26	25	-	-	0	-1	-1	-53	1	78	32,02%	(53)
	Mitraguna & Others	78	26	25	-	-	0	-1	-1	-53	1	78	32,02%	(53)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	975	966	19	4	-15	-70	-10	244	14	1.744	55,35%	(779)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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