

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.427.907	1.437.259	74.764	9.352	5.836	0,41%	326.198	29,36%	1.322.054	108,71%	115.205
2	Tabungan	4.778.169	5.005.887	4.931.302	4.928.512	85.418	(2.790)	(77.374)	-1,55%	150.343	3,15%	5.099.763	96,64%	(171.251)
3	Deposito	1.667.902	1.728.824	1.747.313	1.746.835	405	(478)	18.012	1,04%	78.933	4,73%	1.686.464	103,58%	60.371
Total		7.557.133	8.166.133	8.106.522	8.112.606	160.587	6.084	(53.527)	-0,66%	555.474	7,35%	8.108.281	100,05%	4.326
CASA		5.889.231	6.437.309	6.359.209	6.365.771	160.182	6.562	(71.538)	-1,11%	476.541	8,09%	6.421.817	99,13%	(56.046)
(% CASA		77,93%	78,83%	78,45%	78,47%									
FDR		79,28%	79,49%	80,23%	80,17%									

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	304.377	358.473	368.864	369.465		601	10.992	3,07%	65.088	21,38%	385.505	95,84%	(16.040)
2	Giro ISE	93.275	92.040	102.903	103.327		424	11.287	12,26%	10.052	10,78%	142.601	72,46%	(39.274)
3	Tabungan ISE	174.173	212.269	211.957	212.134		177	(135)	-0,06%	37.961	21,79%	185.227	114,53%	26.907
4	Deposito ISE	36.929	54.165	54.004	54.004		0	(161)	-0,30%	17.075	46,24%	57.677	93,63%	(3.673)
5	CIF ISE	3.133	3.575	3.630	3.630		0	55	1,54%	497	15,86%		0,00%	3.630

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	810.603	-	500	500	-4.795	-6.062	-14.004	6.562	878.745	92,25%	(68.142)
	Linkage	583.855	553.306	553.306	-	-	-	-5.029	0	-30.549	-	607.246	91,12%	(53.940)
	Non-Linkage	240.753	263.359	257.297	-	500	500	234	-6.062	16.545	6.562	271.499	94,77%	(14.202)
	• Local Champion	177.655	195.105	189.972	-	-	0	1.257	-5.133	12.318	5.133	186.853	101,67%	3.119
	• Value Chain	63.098	68.253	67.325	-	500	500	-1.023	-929	4.227	1.429	84.646	79,54%	(17.321)
2	MBG	1.025.144	1.045.933	1.043.344	11.067	10.806	-261	2.841	-2.588	18.200	13.394	1.115.685	93,52%	(72.341)
	KUR	965.396	986.476	984.286	9.816	10.641	825	2.859	-2.189	18.890	12.830	1.051.405	93,62%	(67.118)
	Non KUR	59.748	59.457	59.058	1.251	165	-1.086	-18	-399	-690	564	64.280	91,88%	(5.222)
3	PWG	255.819	477.283	503.125	44.849	59.673	14.825	46.636	25.842	247.306	33.831	525.365	95,77%	(22.240)
	Cilem	149.863	330.427	352.014	21.600	28.639	7.039	38.110	21.588	202.151	7.051	365.836	96,22%	(13.822)
	Gadai	105.956	146.856	151.111	23.249	31.034	7.785	8.526	4.254	45.155	26.780	159.528	94,72%	(8.418)
4	CFG	3.885.901	4.151.068	4.146.703	40.620	41.076	456	38.714	-4.365	260.801	45.442	4.283.662	96,80%	(136.959)
	CF 1	838.535	895.893	896.955	6.060	9.083	3.023	1.926	1.061	58.420	8.021	905.413	99,07%	(8.458)
	Total Griya	595.912	602.650	603.286	1.963	4.024	2.062	0	635	7.373	3.389	629.412	95,85%	(26.127)
	• Total Non Program	435.065	452.121	452.956	1.804	3.706	1.902	-4.251	835	17.891	2.871	449.863	100,69%	3.093
	• Program	160.848	150.530	150.330	159	318	160	-1.380	-200	-10.518	518	179.549	83,73%	(29.219)
	Oto	242.622	293.243	293.669	4.098	5.059	961	1.926	426	51.047	4.633	276.000	106,40%	17.669
	CF 2	3.047.367	3.255.175	3.249.748	34.560	31.994	-2.566	36.788	-5.427	202.381	37.420	3.378.249	96,20%	(128.501)
	Mitraguna & Others	2.497.673	2.696.677	2.695.258	30.872	30.414	-458	33.940	-1.419	197.585	31.832	2.799.668	96,27%	(104.410)
	Pensiun	549.694	558.498	554.490	3.688	1.580	-2.108	2.848	-4.008	4.796	5.588	578.581	95,84%	(24.091)
Total Pembiayaan		5.991.472	6.490.949	6.503.776	96.536	112.056	15.520	83.397	12.827	512.303	99.229	6.803.457	95,60%	(299.681)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	4.372	0,16%	0,03%	0,54%	4.122	3.081	3.938			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	4.372	0,54%	0,10%	1,70%	4.122	3.081	3.938			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	54.062	1,12%	2,05%	5,18%	32.616	42.587	32.616			
	KUR	9.838	17.677	17.677	46.818	1,02%	1,79%	4,76%	29.141	36.980	29.141			
	Non KUR	1.638	3.769	3.769	7.244	2,74%	6,34%	12,27%	3.475	5.606	3.475			
3	PWG	124	155	155	9.866	0,05%	0,03%	1,96%	9.710	9.742	9.710			
	Cilem	118	-	-	6.571	0,08%	0,00%	1,87%	6.571	6.453	6.571			
	Gadai	7	155	155	3.295	0,01%	0,11%	2,18%	3.140	3.289	3.140			
4	CFG	59.411	64.056	71.220	138.191	1,53%	1,72%	3,33%	66.971	78.780	74.135			
	CF 1	35.165	40.591	42.144	63.484	4,19%	4,70%	7,08%	21.340	28.319	22.893			
	Total Griya	29.490	29.495	31.633	37.355	4,95%	5,25%	6,19%	5.721	7.865	7.860			
	Oto	5.675	11.095	10.511	26.129	2,34%	3,58%	8,90%	15.618	20.454	15.034			
	CF 2	24.246	23.465	29.076	74.707	0,80%	0,89%	2,30%	45.631	50.461	51.242			
	Mitraguna & Others	22.605	22.227	26.760	59.863	0,91%	0,99%	2,22%	33.103	37.258	37.636			
	Pensiun	1.642	1.239	2.316	14.844	0,30%	0,41%	2,68%	12.529	13.203	13.606			
Total Pembiayaan		72.302	86.092	93.072	206.491	1,21%	1,43%	3,17%	113.419	134.189	120.399	1,24%	60,89%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	372	0,21%	0,14%	0,05%	(750)	(1.350)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	372	0,72%	0,43%	0,14%	(750)	(1.350)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	22.200	1,84%	2,08%	2,13%	451	3.323	478			
	KUR	14.751	17.344	16.970	17.441	1,53%	1,72%	1,77%	471	2.690	97			
	Non KUR	4.126	4.378	4.778	4.758	6,91%	8,04%	8,06%	(20)	633	381			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	74.420	72.384	73.335	1,31%	1,74%	1,77%	951	22.622	(1.085)			
	CF 1	15.203	26.703	26.269	26.959	1,81%	2,93%	3,01%	690	11.757	256			
	Total Griya	12.941	23.250	22.853	23.376	2,17%	3,79%	3,87%	523	10.435	125			
	Oto	2.262	3.453	3.416	3.584	0,93%	1,16%	1,22%	167	1.322	130			
	CF 2	35.510	47.717	46.115	46.376	1,17%	1,42%	1,43%	260	10.866	(1.341)			
	Mitraguna & Others	25.071	43.487	43.079	43.340	1,00%	1,60%	1,61%	262	18.269	(147)			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,55%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	95.913	1,19%	1,47%	1,47%	652	24.602	(607)	1,16%	21,20%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	15.566	15.032	15.055	1.008	23	(511)	-3,28%	6.078	67,71%	18.157	82,92%	(3.102)
2	Tabungan	318.561	336.067	329.546	328.260	17.430	(1.286)	(7.807)	-2,32%	9.699	3,04%	335.461	97,85%	(7.201)
3	Deposito	104.995	105.558	106.621	106.018	(2.024)	(603)	460	0,44%	1.023	0,97%	105.512	100,48%	506
	Total	432.533	457.190	451.198	449.333	16.413	(1.865)	(7.857)	-1,72%	16.800	3,88%	459.130	97,87%	(9.797)
	CASA	327.538	351.633	344.577	343.315	18.437	(1.262)	(8.318)	-2,37%	15.777	4,82%	353.618	97,09%	(10.303)
	(%) CASA	75,73%	76,91%	76,37%	76,41%									
	FDR	79,97%	80,67%	81,87%	82,21%									

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	10.306	14.094	13.982	13.894		(88)	(200)	-1,42%	3.588	34,81%	-	0,00%	13.894
2	Giro ISE	2.678	1.984	1.995	1.995		0	11	0,57%	(683)	-25,49%	-	0,00%	1.995
3	Tabungan ISE	7.628	9.110	8.986	8.899		(88)	(212)	-2,32%	1.271	16,66%	-	0,00%	8.899
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	171	171	171		0	0	0,00%	5	3,01%	-	0,00%	171

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.056	19.056	-	-	0	-394	0	-4.120	(0)	28.677	66,45%	(9.622)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	19.056	-	-	0	-394	0	-4.120	(0)	26.228	72,65%	(7.172)
	• Local Champion	13.476	10.978	10.978	-	-	0	-593	0	-2.498	(0)	14.439	76,03%	(3.461)
	• Value Chain	9.700	8.078	8.078	-	-	-	199	0	-1.622	-	11.789	68,52%	(3.711)
2	MBG	32.111	34.194	33.918	490	100	-390	382	-276	1.807	376	36.071	94,03%	(2.153)
	KUR	29.277	31.557	31.339	490	100	-390	524	-219	2.061	319	33.152	94,53%	(1.813)
	Non KUR	2.834	2.637	2.580	-	-	0	-141	-58	-255	58	2.919	88,37%	(340)
3	PWG	33.786	45.293	45.799	2.896	3.391	495	1.334	506	12.013	2.885	39.347	116,40%	6.452
	Cilem	19.457	29.599	30.309	1.390	1.425	36	1.872	710	10.852	715	21.759	139,29%	8.550
	Gadai	14.329	15.694	15.490	1.507	1.966	459	-539	-204	1.161	2.169	17.588	88,07%	(2.098)
4	CFG	256.811	270.254	270.616	4.801	4.424	-377	1.736	362	13.805	4.061	268.964	100,61%	1.652
	CF 1	12.729	15.585	15.482	-	78	78	82	-102	2.754	180	14.185	109,15%	1.298
	Total Griya	2.031	4.143	4.139	-	-	0	0	-4	2.108	4	2.408	171,89%	1.731
	• Total Non Program	2.031	4.143	4.139	-	-	0	351	-4	2.108	4	2.408	171,89%	1.731
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	11.442	11.343	-	78	78	82	-98	646	176	11.776	96,32%	(433)
	CF 2	244.083	254.669	255.134	4.801	4.346	-455	1.654	465	11.051	3.881	254.779	100,14%	354
	Mitraguna & Others	223.458	231.889	232.721	4.551	4.346	-205	1.485	831	9.262	3.515	233.221	99,79%	(500)
	Pensiun	20.624	22.779	22.413	250	-	-250	170	-366	1.789	366	21.558	103,96%	855
	Total Pembiayaan	345.884	368.797	369.389	8.187	7.915	-272	3.059	593	23.505	7.322	373.059	99,02%	(3.670)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	20	20	0,00%	0,11%	0,11%	-	20	20			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	20	20	0,00%	0,11%	0,11%	-	20	20			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	1.926	940	1.344	0,71%	2,75%	3,96%	404	1.114	(582)			
	KUR	230	1.553	858	859	0,78%	2,72%	2,74%	1	629	(694)			
	Non KUR	-	373	82	485	0,00%	3,10%	18,81%	403	485	112			
3	PWG	-	-	-	822	0,00%	0,00%	1,79%	822	822	822			
	Cilem	-	-	-	562	0,00%	0,00%	1,85%	562	562	562			
	Gadai	-	-	-	260	0,00%	0,00%	1,68%	260	260	260			
4	CFG	1.832	1.586	1.119	2.492	0,71%	0,41%	0,92%	1.374	661	906			
	CF 1	169	630	580	595	1,33%	3,72%	3,84%	15	425	(36)			
	Total Griya	33	-	19	19	1,62%	0,46%	0,46%	-	(14)	19			
	Oto	136	630	561	576	1,28%	4,90%	5,07%	15	439	(55)			
	CF 2	1.662	956	539	1.898	0,68%	0,21%	0,74%	1.359	236	942			
	Mitraguna & Others	1.662	956	539	1.404	0,74%	0,23%	0,60%	865	(258)	448			
	Pensiun	-	-	-	494	0,00%	0,00%	2,20%	494	494	494			
	Total Pembiayaan	2.061	3.512	2.078	4.678	0,60%	0,56%	1,27%	2.600	2.617	1.166	0,41%	67,47%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	104	98	233	0,23%	0,29%	0,69%	135	160	129			
	KUR	73	104	98	233	0,25%	0,31%	0,74%	135	160	129			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.032	3.527	3.726	0,34%	1,31%	1,38%	199	2.858	694			
	CF 1	-	132	132	337	0,00%	0,85%	2,17%	205	337	205			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	337	0,00%	1,15%	2,97%	205	337	205			
	CF 2	868	2.900	3.395	3.389	0,36%	1,33%	1,33%	(6)	2.521	489			
	Mitraguna & Others	868	2.900	3.395	3.389	0,39%	1,46%	1,46%	(6)	2.521	489			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.136	3.625	3.959	0,27%	0,98%	1,07%	334	3.018	823	0,42%	60,79%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.405	2.423	2.508	83	85	103	4,30%	1.022	68,76%	6.342	39,54%	(3.835)
2	Tabungan	231.208	244.208	237.036	237.587	7.464	551	(6.621)	-2,71%	6.379	2,76%	245.466	96,79%	(7.879)
3	Deposito	90.995	80.405	80.082	80.036	(1.951)	(47)	(369)	-0,46%	(10.959)	-12,04%	91.598	87,38%	(11.562)
	Total	323.689	327.017	319.541	320.131	5.597	589	(6.887)	-2,11%	(3.558)	-1,10%	343.406	93,22%	(23.275)
	CASA	232.695	246.613	239.459	240.095	7.547	636	(6.518)	-2,64%	7.400	3,18%	251.808	95,35%	(11.713)
	(%) CASA	71,89%	75,41%	74,94%	75,00%									
	FDR	38,52%	40,38%	41,56%	41,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.789	8.647	8.765		119	(24)	-0,27%	1.004	12,93%	-	0,00%	8.765
2	Giro ISE	590	587	943	988		45	400	68,15%	397	67,29%	-	0,00%	988
3	Tabungan ISE	7.171	8.202	7.704	7.777		74	(424)	-5,17%	606	8,45%	-	0,00%	7.777
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	30.140	29.788	-	-	0	-1.327	-352	-6.577	352	41.558	71,68%	(11.769)
	KUR	33.975	27.638	27.311	-	-	0	-1.165	-327	-6.664	327	38.976	70,07%	(11.664)
	Non KUR	2.390	2.502	2.477	-	-	0	-162	-25	87	25	2.582	95,94%	(105)
3	PWG	10.065	18.819	18.785	1.417	1.717	300	2.189	-33	8.720	1.750	22.938	81,89%	(4.153)
	Cilem	6.212	12.768	13.253	605	702	97	1.697	485	7.041	218	14.687	90,23%	(1.435)
	Gadai	3.854	6.051	5.533	811	1.014	203	492	-518	1.679	1.533	8.251	67,05%	(2.718)
4	CFG	78.172	83.086	84.234	825	1.925	1.100	1.356	1.149	6.062	776	91.537	92,02%	(7.302)
	CF 1	15.674	20.115	20.385	515	555	40	532	270	4.711	284	17.275	118,00%	3.110
	Total Griya	3.604	3.680	3.973	-	300	300	0	293	369	7	4.018	98,87%	(45)
	• Total Non Program	3.604	3.680	3.973	-	300	300	135	293	369	7	4.018	98,87%	(45)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	16.435	16.412	515	255	-260	532	-22	4.342	277	13.257	123,80%	3.155
	CF 2	62.498	62.971	63.849	310	1.370	1.060	824	878	1.351	492	74.261	85,98%	(10.412)
	Mitraguna & Others	54.964	55.505	56.453	120	1.370	1.250	747	948	1.488	422	65.701	85,92%	(9.248)
	Pensiun	7.534	7.466	7.396	190	-	-190	77	-70	-137	70	8.561	86,40%	(1.164)
	Total Pembiayaan	124.679	132.044	132.808	2.242	3.641	1.400	2.219	764	8.129	2.878	156.109	85,07%	(23.301)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.146	2.277	3.513	2,92%	7,56%	11,79%	1.236	2.450	1.367			
	KUR	1.062	2.016	2.074	3.259	3,13%	7,50%	11,93%	1.185	2.197	1.243			
	Non KUR	-	129	203	253	0,00%	8,12%	10,23%	50	253	124			
3	PWG	-	-	-	546	0,00%	0,00%	2,91%	546	546	546			
	Cilem	-	-	-	348	0,00%	0,00%	2,63%	348	348	348			
	Gadai	-	-	-	198	0,00%	0,00%	3,58%	198	198	198			
4	CFG	113	1.221	586	2.618	0,14%	0,71%	3,11%	2.031	2.505	1.396			
	CF 1	113	355	304	477	0,72%	1,51%	2,34%	173	364	122			
	Total Griya	-	38	50	50	0,00%	1,37%	1,27%	-	50	12			
	Oto	113	317	254	427	0,93%	1,54%	2,60%	173	314	109			
	CF 2	-	866	282	2.141	0,00%	0,45%	3,35%	1.859	2.141	1.275			
	Mitraguna & Others	-	866	282	1.501	0,00%	0,51%	2,66%	1.219	1.501	635			
	Pensiun	-	-	-	640	0,00%	0,00%	8,65%	640	640	640			
	Total Pembiayaan	1.251	3.367	2.863	6.677	1,00%	2,17%	5,03%	3.813	5.425	3.309	2,68%	46,73%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	850	886	879	2,33%	2,94%	2,95%	(7)	33	29			
	KUR	846	850	886	879	2,49%	3,21%	3,22%	(7)	33	29			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	262	411	373	0,75%	0,49%	0,44%	(37)	(214)	111			
	CF 1	-	22	17	17	0,00%	0,09%	0,08%	-	17	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	17	17	0,00%	0,10%	0,10%	-	17	(5)			
	CF 2	588	240	393	356	0,94%	0,62%	0,56%	(37)	(232)	116			
	Mitraguna & Others	588	140	293	256	1,07%	0,53%	0,45%	(37)	(332)	116			
	Pensiun	-	101	101	101	0,00%	0,08%	1,36%	-	101	-			
	Total Pembiayaan	1.434	1.112	1.297	1.253	1,15%	0,98%	0,94%	(44)	(181)	140	2,90%	-207,05%	2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.010	25.738	25.848	3.860	110	838	3,35%	1.957	8,19%	31.787	81,32%	(5.939)
2	Tabungan	197.564	209.818	212.687	208.201	1.029	(4.486)	(1.617)	-0,77%	10.636	5,38%	209.165	99,54%	(965)
3	Deposito	16.291	19.666	19.346	19.346	4.562	0	(320)	-1,63%	3.055	18,75%	16.876	114,64%	2.470
	Total	237.746	254.494	257.771	253.395	9.451	(4.376)	(1.099)	-0,43%	15.648	6,58%	257.828	98,28%	(4.434)
	CASA	221.455	234.828	238.425	234.049	4.889	(4.376)	(779)	-0,33%	12.594	5,69%	240.952	97,13%	(6.904)
	(%) CASA	93,15%	92,27%	92,49%	92,37%									
	FDR	68,74%	65,61%	65,27%	66,40%									

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	30.813	41.818	46.197	45.975		(222)	4.157	9,94%	15.162	49,20%	-	0,00%	45.975
2	Giro ISE	20.367	23.390	24.267	24.382		115	991	4,24%	4.015	19,71%	-	0,00%	24.382
3	Tabungan ISE	10.446	18.427	21.930	21.593		(337)	3.166	17,18%	11.147	106,71%	-	0,00%	21.593
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	195	217	218	218		0	1	0,46%	23	11,79%	-	0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	863	863	-	-	0	-13	0	-113	-	975	88,46%	(113)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	863	863	-	-	0	-13	0	-113	-	975	88,46%	(113)
	• Local Champion	975	863	863	-	-	0	-13	0	-113	-	975	88,46%	(113)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.549	45.544	500	400	-100	-485	-5	-4.638	405	51.896	87,76%	(6.353)
	KUR	46.016	41.585	41.609	500	400	-100	-400	24	-4.407	376	47.506	87,59%	(5.898)
	Non KUR	4.166	3.964	3.935	-	-	0	-85	-29	-231	29	4.390	89,64%	(455)
3	PWG	5.806	12.872	13.623	926	1.668	742	1.076	752	7.817	917	20.099	67,78%	(6.476)
	Cilem	4.026	9.832	10.540	616	1.058	442	1.088	709	6.514	349	13.603	77,49%	(3.062)
	Gadai	1.780	3.040	3.083	310	610	301	-11	43	1.303	568	6.496	47,45%	(3.414)
4	CFG	106.465	107.693	108.230	2.496	1.472	-1.024	2.141	537	1.765	935	116.162	93,17%	(7.933)
	CF 1	51.093	49.084	49.665	280	882	602	-225	581	-1.428	301	52.282	94,99%	(2.617)
	Total Griya	39.118	37.211	37.282	280	250	-30	0	71	-1.836	179	39.449	94,50%	(2.168)
	• Total Non Program	38.883	36.982	37.053	280	250	-30	19	71	-1.830	179	39.188	94,55%	(2.134)
	• Program	235	228	228	-	-	0	-1	0	-6	-	262	87,24%	(33)
	Oto	11.975	11.874	12.383	-	632	632	-225	510	409	122	12.833	96,50%	(450)
	CF 2	55.372	58.609	58.565	2.216	590	-1.626	2.367	-44	3.192	634	63.880	91,68%	(5.315)
	Mitraguna & Others	53.214	55.444	55.426	2.166	590	-1.576	2.345	-18	2.212	608	60.979	90,89%	(5.553)
	Pensiun	2.158	3.164	3.139	50	-	-50	22	-26	980	26	2.901	108,18%	237
	Total Pembiayaan	163.429	166.976	168.259	3.922	3.540	-382	2.720	1.283	4.831	2.257	189.133	88,96%	(20.874)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.660	2.603	3.169	2,41%	5,72%	6,96%	566	1.962	509			
	KUR	992	1.590	1.735	2.237	2,15%	4,17%	5,38%	501	1.245	646			
	Non KUR	216	1.070	868	932	5,18%	21,89%	23,70%	64	717	(138)			
3	PWG	-	299	-	763	0,00%	0,00%	5,60%	763	763	464			
	Cilem	-	290	-	575	0,00%	0,00%	5,45%	575	575	285			
	Gadai	-	9	-	188	0,00%	0,00%	6,11%	188	188	179			
4	CFG	1.664	3.519	4.680	6.028	1,56%	4,35%	5,57%	1.349	4.364	2.509			
	CF 1	1.143	3.292	3.118	4.386	2,24%	6,35%	8,83%	1.269	3.243	1.094			
	Total Griya	959	3.212	3.039	3.570	2,45%	8,17%	9,58%	532	2.612	358			
	Oto	185	81	79	816	1,54%	0,67%	6,59%	737	632	736			
	CF 2	521	227	1.562	1.642	0,94%	2,67%	2,80%	80	1.121	1.415			
	Mitraguna & Others	521	227	1.562	1.642	0,98%	2,82%	2,96%	80	1.121	1.415			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.479	7.283	9.960	1,76%	4,36%	5,92%	2.677	7.089	3.481	2,22%	62,48%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,81%	5,81%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,81%	5,81%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.244	1.491	1.688	1,16%	3,27%	3,71%	198	1.106	444			
	KUR	582	875	844	1.042	1,27%	2,03%	2,50%	198	459	167			
	Non KUR	-	370	646	646	0,00%	16,30%	16,43%	-	646	277			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.226	1.306	1.451	2,78%	1,21%	1,34%	144	(1.506)	225			
	CF 1	1.322	756	836	980	2,59%	1,70%	1,97%	144	(341)	225			
	Total Griya	1.322	664	744	889	3,38%	2,00%	2,38%	144	(433)	225			
	Oto	-	92	92	92	0,00%	0,77%	0,74%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.520	2.847	3.189	2,20%	1,70%	1,90%	342	(400)	669	3,00%	-58,43%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	24.647	29.749	39.644	(9.397)	9.895	14.997	60,85%	17.517	79,16%	32.913	120,45%	6.731
2	Tabungan	184.167	192.540	195.292	195.715	2.758	422	3.174	1,65%	11.548	6,27%	202.737	96,54%	(7.022)
3	Deposito	54.206	50.932	49.653	49.591	(225)	(62)	(1.341)	-2,63%	(4.616)	-8,52%	54.636	90,77%	(5.045)
	Total	260.500	268.120	274.694	284.949	(6.864)	10.255	16.829	6,28%	24.449	9,39%	290.286	98,16%	(5.337)
	CASA	206.294	217.187	225.041	235.358	(6.639)	10.317	18.171	8,37%	29.064	14,09%	235.650	99,88%	(291)
	(%) CASA	79,19%	81,00%	81,92%	82,60%									
	FDR	138,97%	149,32%	146,22%	140,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	8.854	7.457	7.523	66	(1.331)	-15,03%	(977)	-11,49%	-	0,00%	7.523
2	Giro ISE	2.572	800	726	758	32	(42)	-5,31%	(1.814)	-70,55%		0,00%	758
3	Tabungan ISE	5.928	8.054	6.731	6.766	35	(1.288)	-15,99%	837	14,12%		0,00%	6.766
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	154	157	157	0	3	1,95%	25	18,94%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.838	16.269	-	-	0	-2.691	-569	-5.418	569	27.517	59,12%	(11.248)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.269	-	-	0	-2.691	-569	-5.418	569	24.933	65,25%	(8.664)
	• Local Champion	15.491	12.134	12.134	-	-	0	-183	0	-3.357	-	16.507	73,51%	(4.374)
	• Value Chain	6.197	4.704	4.136	-	-	-	-2.508	-569	-2.061	569	8.426	49,08%	(4.290)
2	MBG	56.291	52.351	51.733	100	100	0	-1.137	-617	-4.558	717	57.500	89,97%	(5.767)
	KUR	53.330	49.760	49.162	100	100	0	-1.043	-598	-4.168	698	54.361	90,44%	(5.199)
	Non KUR	2.961	2.591	2.572	-	-	0	-94	-19	-390	19	3.139	81,92%	(568)
3	PWG	18.519	29.031	31.096	2.995	4.560	1.565	2.293	2.065	12.577	2.495	31.368	99,13%	(272)
	Cilem	7.342	14.973	15.989	811	1.400	589	1.391	1.015	8.647	384	17.671	90,48%	(1.683)
	Gadai	11.177	14.057	15.107	2.185	3.160	976	903	1.050	3.930	2.110	13.696	110,30%	1.411
4	CFG	265.530	302.127	302.563	1.497	3.232	1.735	5.947	436	37.033	2.796	291.066	103,95%	11.497
	CF 1	155.192	153.557	153.932	-	1.217	1.217	252	376	-1.260	841	172.308	89,34%	(18.376)
	Total Griya	146.765	139.591	139.707	-	780	780	0	116	-7.058	664	163.033	85,69%	(23.325)
	• Total Non Program	29.135	30.778	31.282	-	780	780	-604	504	2.147	276	31.725	98,60%	(443)
	• Program	117.630	108.813	108.425	-	-	0	-1.210	-388	-9.205	388	131.307	82,57%	(22.882)
	Oto	8.426	13.966	14.225	-	437	437	252	259	5.798	177	9.276	153,35%	4.949
	CF 2	110.338	148.570	148.631	1.497	2.015	518	5.695	61	38.293	1.954	118.758	125,15%	29.873
	Mitraguna & Others	99.558	136.909	137.069	1.462	2.015	553	5.420	160	37.511	1.855	107.243	127,81%	29.826
	Pensiun	10.780	11.661	11.562	35	-	-35	276	-99	781	99	11.515	100,40%	46
	Total Pembiayaan	362.027	400.346	401.661	4.592	7.892	3.300	4.412	1.315	39.634	6.577	407.451	98,58%	(5.790)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	3.041	1.894	3.731	1,39%	3,62%	7,21%	1.837	2.949	689			
	KUR	645	2.534	1.569	3.135	1,21%	3,15%	6,38%	1.566	2.491	601			
	Non KUR	137	508	325	596	4,62%	12,55%	23,16%	271	459	88			
3	PWG	-	16	-	714	0,00%	0,00%	2,30%	714	714	698			
	Cilem	-	16	-	416	0,00%	0,00%	2,60%	416	416	400			
	Gadai	-	-	-	298	0,00%	0,00%	1,97%	298	298	298			
4	CFG	18.567	17.527	17.925	21.538	6,99%	5,93%	7,12%	3.613	2.971	4.011			
	CF 1	18.567	15.878	16.344	18.178	11,96%	10,64%	11,81%	1.833	(390)	2.299			
	Total Griya	18.403	15.720	16.099	16.723	12,54%	11,53%	11,97%	624	(1.680)	1.003			
	Oto	164	159	246	1.455	1,95%	1,76%	10,23%	1.209	1.290	1.296			
	CF 2	-	1.649	1.581	3.361	0,00%	1,06%	2,26%	1.780	3.361	1.712			
	Mitraguna & Others	-	1.649	1.399	3.178	0,00%	1,02%	2,32%	1.780	3.178	1.530			
	Pensiun	-	-	182	182	0,00%	1,56%	1,58%	(0)	182	182			
	Total Pembiayaan	19.349	20.584	19.819	25.983	5,34%	4,95%	6,47%	6.164	6.634	5.399	0,32%	95,13%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,06%	1,10%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,06%	1,10%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.353	1.515	1.642	2,77%	2,89%	3,17%	126	80	289			
	KUR	1.074	1.197	1.209	1.338	2,01%	2,43%	2,72%	129	264	142			
	Non KUR	488	156	306	303	16,47%	11,81%	11,80%	(3)	(184)	147			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.669	11.528	11.232	1,59%	3,82%	3,71%	(296)	7.016	(437)			
	CF 1	4.193	10.725	10.321	10.223	2,70%	6,72%	6,64%	(98)	6.031	(502)			
	Total Griya	4.144	10.582	10.272	10.174	2,82%	7,36%	7,28%	(98)	6.031	(408)			
	Oto	49	143	49	49	0,58%	0,35%	0,34%	-	-	(94)			
	CF 2	23	944	1.207	1.009	0,02%	0,81%	0,68%	(198)	986	65			
	Mitraguna & Others	23	944	1.207	1.009	0,02%	0,88%	0,74%	(198)	986	65			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.202	13.223	13.053	1,65%	3,30%	3,25%	(170)	7.096	(148)	0,67%	79,35%	-2,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	47.608	39.374	40.176	17.478	803	(7.432)	-15,61%	23.566	141,88%	24.924	161,20%	15.253
2	Tabungan	236.060	258.839	262.544	260.583	2.296	(1.961)	1.744	0,67%	24.523	10,39%	253.523	102,78%	7.060
3	Deposito	132.723	131.676	131.156	131.262	248	106	(414)	-0,31%	(1.460)	-1,10%	133.468	98,35%	(2.206)
	Total	385.393	438.123	433.073	432.022	20.022	(1.052)	(6.101)	-1,39%	46.629	12,10%	411.915	104,88%	20.107
	CASA	252.670	306.447	301.917	300.759	19.774	(1.158)	(5.687)	-1,86%	48.089	19,03%	278.447	108,01%	22.313
	(%) CASA	65,56%	69,95%	69,72%	69,62%									
	FDR	115,76%	106,22%	107,29%	107,55%									

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	41.542	52.232	56.573	56.829		256	4.597	8,80%	15.287	36,80%	-	0,00%	56.829
2	Giro ISE	8.627	6.135	10.373	10.613		240	4.478	72,98%	1.986	23,02%		0,00%	10.613
3	Tabungan ISE	5.900	9.846	10.109	10.126		17	280	2,85%	4.226	71,63%		0,00%	10.126
4	Deposito ISE	27.015	36.251	36.090	36.090		0	(161)	-0,44%	9.075	33,59%		0,00%	36.090
5	CIF ISE	181	205	208	208		0	3	1,46%	27	14,92%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	174.879	175.337	-	500	-	500	458	-9.057	42	189.174	92,69%	(13.837)
	Linkage	161.832	153.707	153.707	-	-	-	-1.254	0	-8.125	-	163.984	93,73%	(10.276)
	Non-Linkage	22.563	21.172	21.630	-	500	500	1.963	458	-933	42	25.190	85,87%	(3.560)
	• Local Champion	13.053	13.965	13.923	-	-	0	-239	-42	871	42	13.899	100,18%	24
	• Value Chain	9.510	7.207	7.707	-	500	500	2.202	500	-1.803	-	11.291	68,25%	(3.584)
2	MBG	15.807	19.726	19.868	250	330	80	437	142	4.061	188	20.361	97,58%	(493)
	KUR	15.684	19.203	19.349	250	330	80	555	145	3.664	185	20.112	96,20%	(764)
	Non KUR	123	523	520	-	-	0	-117	-3	397	3	249	208,31%	270
3	PWG	19.902	28.891	30.475	3.085	4.215	1.130	2.556	1.584	10.573	2.631	32.607	93,46%	(2.132)
	Cilem	10.166	16.240	17.268	1.114	1.555	441	1.728	1.028	7.102	527	19.005	90,86%	(1.737)
	Gadai	9.737	12.651	13.207	1.972	2.661	689	829	556	3.470	2.105	13.602	97,09%	(395)
4	CFG	226.020	241.868	238.946	839	1.430	591	629	-2.923	12.926	4.353	246.766	96,83%	(7.820)
	CF 1	15.856	20.426	20.268	359	-	-359	234	-158	4.412	158	18.342	110,50%	1.926
	Total Griya	12.125	16.897	16.793	-	-	0	0	-104	4.668	104	12.769	131,52%	4.024
	• Total Non Program	12.125	16.897	16.793	-	-	0	234	-104	4.668	104	12.769	131,52%	4.024
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.530	3.475	359	-	-359	234	-55	-256	55	5.573	62,36%	(2.098)
	CF 2	210.163	221.442	218.678	480	1.430	950	394	-2.764	8.514	4.194	228.424	95,73%	(9.746)
	Mitraguna & Others	179.175	185.496	182.991	480	1.430	950	134	-2.504	3.816	3.934	195.841	93,44%	(12.850)
	Pensiun	30.988	35.946	35.686	-	-	0	260	-260	4.698	260	32.583	109,53%	3.104
	Total Pembiayaan	446.124	465.365	464.626	4.174	6.475	2.301	4.331	-739	18.503	7.214	488.909	95,03%	(24.282)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	273	262	1.094	2,64%	1,33%	5,51%	832	678	822			
	KUR	294	273	262	1.094	1,87%	1,36%	5,66%	832	800	822			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	287	-	229	0,00%	0,00%	0,75%	229	229	(57)			
	Cilem	-	272	-	205	0,00%	0,00%	1,19%	205	205	(68)			
	Gadai	-	14	-	25	0,00%	0,00%	0,19%	25	25	10			
4	CFG	3.141	1.657	3.045	6.573	1,39%	1,26%	2,75%	3.528	3.432	4.915			
	CF 1	52	120	42	336	0,33%	0,21%	1,66%	293	284	216			
	Total Griya	52	44	42	42	0,43%	0,25%	0,25%	(1)	(10)	(2)			
	Oto	-	76	-	294	0,00%	0,00%	8,45%	294	294	218			
	CF 2	3.089	1.538	3.002	6.237	1,47%	1,36%	2,85%	3.235	3.148	4.700			
	Mitraguna & Others	2.920	1.538	3.002	5.520	1,63%	1,62%	3,02%	2.518	2.601	3.983			
	Pensiun	170	-	-	717	0,55%	0,00%	2,01%	717	547	717			
	Total Pembiayaan	3.558	2.217	3.307	7.897	0,80%	0,71%	1,70%	4.590	4.339	5.679	0,35%	79,62%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	111	-	-	0,52%	0,00%	0,00%	-	(83)	(111)			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	Non KUR	-	111	-	-	0,00%	0,00%	0,00%	-	-	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.627	4.773	4.772	1,57%	1,97%	2,00%	(1)	1.213	144			
	CF 1	753	303	302	301	4,75%	1,48%	1,49%	(0)	(452)	(1)			
	Total Griya	312	303	302	301	2,57%	1,79%	1,79%	(0)	(10)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.325	4.471	4.470	1,33%	2,02%	2,04%	(1)	1.665	145			
	Mitraguna & Others	2.805	4.325	4.471	4.470	1,57%	2,41%	2,44%	(1)	1.665	145			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.739	4.773	4.772	1,05%	1,03%	1,03%	(1)	96	33	1,07%	-4,05%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	628.539	617.598	616.702	131.372	(895)	(11.837)	-1,88%	(12.268)	-1,95%	684.170	90,14%	(67.467)
2	Tabungan	522.123	530.517	518.924	519.907	3.310	983	(10.610)	-2,00%	(2.216)	-0,42%	547.916	94,89%	(28.008)
3	Deposito	264.012	291.731	292.019	292.326	3.379	306	594	0,20%	28.313	10,72%	264.420	110,55%	27.905
	Total	1.415.106	1.450.787	1.428.541	1.428.935	138.061	394	(21.852)	-1,51%	13.829	0,98%	1.496.506	95,48%	(67.570)
	CASA	1.151.094	1.159.056	1.136.522	1.136.610	134.682	88	(22.446)	-1,94%	(14.484)	-1,26%	1.232.085	92,25%	(95.476)
	(%) CASA	81,34%	79,89%	79,56%	79,54%									
	FDR	55,59%	58,22%	58,93%	58,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	55.491	57.889	57.983		93	2.492	4,49%	18.374	46,39%	-	0,00%	57.983
2	Giro ISE	24.819	32.659	36.781	36.916		135	4.257	13,03%	12.096	48,74%	-	0,00%	36.916
3	Tabungan ISE	14.728	20.771	19.048	19.006		(42)	(1.764)	-8,49%	4.278	29,05%	-	0,00%	19.006
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%	-	0,00%	2.061
5	CIF ISE	155	168	170	170		0	2	1,19%	15	9,68%	-	0,00%	170

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	517.410	512.309	-	-	0	-1.350	-5.101	19.172	5.101	514.844	99,51%	(2.535)
	Linkage	388.874	369.345	369.345	-	-	-	-3.441	0	-19.529	-	397.993	92,80%	(28.648)
	Non-Linkage	104.263	148.065	142.964	-	-	0	2.091	-5.101	38.701	5.101	116.851	122,35%	26.113
	• Local Champion	71.739	102.380	98.139	-	-	0	2.972	-4.241	26.400	4.241	75.325	130,29%	22.814
	• Value Chain	32.524	45.686	44.826	-	-	-	-881	-860	12.302	860	41.526	107,95%	3.299
2	MBG	11.179	15.825	16.199	100	620	520	1.001	374	5.020	246	14.805	109,42%	1.395
	KUR	10.795	15.542	15.918	100	620	520	1.008	376	5.123	244	14.325	111,12%	1.593
	Non KUR	384	283	282	-	-	0	-6	-2	-103	2	480	58,64%	(199)
3	PWG	42.303	62.566	64.736	7.114	9.881	2.767	4.277	2.170	22.433	7.711	59.345	109,08%	5.390
	Cilem	16.301	28.738	30.036	2.133	2.004	-129	2.893	1.298	13.734	706	32.018	93,81%	(1.983)
	Gadai	26.001	33.828	34.700	4.981	7.877	2.896	1.384	872	8.699	7.005	27.327	126,98%	7.373
4	CFG	239.992	248.847	248.575	3.740	2.393	-1.347	968	-273	8.583	2.666	263.599	94,30%	(15.025)
	CF 1	49.326	55.374	56.053	1.681	1.159	-522	150	678	6.726	481	52.155	107,47%	3.898
	Total Griya	38.490	43.084	43.244	1.024	400	-624	0	160	4.754	240	39.222	110,25%	4.022
	• Total Non Program	38.490	43.084	43.244	1.024	400	-624	1.160	160	4.754	240	39.222	110,25%	4.022
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	10.837	12.290	12.809	657	759	102	150	518	1.972	241	12.933	99,04%	(124)
	CF 2	190.665	193.473	192.522	2.059	1.234	-825	818	-951	1.857	2.185	211.444	91,05%	(18.923)
	Mitraguna & Others	156.155	161.098	160.416	1.629	1.234	-395	678	-682	4.261	1.916	175.120	91,60%	(14.704)
	Pensiun	34.510	32.375	32.106	430	-	-430	140	-269	-2.404	269	36.324	88,39%	(4.218)
	Total Pembiayaan	786.611	844.648	841.819	10.954	12.894	1.940	4.896	-2.830	55.208	15.724	852.594	98,74%	(10.775)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.746	0,00%	0,00%	0,54%	2.746	2.746	2.746			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.746	0,00%	0,00%	1,92%	2.746	2.746	2.746			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	262	0,00%	0,00%	1,62%	262	262	262			
	KUR	-	-	-	262	0,00%	0,00%	1,65%	262	262	262			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	84	10	1.721	0,00%	0,02%	2,66%	1.712	1.721	1.638			
	Cilem	-	84	-	681	0,00%	0,00%	2,27%	681	681	597			
	Gadai	-	-	10	1.040	0,00%	0,03%	3,00%	1.031	1.040	1.040			
4	CFG	1.445	1.978	2.456	6.215	0,60%	0,99%	2,50%	3.759	4.770	4.237			
	CF 1	161	202	866	1.529	0,33%	1,56%	2,73%	663	1.368	1.327			
	Total Griya	152	146	752	766	0,39%	1,75%	1,77%	14	614	620			
	Oto	9	56	114	763	0,08%	0,93%	5,96%	649	754	707			
	CF 2	1.284	1.776	1.591	4.686	0,67%	0,82%	2,43%	3.096	3.402	2.910			
	Mitraguna & Others	1.284	1.763	1.591	4.144	0,82%	0,99%	2,58%	2.554	2.860	2.381			
	Pensiun	-	14	-	542	0,00%	0,00%	1,69%	542	542	529			
	Total Pembiayaan	1.445	2.062	2.466	10.945	0,18%	0,29%	1,30%	8.479	9.500	8.883	0,15%	88,57%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.260	3.635	3.626	2,03%	1,46%	1,46%	(9)	(1.253)	366			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.260	3.635	3.626	2,56%	1,88%	1,88%	(9)	(1.253)	366			
	Mitraguna & Others	4.851	3.260	3.635	3.626	3,11%	2,26%	2,26%	(9)	(1.226)	366			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	3.626	0,62%	0,43%	0,43%	(9)	(1.253)	366	0,12%	71,91%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	26.918	30.335	30.428	(804)	93	3.510	13,04%	2.285	8,12%	35.576	85,53%	(5.148)
2	Tabungan	312.220	335.311	328.607	328.388	7.454	(219)	(6.924)	-2,06%	16.168	5,18%	329.969	99,52%	(1.581)
3	Deposito	88.440	73.380	72.872	72.873	(1.713)	1	(507)	-0,69%	(15.567)	-17,60%	89.072	81,81%	(16.199)
	Total	428.803	435.609	431.814	431.689	4.937	(125)	(3.920)	-0,90%	2.886	0,67%	454.617	94,96%	(22.928)
	CASA	340.363	362.230	358.942	358.816	6.650	(126)	(3.414)	-0,94%	18.453	5,42%	365.545	98,16%	(6.729)
	(%) CASA	79,38%	83,15%	83,12%	83,12%									
	FDR	84,89%	89,87%	90,86%	90,89%									

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	40.281	41.556	43.091	42.797		(295)	1.240	2,98%	2.515	6,24%	-	0,00%	42.797
2	Giro ISE	7.566	4.637	5.338	5.155		(183)	517	11,16%	(2.411)	-31,87%		0,00%	5.155
3	Tabungan ISE	32.715	36.919	37.753	37.642		(111)	723	1,96%	4.927	15,06%		0,00%	37.642
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	200	205	205		0	5	2,50%	23	12,64%		0,00%	205

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.563	52.563	-	-	0	-445	0	-5.405	(0)	68.899	76,29%	(16.335)
	Linkage	31.740	29.210	29.210	-	-	-	-293	0	-2.530	-	36.423	80,20%	(7.213)
	Non-Linkage	26.229	23.354	23.354	-	-	0	-152	0	-2.875	(0)	32.475	71,91%	(9.122)
	• Local Champion	25.361	22.616	22.616	-	-	0	-137	0	-2.746	(0)	27.203	83,14%	(4.587)
	• Value Chain	867	738	738	-	-	-	-15	0	-130	-	5.272	13,99%	(4.534)
2	MBG	34.002	30.957	30.531	-	-	0	-1.276	-426	-3.471	426	35.355	86,36%	(4.823)
	KUR	32.921	29.685	29.268	-	-	0	-1.243	-417	-3.653	417	34.159	85,68%	(4.891)
	Non KUR	1.081	1.272	1.263	-	-	0	-33	-9	182	9	1.195	105,68%	68
3	PWG	9.475	19.029	19.117	1.664	1.481	-183	1.969	87	9.641	1.393	25.560	74,79%	(6.443)
	Cilem	5.148	12.330	12.445	576	509	-67	1.279	114	7.297	395	16.445	75,67%	(4.000)
	Gadai	4.327	6.699	6.672	1.088	971	-116	691	-27	2.345	998	9.115	73,20%	(2.443)
4	CFG	262.577	288.932	290.147	1.589	3.180	1.591	4.468	1.214	27.570	1.966	282.867	102,57%	7.280
	CF 1	159.367	168.492	169.393	179	1.910	1.731	251	901	10.026	1.009	161.798	104,69%	7.595
	Total Griya	139.426	144.422	145.560	-	1.801	1.801	0	1.137	6.134	664	140.055	103,93%	5.504
	• Total Non Program	139.426	144.422	145.560	-	1.801	1.801	315	1.137	6.134	664	140.055	103,93%	5.504
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.833	179	109	-70	251	-236	3.892	345	21.743	109,61%	2.090
	CF 2	103.210	120.441	120.754	1.410	1.270	-140	4.217	313	17.544	957	121.069	99,74%	(315)
	Mitraguna & Others	99.172	115.488	115.490	1.410	920	-490	4.258	2	16.318	918	115.472	100,02%	18
	Pensiun	4.038	4.953	5.264	-	350	350	-41	311	1.226	39	5.597	94,05%	(333)
	Total Pembiayaan	364.023	391.482	392.358	3.253	4.661	1.408	4.716	876	28.335	3.785	412.680	95,08%	(20.322)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	29	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	29	30	30	0,00%	0,13%	0,13%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.878	1.889	2.751	2,57%	6,10%	9,01%	862	1.879	873			
	KUR	703	1.591	1.737	2.599	2,14%	5,85%	8,88%	862	1.896	1.008			
	Non KUR	169	287	152	152	15,61%	11,94%	12,03%	-	(17)	(135)			
3	PWG	-	222	-	372	0,00%	0,00%	1,95%	372	372	150			
	Cilem	-	222	-	302	0,00%	0,00%	2,43%	302	302	80			
	Gadai	-	-	-	70	0,00%	0,00%	1,06%	70	70	70			
4	CFG	4.689	3.876	3.435	7.713	1,79%	1,19%	2,66%	4.278	3.024	3.837			
	CF 1	4.583	3.324	3.018	5.974	2,88%	1,79%	3,53%	2.956	1.391	2.650			
	Total Griya	3.651	2.050	1.927	3.341	2,62%	1,33%	2,30%	1.414	(310)	1.292			
	Oto	932	1.274	1.091	2.633	4,67%	4,53%	11,05%	1.542	1.701	1.359			
	CF 2	106	552	417	1.739	0,10%	0,35%	1,44%	1.322	1.633	1.187			
	Mitraguna & Others	106	552	417	1.739	0,11%	0,36%	1,51%	1.322	1.633	1.187			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	6.006	5.353	10.866	1,53%	1,37%	2,77%	5.513	5.305	4.861	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,24%	0,24%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,53%	0,53%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.932	1.576	1.566	1,53%	5,09%	5,13%	(9)	1.045	(365)			
	KUR	341	1.602	1.120	1.113	1,04%	3,77%	3,80%	(7)	772	(489)			
	Non KUR	180	330	456	453	16,68%	35,82%	35,87%	(3)	273	123			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.861	6.822	6.568	1,07%	2,36%	2,26%	(255)	3.770	(294)			
	CF 1	2.607	5.561	5.540	5.286	1,64%	3,29%	3,12%	(255)	2.678	(275)			
	Total Griya	2.357	4.922	4.907	4.905	1,69%	3,40%	3,37%	(2)	2.547	(17)			
	Oto	250	639	633	381	1,25%	2,63%	1,60%	(252)	131	(258)			
	CF 2	190	1.300	1.282	1.282	0,18%	1,06%	1,06%	-	1.092	(19)			
	Mitraguna & Others	190	1.300	1.282	1.282	0,19%	1,11%	1,11%	-	1.092	(19)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.918	8.522	8.258	0,91%	2,18%	2,10%	(264)	4.940	(659)	0,00%	100,00%	-2,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	36	41	44	6	2	7	20,24%	(174)	-79,95%	4.016	1,09%	(3.972)
2	Tabungan	144.169	157.059	158.793	160.417	(3.152)	1.624	3.358	2,14%	16.248	11,27%	153.747	104,34%	6.670
3	Deposito	10.918	22.690	22.176	22.176	1.622	0	(514)	-2,26%	11.259	103,12%	11.390	194,71%	10.787
	Total	155.304	179.785	181.010	182.637	(1.524)	1.626	2.852	1,59%	27.333	17,60%	169.153	107,97%	13.484
	CASA	144.386	157.095	158.834	160.460	(3.146)	1.626	3.365	2,14%	16.074	11,13%	157.763	101,71%	2.697
	(%) CASA	92,97%	87,38%	87,75%	87,86%									
	FDR	134,72%	125,44%	124,29%	123,19%									

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	1.260	1.150	1.002	1.009		7	(140)	-12,21%	(251)	-19,91%	-	0,00%	1.009
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-65,22%	-	0,00%	0
3	Tabungan ISE	1.260	1.150	1.002	1.009		7	(140)	-12,21%	(251)	-19,90%	-	0,00%	1.009
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	71	81	83	83		0	2	2,47%	12	16,90%	-	0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.887	1.887	-	-	0	-35	0	-372	-	2.258	83,54%	(372)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.887	-	-	0	-35	0	-372	-	2.258	83,54%	(372)
	• Local Champion	2.258	1.887	1.887	-	-	0	-35	0	-372	-	2.258	83,54%	(372)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	58.300	75	-	-75	681	-751	3.387	751	59.967	97,22%	(1.667)
	KUR	53.824	57.681	56.947	75	-	-75	710	-734	3.123	734	58.554	97,26%	(1.606)
	Non KUR	1.089	1.370	1.353	-	-	0	-29	-17	263	17	1.413	95,72%	(61)
3	PWG	2.063	7.419	7.879	404	487	83	457	460	5.816	27	8.829	89,25%	(950)
	Cilem	2.063	7.419	7.879	404	487	83	457	460	5.816	27	8.829	89,25%	(950)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	156.917	2.379	670	-1.709	986	-251	6.919	921	159.620	98,31%	(2.703)
	CF 1	15.162	17.559	17.348	264	-	-264	112	-211	2.186	211	16.355	106,07%	993
	Total Griya	4.320	3.872	3.872	-	-	0	0	0	-448	-	4.663	83,04%	(791)
	• Total Non Program	3.984	3.556	3.556	-	-	0	-40	0	-429	-	4.288	82,92%	(732)
	• Program	336	317	317	-	-	0	-2	0	-19	-	375	84,49%	(58)
	Oto	10.841	13.686	13.476	264	-	-264	112	-211	2.634	211	11.692	115,26%	1.784
	CF 2	134.836	139.609	139.569	2.115	670	-1.445	874	-40	4.732	710	143.265	97,42%	(3.697)
	Mitraguna & Others	130.780	135.631	135.604	2.115	670	-1.445	897	-27	4.823	697	138.474	97,93%	(2.870)
	Pensiun	4.056	3.978	3.965	-	-	0	-23	-13	-91	13	4.792	82,75%	(827)
	Total Pembiayaan	209.233	225.525	224.983	2.858	1.157	-1.701	2.090	-542	15.750	1.699	230.674	97,53%	(5.691)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.375	0,00%	0,00%	72,91%	1.375	1.375	1.375			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.375	0,00%	0,00%	72,91%	1.375	1.375	1.375			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	88	57	1.261	0,00%	0,10%	2,16%	1.205	1.261	1.173			
	KUR	-	22	-	1.197	0,00%	0,00%	2,10%	1.197	1.197	1.176			
	Non KUR	-	67	57	64	0,00%	4,14%	4,72%	7	64	(3)			
3	PWG	-	-	-	29	0,00%	0,00%	0,36%	29	29	29			
	Cilem	-	-	-	29	0,00%	0,00%	0,36%	29	29	29			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.123	1.464	3.740	0,72%	0,93%	2,38%	2.276	2.663	2.616			
	CF 1	278	526	521	1.076	1,83%	2,97%	6,20%	554	798	549			
	Total Griya	278	253	253	500	6,43%	6,54%	12,90%	246	222	246			
	Oto	-	273	268	576	0,00%	1,96%	4,27%	308	576	303			
	CF 2	799	597	942	2.664	0,59%	0,68%	1,91%	1.722	1.865	2.067			
	Mitraguna & Others	799	597	942	2.080	0,61%	0,69%	1,53%	1.138	1.282	1.484			
	Pensiun	-	-	-	583	0,00%	0,00%	14,71%	583	583	583			
	Total Pembiayaan	1.077	1.212	1.520	6.405	0,51%	0,67%	2,85%	4.885	5.328	5.193	0,43%	85,00%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	750	-	0,00%	39,76%	0,00%	(750)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	-	9	-	0,26%	0,02%	0,00%	(9)	(144)	-			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	-	9	-	3,71%	0,68%	0,00%	(9)	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.321	1.390	1.390	0,54%	0,88%	0,89%	-	580	69			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,98%	-	-	-			
	CF 2	670	1.190	1.258	1.258	0,50%	0,90%	0,90%	-	588	69			
	Mitraguna & Others	670	1.122	1.190	1.190	0,51%	0,88%	0,88%	-	520	69			
	Pensiun	-	68	68	68	0,00%	0,03%	1,71%	-	68	-			
	Total Pembiayaan	954	1.321	2.149	1.390	0,46%	0,95%	0,62%	(759)	436	69	0,15%	75,45%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)						Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD		Posisi	Penc.	Gap
1	Giro	238	2.292	2.317	2.256	(8)	(61)	(37)	-1,60%	2.018	848,80%		3.947	57,15%	(1.691)
2	Tabungan	85.480	92.325	93.390	93.011	5.233	(379)	686	0,74%	7.531	8,81%		93.731	99,23%	(720)
3	Deposito	55.765	42.238	42.002	42.002	(996)	0	(236)	-0,56%	(13.763)	-24,68%		56.364	74,52%	(14.362)
	Total	141.483	136.856	137.709	137.269	4.229	(440)	413	0,30%	(4.213)	-2,98%		154.042	89,11%	(16.773)
	CASA	85.718	94.618	95.707	95.267	5.225	(440)	649	0,69%	9.549	11,14%		97.678	97,53%	(2.411)
	(%) CASA	60,59%	69,14%	69,50%	69,40%										
	FDR	57,51%	64,33%	63,84%	64,05%										

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	337	2.442	2.447	2.446		(1)	5	0,19%	2.109	625,82%	-	0,00%	2.446
2	Giro ISE	44	2.056	2.057	2.056		(1)	(0)	-0,00%	2.012	4524,29%		0,00%	2.056
3	Tabungan ISE	293	385	390	390		0	5	1,18%	97	33,25%		0,00%	390
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	95	96	96		0	1	1,05%	6	6,67%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	25.909	25.883	670	350	-320	53	-26	-2.707	376	29.069	89,04%	(3.186)
	KUR	28.019	25.337	25.315	670	350	-320	67	-23	-2.704	373	28.375	89,21%	(3.061)
	Non KUR	572	572	569	-	-	0	-14	-3	-3	3	694	81,95%	(125)
3	PWG	2.056	6.069	6.542	531	589	58	630	473	4.485	116	6.812	96,03%	(271)
	Cilem	2.056	6.069	6.542	531	589	58	630	473	4.485	116	6.812	96,03%	(271)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	55.491	-	395	395	898	-571	4.766	965	58.468	94,91%	(2.977)
	CF 1	3.683	6.400	6.538	-	185	185	-156	138	2.855	47	4.611	141,79%	1.927
	Total Griya	695	363	361	-	-	0	0	-2	-334	2	935	38,57%	(575)
	• Total Non Program	695	363	361	-	-	0	-5	-2	-334	2	935	38,57%	(575)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.037	6.177	-	185	185	-156	140	3.189	45	3.675	168,06%	2.502
	CF 2	47.042	49.662	48.953	-	210	210	1.053	-708	1.911	918	53.857	90,89%	(4.904)
	Mitraguna & Others	38.019	39.703	39.060	-	210	210	712	-643	1.041	853	44.239	88,29%	(5.180)
	Pensiun	9.023	9.959	9.894	-	-	0	341	-65	871	65	9.618	102,87%	276
	Total Pembiayaan	81.372	88.039	87.916	1.201	1.334	133	1.580	-123	6.544	1.457	94.350	93,18%	(6.433)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	594	689	1.721	2,01%	2,66%	6,65%	1.032	1.147	1.127			
	KUR	574	538	632	1.664	2,05%	2,50%	6,57%	1.032	1.090	1.126			
	Non KUR	-	56	57	57	0,00%	9,90%	9,95%	-	57	1			
3	PWG	-	72	-	159	0,00%	0,00%	2,44%	159	159	87			
	Cilem	-	72	-	159	0,00%	0,00%	2,44%	159	159	87			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	1.401	2.457	6.586	0,46%	4,38%	11,87%	4.129	6.352	5.186			
	CF 1	134	113	106	766	3,65%	1,65%	11,72%	660	632	653			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	113	106	766	4,50%	1,75%	12,40%	660	632	653			
	CF 2	100	1.288	2.351	5.820	0,21%	4,73%	11,89%	3.469	5.721	4.533			
	Mitraguna & Others	-	1.202	1.360	4.482	0,00%	3,42%	11,47%	3.122	4.482	3.279			
	Pensiun	100	85	992	1.338	1,10%	9,96%	13,53%	347	1.239	1.253			
	Total Pembiayaan	808	2.067	3.146	8.467	0,99%	3,57%	9,63%	5.321	7.658	6.400	1,87%	80,60%	-7,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	482	431	430	1,10%	1,66%	1,66%	(1)	115	(52)			
	KUR	178	315	266	266	0,63%	1,05%	1,05%	(0)	89	(49)			
	Non KUR	138	167	165	164	24,08%	28,86%	28,85%	(1)	26	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,36%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,51%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	680	629	628	0,39%	0,71%	0,71%	(1)	313	(52)	0,04%	94,25%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	37.658	37.196	37.109	17.716	(88)	(549)	-1,46%	16.936	83,95%	24.947	148,75%	12.162
2	Tabungan	135.101	144.598	144.431	144.404	1.028	(27)	(194)	-0,13%	9.303	6,89%	144.648	99,83%	(244)
3	Deposito	28.599	25.975	25.996	25.996	(270)	0	21	0,08%	(2.603)	-9,10%	29.038	89,52%	(3.042)
	Total	183.873	208.231	207.624	207.510	18.473	(114)	(721)	-0,35%	23.637	12,85%	198.633	104,47%	8.877
	CASA	155.274	182.256	181.627	181.513	18.743	(114)	(743)	-0,41%	26.239	16,90%	169.595	107,03%	11.918
	(%) CASA	84,45%	87,53%	87,48%	87,47%									
	FDR	85,47%	92,27%	93,05%	93,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.960	13.040	13.078		38	118	0,91%	4.409	50,87%	-	0,00%	13.078
2	Giro ISE	6.094	219	183	189		7	(29)	-13,44%	(5.904)	-96,89%		0,00%	189
3	Tabungan ISE	2.575	10.941	11.058	11.089		31	148	1,35%	8.514	330,63%		0,00%	11.089
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	137	138	138		0	1	0,73%	17	14,05%		0,00%	138

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.119	35.903	-	100	100	559	-217	6.013	317	33.708	106,51%	2.194
	KUR	29.147	35.304	35.088	-	100	100	379	-216	5.941	316	32.755	107,12%	2.333
	Non KUR	742	816	815	-	-	0	180	-1	73	1	953	85,45%	(139)
3	PWG	5.787	16.629	17.731	1.768	2.001	233	1.882	1.102	11.943	899	18.765	94,49%	(1.034)
	Cilem	4.662	13.656	14.764	1.027	1.358	331	1.700	1.108	10.102	250	14.106	104,67%	658
	Gadai	1.126	2.972	2.967	741	643	-98	182	-6	1.841	649	4.659	63,67%	(1.692)
4	CFG	121.436	139.388	139.563	1.122	1.072	-50	2.652	175	18.127	897	130.535	106,92%	9.027
	CF 1	20.925	20.382	20.371	-	92	92	52	-11	-554	103	22.015	92,53%	(1.645)
	Total Griya	15.996	15.349	15.324	-	-	0	0	-25	-672	25	16.278	94,14%	(954)
	• Total Non Program	15.996	15.349	15.324	-	-	0	-76	-25	-672	25	16.278	94,14%	(954)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.033	5.047	-	92	92	52	14	117	77	5.737	87,97%	(690)
	CF 2	100.511	119.006	119.192	1.122	980	-142	2.600	186	18.681	794	108.520	109,83%	10.672
	Mitraguna & Others	63.905	77.355	77.809	1.122	980	-142	2.759	454	13.904	526	71.215	109,26%	6.593
	Pensiun	36.606	41.651	41.383	-	-	0	-159	-268	4.778	268	37.305	110,93%	4.079
	Total Pembiayaan	157.150	192.136	193.196	2.890	3.173	283	5.092	1.060	36.046	2.113	183.047	105,54%	10.149

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	321	182	1.138	0,60%	0,50%	3,17%	955	959	817			
	KUR	179	267	128	977	0,61%	0,36%	2,78%	849	798	710			
	Non KUR	-	53	54	161	0,00%	6,64%	19,71%	106	161	107			
3	PWG	74	217	-	203	1,27%	0,00%	1,14%	203	129	(14)			
	Cilem	74	217	-	80	1,58%	0,00%	0,54%	80	7	(136)			
	Gadai	-	-	-	122	0,00%	0,00%	4,12%	122	122	122			
4	CFG	1.115	1.247	1.652	8.906	0,92%	1,19%	6,38%	7.254	7.792	7.660			
	CF 1	120	78	248	380	0,57%	1,22%	1,87%	132	260	303			
	Total Griya	-	-	170	170	0,00%	1,11%	1,11%	-	170	170			
	Oto	120	78	78	211	2,43%	1,56%	4,18%	132	91	133			
	CF 2	995	1.169	1.404	8.526	0,99%	1,18%	7,15%	7.122	7.531	7.357			
	Mitraguna & Others	254	1.169	1.081	3.371	0,40%	1,40%	4,33%	2.290	3.116	2.202			
	Pensiun	740	-	324	5.155	2,02%	0,78%	12,46%	4.832	4.415	5.155			
	Total Pembiayaan	1.367	1.784	1.834	10.247	0,87%	0,95%	5,30%	8.412	8.880	8.463	0,15%	97,11%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	132	144	144	0,12%	0,40%	0,40%	-	109	11			
	KUR	-	132	144	144	0,00%	0,41%	0,41%	-	144	11			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.278	1.102	1.101	0,00%	0,79%	0,79%	(1)	1.101	(177)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.105	1.102	1.101	0,00%	0,93%	0,92%	(1)	1.101	(4)			
	Mitraguna & Others	-	829	826	826	0,00%	1,07%	1,06%	-	826	(3)			
	Pensiun	-	276	275	275	0,00%	0,14%	0,66%	(1)	275	(1)			
	Total Pembiayaan	35	1.410	1.245	1.245	0,02%	0,65%	0,64%	(1)	1.210	(166)	0,06%	90,75%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	372	267	266	149	(1)	(106)	-28,54%	(195)	-42,28%	4.062	6,54%	(3.796)
2	Tabungan	104.069	105.577	102.669	102.603	3.780	(66)	(2.975)	-2,82%	(1.467)	-1,41%	112.224	91,43%	(9.621)
3	Deposito	24.703	24.980	24.946	24.946	492	0	(33)	-0,13%	243	0,9%	25.260	98,76%	(314)
	Total	129.233	130.929	127.882	127.815	4.422	(68)	(3.114)	-2,38%	(1.418)	-1,10%	141.546	90,30%	(13.731)
	CASA	104.530	105.949	102.936	102.868	3.930	(68)	(3.081)	-2,91%	(1.661)	-1,59%	116.286	88,46%	(13.417)
	(%) CASA	80,88%	80,92%	80,49%	80,48%									
	FDR	125,49%	142,46%	144,37%	144,45%									

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	4.034	2.810	2.992	3.014	22	204	7,27%	(1.020)	-25,29%	-	0,00%	3.014
2	Giro ISE	415	313	274	277	3	(35)	-11,31%	(138)	-33,23%		0,00%	277
3	Tabungan ISE	3.618	2.497	2.717	2.736	19	239	9,59%	(882)	-24,38%		0,00%	2.736
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	142	142	0	0	0,00%	23	19,33%		0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.377	22.332	380	315	-65	-240	-45	-562	360	24.568	90,90%	(2.236)
	KUR	22.067	21.538	21.434	380	250	-130	-202	-104	-633	354	23.628	90,71%	(2.194)
	Non KUR	827	839	898	-	65	65	-37	59	71	6	939	95,58%	(41)
3	PWG	1.733	6.358	7.397	722	1.235	514	1.107	1.040	5.665	196	9.106	81,24%	(1.709)
	Cilem	1.733	6.358	7.397	722	1.235	514	1.107	1.040	5.665	196	9.106	81,24%	(1.709)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	154.900	3.508	911	-2.597	5.839	-2.892	17.349	3.803	156.383	99,05%	(1.483)
	CF 1	5.904	7.952	7.842	-	-	0	38	-110	1.938	110	8.161	96,09%	(319)
	Total Griya	1.926	1.766	1.761	-	-	0	0	-5	-165	5	2.510	70,14%	(749)
1	• Total Non Program	1.926	1.766	1.761	-	-	0	-18	-5	-165	5	2.510	70,14%	(749)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.081	-	-	0	38	-105	2.103	105	5.650	107,62%	431
	CF 2	131.647	149.840	147.058	3.508	911	-2.597	5.801	-2.782	15.411	3.693	148.222	99,21%	(1.164)
	Mitraguna & Others	65.693	81.670	79.414	2.950	520	-2.430	5.470	-2.255	13.721	2.775	80.821	98,26%	(1.407)
	Pensiun	65.954	68.170	67.644	558	391	-167	331	-527	1.690	918	67.401	100,36%	243
	Total Pembiayaan	162.178	186.527	184.629	4.610	2.461	-2.148	6.707	-1.898	22.451	4.359	190.056	97,14%	(5.427)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	988	560	1.584	2,80%	2,50%	7,09%	1.024	944	596			
	KUR	508	882	507	1.474	2,30%	2,36%	6,88%	967	966	592			
	Non KUR	132	106	53	110	15,90%	6,31%	12,25%	57	(22)	3			
3	PWG	-	49	-	147	0,00%	0,00%	1,99%	147	147	98			
	Cilem	-	49	-	147	0,00%	0,00%	1,99%	147	147	98			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	649	709	2.417	0,75%	0,45%	1,56%	1.707	1.382	1.768			
	CF 1	-	-	-	452	0,00%	0,00%	5,77%	452	452	452			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	452	0,00%	0,00%	7,44%	452	452	452			
	CF 2	1.035	649	709	1.964	0,79%	0,47%	1,34%	1.255	930	1.315			
	Mitraguna & Others	403	-	63	1.042	0,61%	0,08%	1,31%	979	639	1.042			
	Pensiun	632	649	646	922	0,96%	0,95%	1,36%	276	291	273			
	Total Pembiayaan	1.675	1.686	1.269	4.148	1,03%	0,68%	2,25%	2.878	2.473	2.461	1,20%	46,55%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	180	257	299	1,34%	1,15%	1,34%	42	(6)	119			
	KUR	52	127	153	196	0,23%	0,71%	0,91%	42	144	69			
	Non KUR	254	54	104	104	30,69%	12,37%	11,56%	-	(150)	50			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	219	295	337	0,19%	0,16%	0,18%	42	32	119	0,88%	-382,63%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.344	2.276	16.571	16.551	(1.303)	(19)	14.275	627,20%	12.208	281,03%	8.521	194,23%	8.030
2	Tabungan	114.974	123.277	119.470	119.451	3.546	(19)	(3.826)	-3,10%	4.477	3,89%	123.744	96,53%	(4.293)
3	Deposito	26.220	20.252	20.165	20.115	(98)	(50)	(137)	-0,68%	(6.105)	-23,28%	26.643	75,50%	(6.528)
	Total	145.538	145.805	156.206	156.117	2.145	(88)	10.312	7,07%	10.579	7,27%	158.908	98,24%	(2.791)
	CASA	119.318	125.553	136.041	136.002	2.243	(38)	10.449	8,32%	16.684	13,98%	132.265	102,83%	3.737
	(%) CASA	81,98%	86,11%	87,09%	87,12%									
	FDR	76,36%	86,66%	80,73%	80,78%									

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.	Gap
1	DPK ISE	1.866	1.291	1.242	1.277		36	(13)	-1,02%	(588)	-31,53%	-	0,00%	1.277
2	Giro ISE	28	21	12	15		3	(6)	-30,10%	(14)	-47,87%	-	0,00%	15
3	Tabungan ISE	1.837	1.269	1.230	1.263		33	(7)	-0,54%	(575)	-31,28%	-	0,00%	1.263
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	40	44	44	44		0	0	0,00%	4	10,00%	-	0,00%	44

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.251	1.251	-	-	0	-68	0	-405	-	1.656	75,54%	(405)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.251	-	-	0	-68	0	-405	-	1.656	75,54%	(405)
	• Local Champion	1.656	1.251	1.251	-	-	0	-68	0	-405	-	1.656	75,54%	(405)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.423	52.946	52.108	400	200	-200	-558	-838	-1.316	1.038	55.808	93,37%	(3.701)
	KUR	51.074	49.781	48.980	300	200	-100	-452	-801	-2.094	1.001	53.209	92,05%	(4.229)
	Non KUR	2.349	3.165	3.127	100	-	-100	-106	-38	778	38	2.599	120,32%	528
3	PWG	2.145	12.222	12.868	1.069	712	-357	2.357	646	10.723	66	9.026	142,56%	3.842
	Cilem	2.145	12.222	12.868	1.069	712	-357	2.357	646	10.723	66	9.026	142,56%	3.842
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	53.904	59.938	59.886	297	439	142	43	-52	5.982	491	58.971	101,55%	915
	CF 1	25.145	28.154	28.366	257	439	182	339	212	3.221	227	26.337	107,70%	2.028
	Total Griya	14.964	15.575	15.537	-	-	0	0	-38	573	38	15.765	98,55%	(228)
	• Total Non Program	10.068	10.957	10.927	-	-	0	-141	-30	859	30	10.300	106,09%	627
	• Program	4.896	4.618	4.610	-	-	0	-37	-8	-287	8	5.466	84,34%	(856)
	Oto	10.181	12.579	12.829	257	439	182	339	249	2.648	190	10.572	121,35%	2.257
	CF 2	28.759	31.784	31.520	40	-	-40	-296	-264	2.761	264	32.634	96,59%	(1.114)
	Mitraguna & Others	27.880	30.852	30.681	40	-	-40	-276	-171	2.801	171	31.416	97,66%	(735)
	Pensiun	880	933	840	-	-	0	-20	-93	-40	93	1.218	68,94%	(378)
	Total Pembiayaan	111.128	126.357	126.112	1.765	1.351	-414	1.773	-245	14.984	1.596	125.462	100,52%	651

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	291	-	-	68,36%	0,00%	0,00%	-	(1.132)	(291)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	291	-	-	68,36%	0,00%	0,00%	-	(1.132)	(291)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	393	596	1.938	0,03%	1,13%	3,72%	1.342	1.922	1.545			
	KUR	16	322	437	1.646	0,03%	0,88%	3,36%	1.208	1.630	1.323			
	Non KUR	-	71	159	292	0,00%	5,02%	9,35%	134	292	222			
3	PWG	-	-	-	38	0,00%	0,00%	0,29%	38	38	38			
	Cilem	-	-	-	38	0,00%	0,00%	0,29%	38	38	38			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	857	1.035	1.008	1.160	1,59%	1,68%	1,94%	153	303	126			
	CF 1	857	823	1.008	1.160	3,41%	3,58%	4,09%	153	303	337			
	Total Griya	582	477	659	793	3,89%	4,23%	5,10%	134	210	316			
	Oto	275	346	349	367	2,70%	2,77%	2,86%	18	93	21			
	CF 2	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Mitraguna & Others	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.005	1.719	1.604	3.136	1,80%	1,27%	2,49%	1.532	1.132	1.417	0,55%	77,72%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	12	12	12	0,52%	0,02%	0,02%	(0)	(266)	(0)			
	KUR	271	12	12	12	0,53%	0,02%	0,02%	(0)	(259)	(0)			
	Non KUR	8	-	-	-	0,33%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.287	1.474	1.642	1.703	2,39%	2,74%	2,84%	61	415	229			
	CF 1	592	640	631	692	2,35%	2,24%	2,44%	61	101	52			
	Total Griya	592	640	631	631	3,95%	4,05%	4,06%	-	40	(9)			
	Oto	-	-	-	61	0,00%	0,00%	0,48%	61	61	61			
	CF 2	696	834	1.011	1.010	2,42%	3,18%	3,21%	(0)	315	177			
	Mitraguna & Others	696	834	1.011	1.010	2,50%	3,28%	3,29%	(0)	315	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.565	1.486	1.654	1.714	1,41%	1,31%	1,36%	61	149	228	0,04%	96,91%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	203	207	207	52	0	4	2,21%	175	532,00%	5.242	3,96%	(5.035)
2	Tabungan	95.230	93.477	92.898	92.847	158	(51)	(630)	-0,67%	(2.383)	-2,50%	103.074	90,08%	(10.227)
3	Deposito	25.200	24.172	23.669	23.895	660	226	(277)	-1,15%	(1.305)	-5,18%	25.823	92,54%	(1.927)
	Total	120.463	117.852	116.774	116.949	870	176	(903)	-0,77%	(3.513)	-2,92%	134.139	87,19%	(17.189)
	CASA	95.263	93.680	93.105	93.054	210	(51)	(626)	-0,67%	(2.209)	-2,32%	108.316	85,91%	(15.262)
	(%) CASA	79,08%	79,49%	79,73%	79,57%									
	FDR	167,21%	177,99%	180,44%	180,17%									

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	1.016	1.646	1.685	1.902		217	257	15,60%	886	87,18%	-	0,00%	1.902
2	Giro ISE	1	29	23	28		5	(1)	-2,08%	28	5435,57%		0,00%	28
3	Tabungan ISE	1.016	1.617	1.662	1.874		212	257	15,91%	858	84,50%		0,00%	1.874
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	67	70	70		0	3	4,48%	11	18,64%		0,00%	70

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.084	60.925	270	850	580	-743	-159	2.507	1.009	58.966	103,32%	1.960
	KUR	53.406	57.124	57.002	270	850	580	-644	-123	3.596	973	53.818	105,92%	3.184
	Non KUR	5.013	3.959	3.923	-	-	0	-100	-36	-1.089	36	5.148	76,22%	(1.224)
3	PWG	7.973	11.790	12.262	520	659	139	733	472	4.290	186	14.414	85,07%	(2.152)
	Cilem	7.973	11.790	12.262	520	659	139	733	472	4.290	186	14.414	85,07%	(2.152)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	137.520	695	1.286	591	-1.161	633	2.480	653	158.372	86,83%	(20.852)
	CF 1	25.995	30.631	30.631	-	226	226	363	-0	4.636	226	28.791	106,39%	1.840
	Total Griya	13.277	16.172	16.274	-	125	125	0	102	2.997	23	14.001	116,23%	2.273
	• Total Non Program	13.277	16.172	16.274	-	125	125	-145	102	2.997	23	14.001	116,23%	2.273
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.459	14.357	-	101	101	363	-102	1.639	203	14.789	97,07%	(433)
	CF 2	109.045	106.256	106.889	695	1.060	365	-1.525	633	-2.156	427	129.582	82,49%	(22.693)
	Mitraguna & Others	98.253	96.042	96.689	695	1.010	315	-1.452	647	-1.563	363	116.997	82,64%	(20.307)
	Pensiun	10.792	10.213	10.200	-	50	50	-73	-14	-592	64	12.585	81,05%	(2.385)
	Total Pembiayaan	201.431	209.761	210.708	1.485	2.794	1.309	-1.172	947	9.276	1.847	231.752	90,92%	(21.045)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	2.221	1.895	3.739	2,02%	3,10%	6,14%	1.844	2.559	1.518			
	KUR	896	1.651	1.456	3.271	1,68%	2,55%	5,74%	1.814	2.375	1.619			
	Non KUR	284	570	439	468	5,67%	11,08%	11,93%	29	184	(102)			
3	PWG	-	13	-	26	0,00%	0,00%	0,22%	26	26	13			
	Cilem	-	13	-	26	0,00%	0,00%	0,22%	26	26	13			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.268	2.089	4.298	0,59%	1,53%	3,13%	2.209	3.502	2.029			
	CF 1	92	358	281	1.462	0,35%	0,92%	4,77%	1.181	1.370	1.104			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	358	281	1.462	0,72%	1,94%	10,18%	1.181	1.370	1.104			
	CF 2	704	1.911	1.808	2.836	0,65%	1,70%	2,65%	1.028	2.132	925			
	Mitraguna & Others	704	1.911	1.808	2.692	0,72%	1,88%	2,78%	885	1.989	782			
	Pensiun	-	-	-	143	0,00%	0,00%	1,41%	143	143	143			
	Total Pembiayaan	1.975	4.502	3.984	8.063	0,98%	1,90%	3,83%	4.079	6.088	3.560	0,86%	77,50%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	878	785	797	1,19%	1,29%	1,31%	11	102	(81)			
	KUR	639	713	624	635	1,20%	1,09%	1,11%	11	(4)	(78)			
	Non KUR	56	165	161	161	1,12%	4,08%	4,11%	-	105	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.024	1.129	1.300	0,82%	0,82%	0,95%	172	196	277			
	CF 1	-	136	136	308	0,00%	0,44%	1,01%	172	308	172			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	136	308	0,00%	0,94%	2,15%	172	308	172			
	CF 2	1.105	887	992	992	1,01%	0,93%	0,93%	-	(112)	105			
	Mitraguna & Others	899	887	992	992	0,92%	1,03%	1,03%	-	93	105			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.902	1.914	2.097	0,89%	0,91%	1,00%	183	297	195	0,15%	85,34%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	150	315	491	(53)	175	341	226,71%	(685)	-58,25%	3.787	12,96%	(3.297)
2	Tabungan	91.378	103.309	103.100	103.623	1.863	522	314	0,30%	12.245	13,40%	97.657	106,11%	5.966
3	Deposito	20.885	16.971	17.097	17.098	(184)	1	127	0,75%	(3.788)	-18,14%	21.385	79,95%	(4.287)
	Total	113.438	120.430	120.513	121.211	1.627	698	781	0,65%	7.773	6,85%	122.829	98,68%	(1.618)
	CASA	92.553	103.459	103.416	104.113	1.811	698	654	0,63%	11.560	12,49%	101.444	102,63%	2.669
	(%) CASA	81,59%	85,91%	85,81%	85,89%									
	FDR	111,58%	119,38%	122,05%	121,34%									

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	1.413	1.492	1.236	1.241		5	(252)	-16,86%	(173)	-12,21%	-	0,00%	1.241
2	Giro ISE	4	7	74	78		5	71	1064,27%	74	1700,25%		0,00%	78
3	Tabungan ISE	1.409	1.486	1.163	1.163		0	(323)	-21,74%	(246)	-17,49%		0,00%	1.163
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	98	99	99		0	1	1,02%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	59.493	59.667	285	950	665	468	174	1.479	776	65.181	91,54%	(5.513)
	KUR	54.166	54.900	55.091	185	950	765	490	192	925	758	60.909	90,45%	(5.818)
	Non KUR	4.022	4.593	4.576	100	-	-100	-22	-17	554	17	4.271	107,13%	305
3	PWG	2.382	8.045	9.446	898	1.522	624	1.869	1.400	7.063	122	8.936	105,71%	510
	Cilem	2.382	8.045	9.446	898	1.522	624	1.869	1.400	7.063	122	8.936	105,71%	510
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	77.970	1.155	1.825	670	1.086	1.740	12.027	85	72.936	106,90%	5.033
	CF 1	8.522	7.918	7.979	-	100	100	-253	61	-544	40	9.360	85,24%	(1.382)
	Total Griya	5.933	5.594	5.594	-	-	0	0	0	-340	-	6.150	90,95%	(556)
	• Total Non Program	5.933	5.594	5.594	-	-	0	-43	0	-340	-	6.150	90,95%	(556)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.324	2.385	-	100	100	-253	61	-204	40	3.210	74,30%	(825)
	CF 2	57.421	68.312	69.991	1.155	1.725	570	1.339	1.680	12.570	45	63.576	110,09%	6.415
	Mitraguna & Others	56.582	66.967	68.653	1.155	1.725	570	964	1.686	12.070	39	62.200	110,37%	6.452
	Pensiun	838	1.345	1.338	-	-	0	375	-7	500	7	1.376	97,28%	(37)
	Total Pembiayaan	126.569	143.768	147.083	2.338	4.298	1.959	3.423	3.315	20.514	983	147.108	99,98%	(25)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	386	576	2.907	0,22%	0,22%	0,97%	2.332	2.777	2.521			
	KUR	123	177	204	2.178	0,23%	0,37%	3,95%	1.974	2.055	2.001			
	Non KUR	6	209	372	729	0,16%	8,10%	15,94%	357	723	521			
3	PWG	-	5	-	270	0,00%	0,00%	0,00%	270	270	265			
	Cilem	-	5	-	270	0,00%	0,00%	2,86%	270	270	265			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	542	597	805	0,68%	0,78%	1,03%	207	357	262			
	CF 1	217	530	497	704	2,55%	6,27%	8,83%	207	487	175			
	Total Griya	-	430	497	497	0,00%	8,88%	8,88%	-	497	67			
	Oto	217	100	-	207	8,39%	0,00%	8,70%	207	(10)	108			
	CF 2	230	13	100	100	0,40%	0,15%	0,14%	-	(130)	88			
	Mitraguna & Others	230	13	100	100	0,41%	0,15%	0,15%	-	(130)	88			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	933	1.173	3.981	0,46%	0,82%	2,71%	2.809	3.405	3.048	1,31%	51,69%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	210	116	116	0,08%	0,19%	0,19%	-	69	(95)			
	KUR	-	131	38	38	0,00%	0,07%	0,07%	-	38	(93)			
	Non KUR	47	80	78	78	1,16%	1,70%	1,70%	-	31	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,13%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,13%	0,13%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	297	202	202	0,04%	0,14%	0,14%	-	155	(95)	0,48%	-251,60%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.071	3.029	3.731	(48)	702	660	21,51%	1.853	98,70%	3.692	101,06%	39
2	Tabungan	48.550	58.141	50.472	50.394	611	(78)	(7.748)	-13,33%	1.843	3,80%	54.723	92,09%	(4.329)
3	Deposito	7.602	11.118	11.408	11.408	(25)	0	290	2,61%	3.806	50,07%	8.225	138,71%	3.184
	Total	58.030	72.330	64.910	65.533	539	623	(6.797)	-9,40%	7.503	12,93%	66.639	98,34%	(1.106)
	CASA	50.428	61.212	53.502	54.125	563	623	(7.087)	-11,58%	3.697	7,33%	58.414	92,66%	(4.290)
	(%) CASA	86,90%	84,63%	82,42%	82,59%									
	FDR	148,42%	134,44%	150,51%	149,08%									

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	458	620	513	518		4	(103)	-16,54%	59	12,95%	-	0,00%	518
2	Giro ISE	360	211	95	96		1	(115)	-54,53%	(264)	-73,35%		0,00%	96
3	Tabungan ISE	99	409	418	422		3	12	3,03%	323	327,76%		0,00%	422
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	48.815	48.474	400	150	-250	366	-341	3.437	491	51.370	94,36%	(2.896)
	KUR	43.986	47.464	47.141	200	150	-50	110	-324	3.155	474	50.024	94,24%	(2.883)
	Non KUR	1.052	1.351	1.334	200	-	-200	255	-17	282	17	1.346	99,04%	(13)
3	PWG	3.221	8.375	8.627	789	432	-357	981	252	5.405	180	7.751	111,30%	876
	Cilem	3.221	8.375	8.627	789	432	-357	981	252	5.405	180	7.751	111,30%	876
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.597	374	850	476	915	543	2.726	307	43.526	93,27%	(2.928)
	CF 1	26.387	25.677	25.398	374	-	-374	-303	-279	-989	279	27.065	93,84%	(1.667)
	Total Griya	5.331	5.367	5.351	159	-	-159	0	-16	20	16	5.506	97,18%	(155)
	• Total Non Program	5.331	5.033	5.018	-	-	0	-56	-15	-313	15	5.506	91,13%	(489)
	• Program	-	334	333	159	-	-159	166	-1	333	1	0	0,00%	333
	Oto	21.057	20.310	20.047	216	-	-216	-303	-262	-1.009	262	21.559	92,99%	(1.511)
	CF 2	11.484	14.377	15.199	-	850	850	1.218	822	3.716	28	16.461	92,34%	(1.261)
	Mitraguna & Others	8.469	9.981	10.825	-	850	850	1.241	844	2.356	6	13.011	83,20%	(2.186)
	Pensiun	3.015	4.397	4.374	-	-	0	-23	-23	1.359	23	3.449	126,81%	925
	Total Pembiayaan	86.130	97.244	97.698	1.563	1.432	-131	2.261	454	11.569	978	102.647	95,18%	(4.948)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	373	352	935	0,91%	0,72%	0,93%	583	526	561			
	KUR	384	373	352	935	0,87%	0,74%	0,98%	583	550	561			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	75	0,18%	0,00%	0,87%	75	69	75			
	Cilem	6	-	-	75	0,18%	0,00%	0,87%	75	69	75			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	865	1.865	3.480	3,22%	4,66%	8,57%	1.615	2.260	2.615			
	CF 1	985	712	1.084	2.436	3,73%	4,22%	9,59%	1.352	1.451	1.724			
	Total Griya	-	-	64	-	0,00%	1,20%	0,00%	(64)	-	-			
	Oto	985	712	1.020	2.436	4,68%	5,02%	12,15%	1.416	1.451	1.724			
	CF 2	235	153	781	1.045	2,05%	5,43%	6,87%	264	809	892			
	Mitraguna & Others	235	153	781	781	2,78%	7,83%	7,22%	-	546	628			
	Pensiun	-	-	-	264	0,00%	0,00%	6,02%	264	264	264			
	Total Pembiayaan	1.635	1.238	2.217	4.490	1,90%	2,28%	4,60%	2.273	2.855	3.252	3,27%	28,82%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	256	275	273	0,72%	0,56%	0,56%	(2)	(52)	17			
	KUR	102	152	192	190	0,23%	0,40%	0,40%	(2)	88	38			
	Non KUR	222	104	83	83	21,14%	6,11%	6,19%	-	(140)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	648	648	0,89%	1,62%	1,60%	-	310	-			
	CF 1	338	648	648	648	1,28%	2,52%	2,55%	-	310	-			
	Total Griya	-	131	131	131	0,00%	2,44%	2,45%	-	131	-			
	Oto	338	517	517	517	1,61%	2,55%	2,58%	-	179	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	904	923	921	0,77%	0,95%	0,94%	(2)	258	17	3,64%	-286,43%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.341	20.462	20.438	170	(24)	(904)	-4,23%	(7.749)	-27,49%	33.561	60,90%	(13.124)
2	Tabungan	231.223	226.599	233.917	233.773	1.518	(144)	7.174	3,17%	2.550	1,10%	242.859	96,26%	(9.086)
3	Deposito	34.752	39.313	39.689	39.689	1.639	0	376	0,96%	4.937	14,21%	34.790	114,08%	4.900
	Total	294.162	287.254	294.068	293.900	3.326	(168)	6.646	2,31%	(262)	-0,09%	311.210	94,44%	(17.310)
	CASA	259.410	247.940	254.379	254.211	1.687	(168)	6.270	2,53%	(5.200)	-2,00%	276.420	91,97%	(22.210)
	(%) CASA	88,19%	86,31%	86,50%	86,50%									
	FDR	81,90%	89,36%	87,59%	87,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.092	5.419	5.410		(9)	318	6,25%	922	20,55%	-	0,00%	5.410
2	Giro ISE	733	851	633	633		0	(218)	-25,57%	(100)	-13,62%		0,00%	633
3	Tabungan ISE	3.754	4.241	4.785	4.776		(9)	536	12,63%	1.022	27,23%		0,00%	4.776
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	107	111	111		0	4	3,74%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.754	1.754	-	-	0	-106	0	-1.488	-	3.242	54,10%	(1.488)
	Linkage	1.406	1.044	1.044	-	-	-	-41	0	-362	-	1.406	74,27%	(362)
	Non-Linkage	1.836	710	710	-	-	0	-65	0	-1.126	-	1.836	38,65%	(1.126)
	• Local Champion	1.836	710	710	-	-	0	-65	0	-1.126	-	1.836	38,65%	(1.126)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	71.253	71.914	1.435	1.350	-85	735	660	-559	690	73.644	97,65%	(1.730)
	KUR	67.505	66.715	67.409	1.435	1.350	-85	659	694	-96	656	68.537	98,35%	(1.128)
	Non KUR	4.969	4.538	4.505	-	-	0	76	-34	-464	34	5.107	88,20%	(603)
3	PWG	12.827	22.228	24.093	1.592	3.927	2.335	1.243	1.865	11.266	2.062	26.907	89,54%	(2.814)
	Cilem	7.700	14.623	16.538	728	2.258	1.530	1.175	1.915	8.838	342	18.141	91,17%	(1.602)
	Gadai	5.127	7.606	7.555	864	1.669	805	68	-51	2.428	1.719	8.766	86,18%	(1.211)
4	CFG	152.377	161.442	159.807	1.727	1.162	-565	1.358	-1.635	7.429	2.797	171.931	92,95%	(12.124)
	CF 1	49.433	46.573	46.795	-	555	555	-47	221	-2.638	333	54.620	85,67%	(7.826)
	Total Griya	45.444	41.310	41.097	-	50	50	0	-213	-4.347	263	49.183	83,56%	(8.085)
	• Total Non Program	21.636	18.470	18.299	-	50	50	-146	-171	-3.337	221	22.606	80,95%	(4.307)
	• Program	23.808	22.840	22.798	-	-	0	-166	-42	-1.010	42	26.576	85,78%	(3.778)
	Oto	3.989	5.263	5.698	-	505	505	-47	434	1.709	70	5.438	104,78%	260
	CF 2	102.945	114.868	113.012	1.727	607	-1.120	1.406	-1.857	10.067	2.464	117.311	96,34%	(4.299)
	Mitraguna & Others	90.697	100.649	98.827	1.410	441	-969	803	-1.822	8.130	2.263	103.809	95,20%	(4.981)
	Pensiun	12.248	14.219	14.184	317	166	-151	602	-35	1.937	201	13.502	105,05%	682
	Total Pembiayaan	240.919	256.678	257.568	4.754	6.438	1.685	3.230	890	16.648	5.548	275.724	93,41%	(18.157)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	64	57	57	0,00%	3,22%	3,22%	-	57	(7)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	64	57	57	0,00%	7,97%	7,97%	-	57	(7)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	1.110	908	4.963	0,26%	1,27%	6,90%	4.055	4.773	3.853			
	KUR	190	697	310	4.376	0,28%	0,46%	6,49%	4.066	4.186	3.679			
	Non KUR	-	413	598	587	0,00%	13,18%	13,03%	(11)	587	174			
3	PWG	-	-	-	385	0,00%	0,00%	1,60%	385	385	385			
	Cilem	-	-	-	351	0,00%	0,00%	2,12%	351	351	351			
	Gadai	-	-	-	34	0,00%	0,00%	0,45%	34	34	34			
4	CFG	3.319	4.994	4.884	5.345	2,18%	3,02%	3,34%	462	2.026	351			
	CF 1	1.762	3.053	3.615	3.159	3,57%	7,76%	6,75%	(456)	1.396	106			
	Total Griya	1.762	2.840	3.343	2.747	3,88%	8,09%	6,69%	(595)	985	(92)			
	Oto	-	213	272	411	0,00%	5,16%	7,22%	140	411	198			
	CF 2	1.556	1.941	1.269	2.186	1,51%	1,10%	1,93%	918	630	245			
	Mitraguna & Others	1.556	1.647	1.269	2.186	1,72%	1,26%	2,21%	918	630	539			
	Pensiun	-	294	-	-	0,00%	0,00%	0,00%	-	-	(294)			
	Total Pembiayaan	3.509	6.168	5.849	10.750	1,46%	2,28%	4,17%	4.902	7.241	4.582	8,43%	-101,94%	4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	-	-	11,36%	0,00%	0,00%	-	(368)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	-	-	20,07%	0,00%	0,00%	-	(368)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	294	292	285	0,27%	0,41%	0,40%	(7)	91	(10)			
	KUR	3	191	193	190	0,00%	0,29%	0,28%	(3)	187	(0)			
	Non KUR	191	104	98	94	3,84%	2,17%	2,09%	(4)	(97)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.538	4.790	4.953	3,15%	2,97%	3,10%	164	159	415			
	CF 1	2.642	3.116	3.176	3.275	5,34%	6,82%	7,00%	98	633	158			
	Total Griya	2.642	3.069	3.176	3.275	5,81%	7,69%	7,97%	98	633	205			
	Oto	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	CF 2	2.153	1.422	1.613	1.679	2,09%	1,40%	1,49%	66	(474)	257			
	Mitraguna & Others	2.153	1.422	1.319	1.385	2,37%	1,31%	1,40%	66	(768)	(37)			
	Pensiun	-	-	294	294	0,00%	0,11%	2,07%	-	294	294			
	Total Pembiayaan	5.357	4.833	5.081	5.238	2,22%	1,98%	2,03%	156	(119)	405	2,36%	-16,05%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	10.362	10.339	10.307	260	(32)	(55)	-0,53%	(4.038)	-28,15%	20.583	50,08%	(10.276)
2	Tabungan	145.625	143.324	143.882	144.703	4.593	821	1.379	0,96%	(922)	-0,63%	158.336	91,39%	(13.632)
3	Deposito	70.189	89.110	87.235	87.236	1.010	1	(1.874)	-2,10%	17.047	24,29%	70.818	123,18%	16.418
	Total	230.159	242.796	241.456	242.246	5.863	790	(550)	-0,23%	12.087	5,25%	249.737	97,00%	(7.491)
	CASA	159.970	153.686	154.221	155.010	4.853	789	1.324	0,86%	(4.960)	-3,10%	178.919	86,64%	(23.909)
	(%) CASA	69,50%	63,30%	63,87%	63,99%									
	FDR	49,05%	51,24%	51,25%	51,09%									

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	12.643	15.160	13.843	13.851		8	(1.310)	-8,64%	1.207	9,55%	-	0,00%	13.851
2	Giro ISE	2.499	3.281	3.290	3.290		0	9	0,28%	791	31,67%	-	0,00%	3.290
3	Tabungan ISE	9.095	10.829	9.503	9.511		8	(1.319)	-12,18%	416	4,57%	-	0,00%	9.511
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%	-	0,00%	1.050
5	CIF ISE	89	111	112	112		0	1	0,90%	23	25,84%	-	0,00%	112

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	15.500	15.366	-	-	0	-487	-134	-3.882	134	20.839	73,74%	(5.473)
	KUR	17.796	14.111	13.977	-	-	0	-476	-134	-3.819	134	19.314	72,37%	(5.337)
	Non KUR	1.452	1.389	1.389	-	-	0	-11	0	-63	-	1.525	91,09%	(136)
3	PWG	5.178	11.639	12.041	1.043	1.087	45	408	402	6.862	686	18.605	64,72%	(6.565)
	Cilem	3.578	8.338	8.722	382	532	149	389	384	5.144	148	12.347	70,64%	(3.625)
	Gadai	1.600	3.301	3.319	660	555	-105	19	18	1.718	538	6.258	53,03%	(2.939)
4	CFG	88.436	97.271	96.344	237	403	166	-410	-926	7.908	1.329	109.218	88,21%	(12.874)
	CF 1	19.579	24.821	24.847	237	233	-4	164	25	5.267	207	22.123	112,31%	2.724
	Total Griya	14.822	14.863	14.824	-	-	0	0	-39	2	39	15.527	95,48%	(702)
	• Total Non Program	14.371	14.435	14.396	-	-	0	45	-39	25	39	15.023	95,83%	(626)
	• Program	451	428	428	-	-	0	-3	0	-24	-	504	84,91%	(76)
	Oto	4.757	9.958	10.023	237	233	-4	164	64	5.266	168	6.597	151,94%	3.426
	CF 2	68.857	72.449	71.498	-	-	170	-573	-952	2.641	1.122	87.095	82,09%	(15.597)
	Mitraguna & Others	68.359	71.565	70.620	-	170	170	-567	-946	2.260	1.116	85.005	83,08%	(14.385)
	Pensiun	498	884	878	-	-	0	-6	-6	380	6	2.090	42,01%	(1.212)
	Total Pembiayaan	112.901	124.410	123.751	1.279	1.490	211	-489	-658	10.851	2.148	148.700	83,22%	(24.949)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	994	772	791	6,58%	4,98%	5,15%	19	(476)	(203)			
	KUR	1.267	981	772	784	7,12%	5,47%	5,61%	13	(483)	(197)			
	Non KUR	-	13	-	7	0,00%	0,00%	0,47%	7	7	(6)			
3	PWG	-	403	-	251	0,00%	0,00%	2,09%	251	251	(151)			
	Cilem	-	403	-	244	0,00%	0,00%	2,79%	244	244	(159)			
	Gadai	-	-	-	7	0,00%	0,00%	0,22%	7	7	7			
4	CFG	1.470	1.138	1.479	2.215	1,66%	1,52%	2,30%	736	745	1.077			
	CF 1	117	577	973	1.271	0,60%	3,92%	5,12%	298	1.154	694			
	Total Griya	-	373	469	143	0,00%	3,16%	0,97%	(326)	143	(230)			
	Oto	117	204	504	1.128	2,46%	5,06%	11,26%	624	1.011	924			
	CF 2	1.353	561	506	944	1,96%	0,70%	1,32%	438	(409)	383			
	Mitraguna & Others	1.353	561	506	944	1,98%	0,71%	1,34%	438	(409)	383			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.534	2.251	3.257	2,42%	1,81%	2,63%	1.006	520	723	2,48%	5,87%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	10.113	10.159	52,35%	65,24%	66,11%	46	83	46			
	KUR	8.740	8.792	8.795	8.842	49,11%	62,33%	63,26%	46	102	49			
	Non KUR	1.336	1.321	1.318	1.318	92,03%	94,86%	94,86%	-	(19)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.608	1.216	1.472	1,12%	1,25%	1,53%	256	483	(136)			
	CF 1	244	233	233	488	1,24%	0,94%	1,96%	256	244	255			
	Total Griya	244	119	118	373	1,64%	0,79%	2,52%	256	130	255			
	Oto	-	115	115	115	0,00%	1,15%	1,14%	-	115	-			
	CF 2	745	1.374	984	984	1,08%	1,36%	1,38%	-	238	(391)			
	Mitraguna & Others	745	1.374	984	984	1,09%	1,37%	1,39%	-	238	(391)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.721	11.329	11.631	9,80%	9,11%	9,40%	302	566	(90)	1,49%	84,19%	-7,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	5.745	8.561	8.617	(2.088)	57	2.872	49,98%	(6.935)	-44,59%	23.981	35,93%	(15.363)
2	Tabungan	146.646	146.599	140.892	140.121	(2.893)	(771)	(6.478)	-4,42%	(6.525)	-4,45%	157.571	88,93%	(17.449)
3	Deposito	29.176	27.115	27.341	26.938	89	(403)	(177)	-0,65%	(2.238)	-7,67%	29.965	89,90%	(3.027)
	Total	191.374	179.459	176.794	175.677	(4.892)	(1.117)	(3.782)	-2,11%	(15.698)	-8,20%	211.516	83,06%	(35.839)
	CASA	162.198	152.344	149.453	148.739	(4.981)	(714)	(3.606)	-2,37%	(13.460)	-8,30%	181.551	81,93%	(32.813)
	(%) CASA	84,75%	84,89%	84,54%	84,67%									
	FDR	87,12%	105,03%	108,15%	108,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	9.966	11.664	11.735	71	1.769	17,75%	(2.369)	-16,79%	-	0,00%	11.735	
2	Giro ISE	4.458	3.768	5.737	5.745	8	1.977	52,45%	1.287	28,86%		0,00%	5.745	
3	Tabungan ISE	9.645	6.197	5.927	5.990	63	(208)	-3,35%	(3.655)	-37,90%		0,00%	5.990	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	100	104	104	104	0	0	0,00%	4	4,00%		0,00%	104	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	17.180	17.428	300	450	150	335	248	1.278	202	20.804	83,77%	(3.376)
	KUR	14.812	16.013	16.271	300	450	150	444	258	1.459	192	19.321	84,21%	(3.050)
	Non KUR	1.337	1.167	1.157	-	-	0	-109	-11	-180	11	1.483	78,00%	(326)
3	PWG	15.238	25.910	28.107	4.559	6.019	1.461	4.834	2.197	12.869	3.823	28.263	99,45%	(156)
	Cilem	3.814	10.863	11.737	1.015	1.198	183	2.655	875	7.923	323	14.047	83,55%	(2.310)
	Gadai	11.423	15.048	16.370	3.544	4.822	1.277	2.179	1.322	4.947	3.499	14.216	115,15%	2.154
4	CFG	135.343	145.397	145.665	3.322	1.292	-2.030	2.963	269	10.322	1.024	156.577	93,03%	(10.912)
	CF 1	16.023	17.730	17.778	1.342	257	-1.085	538	48	1.755	209	18.567	95,75%	(789)
	Total Griya	9.034	10.195	10.159	500	-	-500	0	-36	1.125	36	9.693	104,81%	466
	• Total Non Program	9.034	10.195	10.159	500	-	-500	402	-36	1.125	36	9.693	104,81%	466
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.619	842	257	-585	538	84	631	173	8.874	85,86%	(1.255)
	CF 2	119.320	127.667	127.887	1.980	1.035	-945	2.425	220	8.567	815	138.010	92,67%	(10.123)
	Mitraguna & Others	104.787	113.927	114.256	1.620	1.035	-585	2.379	329	9.469	706	121.845	93,77%	(7.589)
	Pensiun	14.533	13.740	13.631	360	-	-360	45	-109	-902	109	16.165	84,33%	(2.534)
	Total Pembiayaan	166.730	188.487	191.200	8.181	7.762	-420	8.132	2.713	24.470	5.049	205.644	92,98%	(14.444)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	696	543	897	0,29%	3,16%	5,14%	354	850	200			
	KUR	-	611	459	813	0,00%	2,87%	5,00%	354	813	202			
	Non KUR	46	85	83	83	3,44%	7,15%	7,21%	-	37	(1)			
3	PWG	-	-	146	403	0,00%	0,56%	1,43%	257	403	403			
	Cilem	-	-	-	179	0,00%	0,00%	1,52%	179	179	179			
	Gadai	-	-	146	224	0,00%	0,97%	1,37%	78	224	224			
4	CFG	993	271	410	1.246	0,73%	0,28%	0,86%	836	253	976			
	CF 1	153	74	410	1.148	0,95%	2,31%	6,46%	738	995	1.074			
	Total Griya	15	3	341	340	0,16%	3,35%	3,34%	(1)	325	337			
	Oto	138	71	69	809	1,98%	0,92%	10,61%	739	670	738			
	CF 2	840	197	-	98	0,70%	0,00%	0,08%	98	(742)	(99)			
	Mitraguna & Others	840	-	-	98	0,80%	0,00%	0,09%	98	(742)	98			
	Pensiun	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)			
	Total Pembiayaan	1.039	967	1.099	2.545	0,62%	0,58%	1,33%	1.447	1.506	1.579	2,92%	-119,30%	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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	456	402	402	1,61%	2,34%	2,31%	-	141	(54)			
	KUR	204	184	183	183	1,38%	1,14%	1,12%	-	(21)	(1)			
	Non KUR	57	272	219	219	4,24%	18,77%	18,94%	-	163	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.275	3.271	3.271	1,59%	2,25%	2,25%	0	1.115	(4)			
	CF 1	22	11	11	12	0,14%	0,06%	0,07%	1	(10)	1			
	Total Griya	22	11	11	12	0,25%	0,10%	0,12%	1	(10)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.264	3.260	3.259	1,79%	2,55%	2,55%	(1)	1.125	(5)			
	Mitraguna & Others	1.368	3.264	3.260	3.259	1,31%	2,86%	2,85%	(1)	1.892	(5)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.731	3.673	3.673	1,45%	1,95%	1,92%	0	1.256	(58)	1,49%	22,52%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.390	8.728	8.719	4.152	(8)	329	3,93%	32	0,37%	17.486	49,86%	(8.767)
2	Tabungan	252.421	258.244	254.551	254.509	(615)	(42)	(3.735)	-1,45%	2.089	0,83%	266.858	95,37%	(12.349)
3	Deposito	76.726	73.577	73.133	72.733	(2.551)	(399)	(844)	-1,15%	(3.992)	-5,20%	77.619	93,71%	(4.886)
	Total	337.834	340.212	336.412	335.962	986	(449)	(4.249)	-1,25%	(1.871)	-0,55%	361.963	92,82%	(26.001)
	CASA	261.108	266.634	263.279	263.229	3.537	(50)	(3.405)	-1,28%	2.121	0,81%	284.344	92,57%	(21.115)
	(%) CASA	77,29%	78,37%	78,26%	78,35%									
	FDR	106,55%	109,05%	110,02%	110,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.914	12.289	12.342		52	427	3,59%	3.894	46,09%	-	0,00%	12.342
2	Giro ISE	1.077	1.109	1.102	1.103		1	(6)	-0,52%	26	2,39%	-	0,00%	1.103
3	Tabungan ISE	7.371	10.805	11.187	11.239		51	433	4,01%	3.868	52,47%	-	0,00%	11.239
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	163	186	187	187		0	1	0,54%	24	14,72%	-	0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.413	25.597	-	-	0	-277	-816	-7.810	816	38.797	65,98%	(13.200)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)
	Non-Linkage	33.404	26.413	25.597	-	-	0	-277	-816	-7.807	816	36.390	70,34%	(10.793)
	• Local Champion	29.104	25.515	24.699	-	-	0	-277	-816	-4.405	816	30.049	82,20%	(5.350)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)
2	MBG	23.844	25.304	25.036	886	-	-886	392	-268	1.192	268	27.259	91,85%	(2.223)
	KUR	21.881	23.186	22.929	886	-	-886	461	-257	1.048	257	25.201	90,98%	(2.272)
	Non KUR	1.963	2.118	2.107	-	-	0	-69	-11	144	11	2.058	102,40%	49
3	PWG	18.313	32.899	34.159	4.051	4.007	-44	3.034	1.260	15.846	2.746	30.424	112,28%	3.735
	Cilem	9.363	18.021	18.828	848	1.310	462	1.511	808	9.465	502	18.484	101,86%	344
	Gadai	8.950	14.878	15.331	3.203	2.697	-506	1.523	453	6.381	2.244	11.939	128,41%	3.392
4	CFG	284.398	286.370	285.314	500	1.803	1.303	-933	-1.056	915	2.859	292.505	97,54%	(7.191)
	CF 1	38.670	36.151	35.716	-	189	189	-269	-435	-2.954	623	39.641	90,10%	(3.925)
	Total Griya	32.928	30.763	30.302	-	-	0	0	-462	-2.626	462	33.179	91,33%	(2.878)
	• Total Non Program	32.928	30.763	30.302	-	-	0	-255	-462	-2.626	462	33.179	91,33%	(2.878)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.388	5.415	-	189	189	-269	27	-327	162	6.462	83,79%	(1.047)
	CF 2	245.728	250.219	249.597	500	1.614	1.114	-664	-621	3.869	2.235	252.864	98,71%	(3.267)
	Mitraguna & Others	226.104	232.460	231.986	500	1.614	1.114	-508	-474	5.882	2.088	232.617	99,73%	(631)
	Pensiun	19.624	17.759	17.612	-	-	0	-156	-147	-2.012	147	20.247	86,98%	(2.635)
	Total Pembiayaan	359.963	370.986	370.106	5.437	5.809	373	2.217	-880	10.143	6.689	388.984	95,15%	(18.878)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	95	95	0,00%	0,36%	0,37%	-	95	95			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	95	95	0,00%	0,36%	0,37%	-	95	95			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	448	238	521	1,32%	0,94%	2,08%	283	207	73			
	KUR	205	406	191	402	0,94%	0,83%	1,75%	211	197	(4)			
	Non KUR	109	42	47	119	5,56%	2,22%	5,67%	72	10	78			
3	PWG	-	93	-	390	0,00%	0,00%	1,14%	390	390	298			
	Cilem	-	93	-	288	0,00%	0,00%	1,53%	288	288	196			
	Gadai	-	-	-	102	0,00%	0,00%	0,67%	102	102	102			
4	CFG	4.834	6.158	7.506	13.124	1,70%	2,62%	4,60%	5.618	8.290	6.965			
	CF 1	1.936	3.590	3.401	5.227	5,01%	9,41%	14,63%	1.826	3.291	1.637			
	Total Griya	1.859	3.036	3.002	4.505	5,65%	9,76%	14,87%	1.503	2.645	1.469			
	Oto	77	554	399	722	1,35%	7,40%	13,34%	324	645	168			
	CF 2	2.897	2.568	4.105	7.897	1,18%	1,64%	3,16%	3.792	4.999	5.328			
	Mitraguna & Others	2.897	2.568	4.105	7.897	1,28%	1,77%	3,40%	3.792	4.999	5.328			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	6.699	7.840	14.131	1,43%	2,11%	3,82%	6.291	8.982	7.431	0,85%	77,61%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	516	582	578	0,47%	2,30%	2,31%	(4)	467	63			
	KUR	77	308	342	338	0,35%	1,48%	1,47%	(4)	261	30			
	Non KUR	34	207	240	240	1,74%	11,34%	11,39%	(0)	206	33			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.576	12.109	11.946	0,97%	4,23%	4,19%	(163)	9.178	(631)			
	CF 1	991	1.619	1.508	1.503	2,56%	4,17%	4,21%	(5)	512	(116)			
	Total Griya	627	1.309	1.304	1.298	1,90%	4,24%	4,28%	(5)	671	(11)			
	Oto	363	310	205	205	6,33%	3,80%	3,78%	-	(159)	(105)			
	CF 2	1.777	10.958	10.600	10.443	0,72%	4,24%	4,18%	(158)	8.666	(515)			
	Mitraguna & Others	1.468	10.958	10.600	10.443	0,65%	4,56%	4,50%	(158)	8.974	(515)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	13.092	12.691	12.524	0,80%	3,42%	3,38%	(167)	9.644	(568)	3,18%	5,96%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.516	7.155	6.301	(509)	(853)	(215)	-3,30%	(1.302)	-17,13%	16.118	39,09%	(9.817)
2	Tabungan	169.083	165.619	164.941	165.106	5.506	165	(513)	-0,31%	(3.977)	-2,35%	181.364	91,04%	(16.258)
3	Deposito	159.534	165.786	164.465	164.926	11	461	(861)	-0,52%	5.392	3,38%	160.719	102,62%	4.207
	Total	336.221	337.922	336.561	336.333	5.008	(228)	(1.589)	-0,47%	113	0,03%	358.201	93,90%	(21.868)
	CASA	176.687	172.135	172.096	171.407	4.997	(689)	(728)	-0,42%	(5.279)	-2,99%	197.482	86,80%	(26.075)
	(%) CASA	52,55%	50,94%	51,13%	50,96%									
	FDR	59,93%	62,85%	62,91%	62,96%									

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	11.173	8.147	7.076	7.132	56	(1.014)	-12,45%	(4.041)	-36,17%	-	0,00%	7.132
2	Giro ISE	2.226	2.396	2.327	2.339	11	(58)	-2,40%	113	5,05%	-	0,00%	2.339
3	Tabungan ISE	8.944	5.747	4.745	4.790	45	(957)	-16,65%	(4.153)	-46,44%	-	0,00%	4.790
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%	-	0,00%	3
5	CIF ISE	82	88	90	90	0	2	2,27%	8	9,76%	-	0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.737	41.340	585	320	-265	318	-397	637	717	46.325	89,24%	(4.984)
	KUR	38.741	40.019	39.638	585	320	-265	418	-381	897	701	44.162	89,76%	(4.524)
	Non KUR	1.963	1.718	1.703	-	-	0	-100	-16	-260	16	2.163	78,73%	(460)
3	PWG	8.703	15.951	16.616	904	1.874	971	405	665	7.913	1.209	24.206	68,64%	(7.590)
	Cilem	6.698	12.180	12.582	398	682	284	199	402	5.884	280	16.444	76,51%	(3.862)
	Gadai	2.005	3.771	4.034	506	1.192	687	206	263	2.029	929	7.762	51,98%	(3.727)
4	CFG	152.101	154.690	153.787	1.686	1.359	-327	2.122	-903	1.686	2.262	174.779	87,99%	(20.992)
	CF 1	24.823	21.566	21.390	-	-	0	207	-177	-3.433	177	27.540	77,67%	(6.150)
	Total Griya	16.607	12.788	12.758	-	-	0	0	-30	-3.849	30	17.310	73,70%	(4.553)
	• Total Non Program	16.607	12.788	12.758	-	-	0	-5.177	-30	-3.849	30	17.310	73,70%	(4.553)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.632	-	-	0	207	-147	416	147	10.229	84,38%	(1.598)
	CF 2	127.278	133.124	132.398	1.686	1.359	-327	1.916	-726	5.119	2.085	147.239	89,92%	(14.841)
	Mitraguna & Others	115.000	119.865	119.259	1.340	1.359	19	1.339	-606	4.260	1.965	133.218	89,52%	(13.959)
	Pensiun	12.278	13.259	13.138	346	-	-346	577	-121	860	121	14.021	93,70%	(883)
	Total Pembiayaan	201.507	212.378	211.744	3.175	3.553	379	2.845	-634	10.237	4.188	245.309	86,32%	(33.566)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	1.146	817	2.359	0,93%	1,96%	5,71%	1.543	1.982	1.213			
	KUR	327	1.109	781	2.183	0,84%	1,95%	5,51%	1.402	1.856	1.074			
	Non KUR	50	37	36	176	2,53%	2,09%	10,36%	140	127	139			
3	PWG	-	197	-	661	0,00%	0,00%	3,98%	661	661	464			
	Cilem	-	190	-	394	0,00%	0,00%	3,13%	394	394	204			
	Gadai	-	7	-	267	0,00%	0,00%	6,62%	267	267	260			
4	CFG	2.744	2.293	3.370	7.072	1,80%	2,18%	4,60%	3.702	4.328	4.779			
	CF 1	932	1.062	1.034	3.089	3,75%	4,80%	14,44%	2.054	2.157	2.027			
	Total Griya	594	-	-	545	3,58%	0,00%	4,27%	545	(49)	545			
	Oto	337	1.062	1.034	2.543	4,11%	11,78%	29,47%	1.509	2.206	1.482			
	CF 2	1.812	1.231	2.336	3.983	1,42%	1,75%	3,01%	1.647	2.171	2.752			
	Mitraguna & Others	1.812	1.231	2.336	3.763	1,58%	1,95%	3,16%	1.427	1.951	2.532			
	Pensiun	-	-	-	220	0,00%	0,00%	1,68%	220	220	220			
	Total Pembiayaan	3.121	3.636	4.187	10.093	1,55%	1,97%	4,77%	5.905	6.972	6.456	2,67%	44,07%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	265	294	294	1,23%	0,70%	0,71%	(1)	(206)	28			
	KUR	125	88	164	164	0,32%	0,41%	0,41%	(1)	38	76			
	Non KUR	374	177	130	130	19,05%	7,57%	7,64%	-	(244)	(47)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.424	2.949	3.006	1,02%	1,91%	1,95%	57	1.461	(419)			
	CF 1	114	679	623	623	0,46%	2,89%	2,91%	-	509	(55)			
	Total Griya	114	679	623	623	0,69%	4,87%	4,89%	-	509	(55)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.431	2.746	2.326	2.382	1,12%	1,75%	1,80%	57	951	(363)			
	Mitraguna & Others	1.388	2.746	2.326	2.382	1,21%	1,94%	2,00%	57	994	(363)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.690	3.243	3.299	1,01%	1,53%	1,56%	56	1.255	(390)	1,45%	7,06%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	1.992	3.562	2.755	(103)	(807)	763	38,28%	(10.431)	-79,11%	17.869	15,42%	(15.114)
2	Tabungan	147.923	159.919	134.097	135.104	(4.196)	1.007	(24.814)	-15,52%	(12.818)	-8,67%	157.311	85,88%	(22.207)
3	Deposito	54.920	58.676	82.801	82.803	957	2	24.127	41,12%	27.883	50,77%	55.713	148,62%	27.090
	Total	216.028	220.587	220.460	220.662	(3.342)	202	75	0,03%	4.634	2,15%	230.893	95,57%	(10.231)
	CASA	161.108	161.911	137.659	137.859	(4.299)	201	(24.052)	-14,85%	(23.249)	-14,43%	175.180	78,70%	(37.321)
	(%) CASA	74,58%	73,40%	62,44%	62,48%									
	FDR	99,10%	101,75%	101,60%	101,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	4.351	3.763	3.785		22	(566)	-13,02%	1.195	46,14%	-	0,00%	3.785
2	Giro ISE	59	43	67	69		2	26	61,37%	10	17,29%		0,00%	69
3	Tabungan ISE	2.531	4.308	3.696	3.716		19	(593)	-13,76%	1.185	46,81%		0,00%	3.716
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	106	114	114		0	8	7,55%	24	26,67%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	48.070	48.403	650	950	300	572	333	2.669	617	49.935	96,93%	(1.532)
	KUR	43.301	46.086	46.343	650	850	200	642	257	3.043	593	47.342	97,89%	(999)
	Non KUR	2.433	1.984	2.059	-	100	100	-70	75	-374	25	2.592	79,44%	(533)
3	PWG	2.160	6.337	7.050	366	766	400	1.130	713	4.890	53	7.795	90,44%	(745)
	Cilem	2.160	6.337	7.050	366	766	400	1.130	713	4.890	53	7.795	90,44%	(745)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	168.534	1.275	240	-1.035	74	-1.500	2.342	1.740	172.497	97,70%	(3.964)
	CF 1	15.140	17.513	17.324	-	-	0	157	-189	2.184	189	15.895	108,98%	1.428
	Total Griya	1.118	1.016	1.005	-	-	0	0	-11	-113	11	1.314	76,50%	(309)
	• Total Non Program	1.118	1.016	1.005	-	-	0	-12	-11	-113	11	1.314	76,50%	(309)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.318	-	-	0	157	-179	2.297	179	14.581	111,91%	1.737
	CF 2	151.051	152.521	151.210	1.275	240	-1.035	-82	-1.311	159	1.551	156.602	96,56%	(5.392)
	Mitraguna & Others	120.364	121.362	120.289	515	-	-515	-382	-1.073	-75	1.073	125.430	95,90%	(5.141)
	Pensiun	30.687	31.160	30.921	760	240	-520	300	-239	234	479	31.172	99,20%	(251)
	Total Pembiayaan	214.086	224.441	223.986	2.291	1.956	-335	1.776	-455	9.901	2.411	230.227	97,29%	(6.241)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	693	820	2.378	0,72%	1,70%	4,91%	1.558	2.048	1.685			
	KUR	190	649	795	2.221	0,44%	1,72%	4,79%	1.427	2.031	1.572			
	Non KUR	139	44	25	157	5,72%	1,25%	7,60%	132	17	113			
3	PWG	3	60	-	193	0,14%	0,00%	2,74%	193	190	133			
	Cilem	3	60	-	193	0,14%	0,00%	2,74%	193	190	133			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.769	1.645	3.795	0,84%	0,97%	2,25%	2.150	2.406	2.026			
	CF 1	197	1.369	1.365	2.093	1,30%	7,79%	12,08%	729	1.896	724			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.369	1.365	2.093	1,41%	8,27%	12,83%	729	1.896	724			
	CF 2	1.192	400	280	1.701	0,79%	0,18%	1,13%	1.421	510	1.302			
	Mitraguna & Others	1.192	400	280	1.314	0,99%	0,23%	1,09%	1.034	123	915			
	Pensiun	-	-	-	387	0,00%	0,00%	1,25%	387	387	387			
	Total Pembiayaan	1.722	2.521	2.465	6.366	0,80%	1,10%	2,84%	3.901	4.644	3.845	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	219	224	224	1,11%	0,47%	0,46%	(0)	(284)	5			
	KUR	409	103	99	99	0,94%	0,21%	0,21%	(0)	(310)	(4)			
	Non KUR	100	116	125	125	4,09%	6,30%	6,07%	-	26	9			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.720	2.030	2.030	0,82%	1,19%	1,20%	-	670	(690)			
	CF 1	113	113	113	113	0,75%	0,65%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	113	113	0,81%	0,69%	0,69%	-	-	-			
	CF 2	1.246	2.607	1.917	1.917	0,83%	1,26%	1,27%	-	670	(690)			
	Mitraguna & Others	1.125	2.607	1.917	1.917	0,93%	1,58%	1,59%	-	792	(690)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.939	2.254	2.254	0,87%	1,00%	1,01%	(0)	386	(685)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	42	124	44	7	(81)	2	5,79%	(22)	-33,65%	1.836	2,39%	(1.792)
2	Tabungan	73.366	74.201	67.088	66.983	9.035	(105)	(7.218)	-9,73%	(6.383)	-8,70%	78.625	85,19%	(11.642)
3	Deposito	13.172	13.563	13.970	13.647	(711)	(323)	84	0,62%	475	3,61%	13.983	97,60%	(336)
	Total	86.605	87.806	81.182	80.674	8.332	(508)	(7.132)	-8,12%	(5.931)	-6,85%	94.444	85,42%	(13.770)
	CASA	73.432	74.243	67.212	67.027	9.043	(185)	(7.216)	-9,72%	(6.406)	-8,72%	80.461	83,30%	(13.434)
	(%) CASA	84,79%	84,55%	82,79%	83,08%									
	FDR	98,27%	102,77%	111,07%	111,77%									

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	349	1.178	352	364		12	(814)	-69,07%	15	4,28%	-	0,00%	364
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	1.178	352	364		12	(814)	-69,07%	15	4,28%	-	0,00%	364
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	5.868	6.636	713	812	99	1.046	768	4.925	44	4.247	156,24%	2.389
	Cilem	1.711	5.868	6.636	713	812	99	1.046	768	4.925	44	4.247	156,24%	2.389
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	83.518	-	256	256	48	-832	152	1.088	90.444	92,34%	(6.925)
	CF 1	269	457	457	-	-	0	-3	0	188	-	1.117	40,91%	(660)
	Total Griya	269	254	254	-	-	0	0	0	-15	-	488	52,06%	(234)
	• Total Non Program	269	254	254	-	-	0	-2	0	-15	-	488	52,06%	(234)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	203	203	-	-	0	-3	0	203	-	628	32,24%	(426)
	CF 2	83.098	83.894	83.062	-	256	256	51	-832	-36	1.088	89.327	92,99%	(6.265)
	Mitraguna & Others	38.271	39.032	38.406	-	100	100	-717	-626	136	726	43.956	87,37%	(5.550)
	Pensiun	44.827	44.862	44.655	-	156	156	769	-207	-172	363	45.371	98,42%	(715)
	Total Pembiayaan	85.106	90.237	90.172	713	1.068	355	1.094	-65	5.066	1.132	94.720	95,20%	(4.547)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	8	-	-	0,00%	0,00%	0,00%	-	-	(8)			
	Cilem	-	8	-	-	0,00%	0,00%	0,00%	-	-	(8)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	413	368	1.659	0,00%	0,44%	1,99%	1.290	1.659	1.246			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	413	368	1.659	0,00%	0,44%	2,00%	1.290	1.659	1.246			
	Mitraguna & Others	-	413	368	537	0,00%	0,94%	1,40%	169	537	124			
	Pensiun	-	-	-	1.121	0,00%	0,00%	2,51%	1.121	1.121	1.121			
	Total Pembiayaan	-	421	368	1.659	0,00%	0,41%	1,84%	1.290	1.659	1.237	0,82%	55,52%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	Mitraguna & Others	-	207	220	224	0,00%	0,56%	0,58%	5	224	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	225	238	242	0,02%	0,26%	0,27%	5	224	17	0,62%	-129,84%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	23.231	22.747	22.759	72	12	(472)	-2,03%	11.743	106,61%	15.154	150,18%	7.604
2	Tabungan	115.074	107.386	102.392	102.690	1.938	298	(4.696)	-4,37%	(12.385)	-10,76%	122.641	83,73%	(19.952)
3	Deposito	23.779	23.707	25.208	25.208	(628)	0	1.500	6,33%	1.429	6,01%	24.382	103,38%	825
	Total	149.869	154.324	150.346	150.656	1.381	310	(3.668)	-2,38%	787	0,53%	162.178	92,90%	(11.522)
	CASA	126.089	130.616	125.138	125.448	2.009	310	(5.168)	-3,96%	(641)	-0,51%	137.796	91,04%	(12.348)
	(%) CASA	84,13%	84,64%	83,23%	83,27%									
	FDR	105,52%	114,38%	118,29%	118,04%									

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	7.372	7.268	6.840	6.868		27	(400)	-5,50%	(504)	-6,84%	-	0,00%	6.868
2	Giro ISE	1.170	759	309	312		2	(447)	-58,92%	(858)	-73,37%	-	0,00%	312
3	Tabungan ISE	2.302	2.409	2.431	2.456		25	47	1,95%	154	6,70%	-	0,00%	2.456
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%	-	0,00%	4.100
5	CIF ISE	69	77	77	77		0	0	0,00%	8	11,59%	-	0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.452	1.448	-	-	0	-44	-3	717	3	731	198,14%	717
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.452	1.448	-	-	0	-44	-3	717	3	731	198,14%	717
	• Local Champion	731	509	506	-	-	0	-25	-3	-225	3	731	69,22%	(225)
	• Value Chain	-	942	942	-	-	-	-19	0	942	-	0	0,00%	942
2	MBG	14.454	19.867	20.334	200	715	515	311	468	5.880	247	18.063	112,57%	2.271
	KUR	11.979	17.589	18.143	200	715	515	384	555	6.164	160	15.498	117,07%	2.645
	Non KUR	2.475	2.278	2.191	-	-	0	-73	-87	-284	87	2.565	85,42%	(374)
3	PWG	2.088	7.139	7.886	386	978	592	1.344	747	5.798	232	8.091	97,47%	(205)
	Cilem	1.902	6.952	7.699	378	880	502	1.306	746	5.797	133	7.905	97,39%	(206)
	Gadai	186	187	187	8	98	90	38	0	1	98	186	100,59%	1
4	CFG	140.874	148.063	148.170	1.316	1.450	134	1.058	107	7.296	1.343	151.912	97,54%	(3.742)
	CF 1	3.720	5.552	5.496	86	-	-86	-59	-56	1.776	56	5.043	108,98%	453
	Total Griya	422	1.177	1.172	-	-	0	0	-5	749	5	765	153,16%	407
	• Total Non Program	422	1.177	1.172	-	-	0	-6	-5	749	5	765	153,16%	407
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.375	4.324	86	-	-86	-59	-51	1.026	51	4.278	101,08%	46
	CF 2	137.153	142.511	142.674	1.230	1.450	220	1.117	163	5.521	1.287	146.869	97,14%	(4.195)
	Mitraguna & Others	95.850	99.658	100.059	1.230	1.350	120	826	400	4.209	950	104.717	95,55%	(4.659)
	Pensiun	41.304	42.853	42.615	-	100	100	291	-237	1.312	337	42.152	101,10%	463
	Total Pembiayaan	158.147	176.520	177.838	1.903	3.143	1.240	2.669	1.318	19.692	1.825	178.797	99,46%	(959)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	50	49	49	0,00%	3,39%	3,39%	-	49	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	50	49	49	0,00%	3,39%	3,39%	-	49	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	52	-	588	0,16%	0,00%	2,89%	588	564	537			
	KUR	24	52	-	477	0,20%	0,00%	2,63%	477	454	426			
	Non KUR	-	-	-	111	0,00%	0,00%	5,06%	111	111	111			
3	PWG	-	149	-	251	0,00%	0,00%	3,19%	251	251	102			
	Cilem	-	149	-	251	0,00%	0,00%	3,26%	251	251	102			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	692	1.014	1.363	0,45%	0,68%	0,92%	350	727	671			
	CF 1	195	295	355	348	5,25%	6,40%	6,34%	(7)	153	53			
	Total Griya	-	2	2	-	0,00%	0,18%	0,00%	(2)	-	(2)			
	Oto	195	293	353	348	5,92%	8,08%	8,05%	(5)	153	55			
	CF 2	441	397	658	1.015	0,32%	0,46%	0,71%	357	574	618			
	Mitraguna & Others	441	397	486	606	0,46%	0,49%	0,61%	120	165	208			
	Pensiun	-	-	172	409	0,00%	0,40%	0,96%	237	409	409			
	Total Pembiayaan	660	943	1.063	2.252	0,42%	0,60%	1,27%	1.189	1.592	1.309	1,32%	-4,62%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	223	221	221	1,55%	1,11%	1,09%	-	(2)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	223	221	221	9,04%	9,72%	10,11%	-	(2)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	101	274	274	0,22%	0,19%	0,18%	-	(39)	173			
	CF 1	-	-	173	173	0,00%	3,12%	3,15%	-	173	173			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	173	173	0,00%	3,96%	4,01%	-	173	173			
	CF 2	313	101	101	101	0,23%	0,07%	0,07%	-	(213)	-			
	Mitraguna & Others	313	101	101	101	0,33%	0,10%	0,10%	-	(213)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	324	495	495	0,34%	0,28%	0,28%	-	(42)	172	1,16%	-317,54%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	7.562	5.948	6.163	1.522	215	(1.399)	-18,50%	(627)	-9,23%	11.936	51,64%	(5.773)
2	Tabungan	175.767	184.279	186.824	187.227	2.731	403	2.948	1,60%	11.460	6,52%	188.029	99,57%	(802)
3	Deposito	41.842	53.385	51.939	52.039	(1.353)	100	(1.346)	-2,52%	10.197	24,37%	42.256	123,15%	9.783
	Total	224.399	245.226	244.711	245.429	2.900	718	203	0,08%	21.030	9,37%	242.221	101,32%	3.208
	CASA	182.557	191.841	192.772	193.390	4.253	618	1.549	0,81%	10.833	5,93%	199.965	96,71%	(6.575)
	(%) CASA	81,35%	78,23%	78,78%	78,80%									
	FDR	108,91%	104,56%	105,36%	105,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.507	6.172	6.154		(18)	(353)	-5,42%	2.071	50,72%	-	0,00%	6.154
2	Giro ISE	1.486	3.310	2.712	2.692		(20)	(618)	-18,68%	1.206	81,13%	-	0,00%	2.692
3	Tabungan ISE	2.597	3.196	3.460	3.462		2	265	8,30%	865	33,32%	-	0,00%	3.462
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	138	152	154	154		0	2	1,32%	16	11,59%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.203	2.181	-	-	0	-72	-22	586	22	1.595	136,75%	586
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.203	2.181	-	-	0	-72	-22	586	22	1.595	136,75%	586
	• Local Champion	1.595	2.203	2.181	-	-	0	-72	-22	586	22	1.595	136,75%	586
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.749	96.774	1.320	1.105	-215	471	25	-959	1.080	102.175	94,71%	(5.401)
	KUR	92.544	91.080	91.150	520	1.105	585	-635	71	-1.394	1.034	96.600	94,36%	(5.450)
	Non KUR	5.189	5.669	5.623	800	-	-800	1.106	-46	435	46	5.574	100,88%	49
3	PWG	10.721	19.484	20.807	1.585	2.251	667	2.245	1.323	10.086	928	27.651	75,25%	(6.844)
	Cilem	6.388	12.411	13.251	714	1.153	439	1.681	840	6.863	313	17.985	73,68%	(4.734)
	Gadai	4.333	7.073	7.556	871	1.098	228	564	483	3.223	616	9.666	78,17%	(2.110)
4	CFG	134.342	137.983	138.066	1.435	2.212	777	911	83	3.724	2.129	153.351	90,03%	(15.285)
	CF 1	27.563	25.817	25.717	-	329	329	-270	-101	-1.846	430	31.395	81,91%	(5.679)
	Total Griya	18.820	16.862	16.742	-	-	0	0	-120	-2.079	120	21.122	79,26%	(4.380)
	• Total Non Program	5.808	5.015	4.973	-	-	0	-60	-42	-835	42	6.597	75,39%	(1.623)
	• Program	13.012	11.847	11.768	-	-	0	-122	-78	-1.244	78	14.525	81,02%	(2.757)
	Oto	8.743	8.956	8.975	-	329	329	-270	19	232	309	10.274	87,36%	(1.299)
	CF 2	106.779	112.165	112.350	1.435	1.884	449	1.181	184	5.570	1.699	121.955	92,12%	(9.606)
	Mitraguna & Others	66.464	71.035	71.490	1.365	1.832	467	1.082	455	5.026	1.376	80.315	89,01%	(8.825)
	Pensiun	40.315	41.131	40.860	70	52	-18	99	-271	544	323	41.640	98,13%	(781)
	Total Pembiayaan	244.391	256.418	257.828	4.340	5.569	1.229	3.555	1.410	13.437	4.159	284.771	90,54%	(26.943)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	825	1.108	5.399	0,95%	1,14%	5,58%	4.292	4.469	4.575			
	KUR	830	667	948	4.258	0,90%	1,04%	4,67%	3.310	3.428	3.591			
	Non KUR	101	158	160	1.142	1,95%	2,82%	20,30%	982	1.041	984			
3	PWG	7	169	-	641	0,06%	0,00%	3,08%	641	635	472			
	Cilem	-	169	-	182	0,00%	0,00%	1,37%	182	182	13			
	Gadai	7	-	-	459	0,15%	0,00%	6,08%	459	453	459			
4	CFG	949	1.201	1.528	6.269	0,71%	1,11%	4,54%	4.741	5.320	5.069			
	CF 1	949	1.201	1.114	3.256	3,44%	4,32%	12,66%	2.142	2.307	2.055			
	Total Griya	745	716	905	2.582	3,96%	5,37%	15,42%	1.677	1.837	1.866			
	Oto	204	485	209	674	2,34%	2,33%	7,51%	465	470	189			
	CF 2	-	-	414	3.013	0,00%	0,37%	2,68%	2.599	3.013	3.013			
	Mitraguna & Others	-	-	414	2.838	0,00%	0,58%	3,97%	2.424	2.838	2.838			
	Pensiun	-	-	-	176	0,00%	0,00%	0,43%	176	176	176			
	Total Pembiayaan	1.969	2.194	2.636	12.310	0,81%	1,03%	4,77%	9.674	10.341	10.116	0,16%	96,70%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.064	1.129	1.064	1,10%	1,17%	1,10%	(65)	(14)	(1)			
	KUR	744	740	807	742	0,80%	0,89%	0,81%	(65)	(2)	2			
	Non KUR	334	324	322	322	6,43%	5,68%	5,72%	-	(12)	(2)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,09%	0,09%	-	7	-			
4	CFG	793	1.977	1.956	2.068	0,59%	1,42%	1,50%	112	1.275	91			
	CF 1	666	803	782	893	2,42%	3,03%	3,47%	112	227	91			
	Total Griya	558	649	634	763	2,96%	3,76%	4,56%	129	205	114			
	Oto	108	153	148	130	1,24%	1,65%	1,45%	(18)	22	(23)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,05%	1,05%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,65%	1,64%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.048	3.092	3.138	0,79%	1,21%	1,22%	46	1.196	90	3,75%	-208,12%	2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.026	2.155	2.215	(528)	61	190	9,36%	(1.422)	-39,09%	7.709	28,74%	(5.494)
2	Tabungan	133.319	149.982	148.898	148.348	2.829	(551)	(1.635)	-1,09%	15.028	11,27%	142.266	104,27%	6.082
3	Deposito	34.970	33.336	33.166	33.166	(28)	0	(170)	-0,51%	(1.804)	-5,16%	35.819	92,59%	(2.653)
	Total	171.926	185.344	184.219	183.729	2.273	(490)	(1.615)	-0,87%	11.803	6,86%	185.795	98,89%	(2.066)
	CASA	136.957	152.008	151.053	150.563	2.300	(490)	(1.445)	-0,95%	13.607	9,93%	149.975	100,39%	588
	(%) CASA	79,66%	82,01%	82,00%	81,95%									
	FDR	77,08%	70,94%	71,36%	71,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.930	2.918	2.976		58	45	1,55%	942	46,28%	-	0,00%	2.976
2	Giro ISE	95	439	524	524		0	85	19,40%	429	452,31%	-	0,00%	524
3	Tabungan ISE	1.439	1.992	1.894	1.952		58	(40)	-2,00%	513	35,61%	-	0,00%	1.952
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%	-	0,00%	500
5	CIF ISE	176	224	227	227		0	3	1,34%	51	28,98%	-	0,00%	227

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.839	19.567	150	100	-50	662	-272	621	372	21.038	93,01%	(1.471)
	KUR	17.446	18.476	18.218	150	100	-50	720	-258	773	358	19.450	93,67%	(1.232)
	Non KUR	1.500	1.363	1.349	-	-	0	-58	-14	-151	14	1.588	84,93%	(239)
3	PWG	1.695	6.509	7.387	399	966	567	1.087	878	5.692	88	5.287	139,72%	2.100
	Cilem	1.695	6.509	7.387	399	966	567	1.087	878	5.692	88	5.287	139,72%	2.100
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	104.504	582	431	-151	-2.047	-631	-7.370	1.062	114.873	90,97%	(10.369)
	CF 1	3.054	2.948	3.018	-	96	96	-59	69	-36	27	3.413	88,41%	(396)
	Total Griya	942	888	888	-	-	0	0	0	-54	-	1.035	85,80%	(147)
	• Total Non Program	942	888	888	-	-	0	-6	0	-54	-	1.035	85,80%	(147)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	2.061	2.130	-	96	96	-59	69	18	27	2.378	89,54%	(249)
	CF 2	108.821	102.186	101.486	582	335	-247	-1.988	-700	-7.334	1.035	111.460	91,05%	(9.973)
	Mitraguna & Others	34.866	40.550	40.617	510	335	-175	34	67	5.751	268	37.275	108,97%	3.342
	Pensiun	73.955	61.637	60.870	72	-	-72	-2.023	-767	-13.085	767	74.185	82,05%	(13.315)
	Total Pembiayaan	132.514	131.483	131.458	1.131	1.497	366	-298	-25	-1.057	1.522	141.198	93,10%	(9.740)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	505	527	1.021	1,59%	2,66%	5,22%	493	719	516			
	KUR	199	505	527	855	1,14%	2,85%	4,69%	328	656	350			
	Non KUR	102	-	-	165	6,82%	0,00%	12,27%	165	63	165			
3	PWG	-	-	-	246	0,00%	0,00%	3,33%	246	246	246			
	Cilem	-	-	-	246	0,00%	0,00%	3,33%	246	246	246			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.547	1.199	4.868	0,05%	1,14%	4,66%	3.670	4.810	3.321			
	CF 1	54	33	34	31	1,76%	1,14%	1,02%	(3)	(23)	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	33	34	31	2,55%	1,63%	1,45%	(3)	(23)	(2)			
	CF 2	5	1.514	1.165	4.837	0,00%	1,14%	4,77%	3.672	4.833	3.323			
	Mitraguna & Others	5	1.514	1.165	3.287	0,01%	2,87%	8,09%	2.122	3.283	1.773			
	Pensiun	-	-	-	1.550	0,00%	0,00%	2,55%	1.550	1.550	1.550			
	Total Pembiayaan	360	2.052	1.726	6.135	0,27%	1,31%	4,67%	4.409	5.775	4.082	3,80%	18,54%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	378	375	374	0,37%	1,89%	1,91%	(2)	304	(4)			
	KUR	60	281	279	277	0,34%	1,51%	1,52%	(2)	217	(4)			
	Non KUR	9	96	96	96	0,62%	7,07%	7,14%	-	87	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	3.789	2.621	3.165	8,75%	2,49%	3,03%	544	(6.624)	(624)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	3.789	2.621	3.165	8,99%	2,56%	3,12%	544	(6.621)	(624)			
	Mitraguna & Others	915	4	323	867	2,62%	0,80%	2,13%	544	(47)	863			
	Pensiun	8.871	3.785	2.298	2.298	8,71%	1,75%	3,77%	(1)	(6.573)	(1.487)			
	Total Pembiayaan	9.858	4.167	2.997	3.538	7,44%	2,28%	2,69%	542	(6.319)	(628)	2,09%	22,26%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.064	1.445	1.538	(717)	93	(525)	-25,45%	(1.300)	-45,80%	5.998	25,65%	(4.459)
2	Tabungan	118.896	117.569	119.143	119.644	1.819	502	2.076	1,77%	748	0,63%	129.598	92,32%	(9.953)
3	Deposito	12.522	16.789	15.791	15.791	(57)	0	(998)	-5,95%	3.269	26,11%	13.070	120,82%	2.721
	Total	134.257	136.422	136.379	136.974	1.045	595	552	0,40%	2.717	2,02%	148.666	92,14%	(11.692)
	CASA	121.735	119.632	120.588	121.183	1.102	595	1.550	1,30%	(552)	-0,45%	135.596	89,37%	(14.413)
	(%) CASA	90,67%	87,69%	88,42%	88,47%									
	FDR	193,63%	196,88%	198,58%	197,72%									

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	3.925	2.922	2.545	2.548	3	(374)	-12,80%	(1.376)	-35,07%	-	0,00%	2.548
2	Giro ISE	2.210	1.292	970	973	3	(319)	-24,67%	(1.237)	-55,97%		0,00%	973
3	Tabungan ISE	1.714	1.630	1.575	1.575	0	(55)	-3,39%	(139)	-8,12%		0,00%	1.575
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	140	142	142	0	2	1,43%	34	31,48%		0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Local Champion	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.987	70.912	1.170	951	-219	-37	-75	-5.349	1.026	76.731	92,42%	(5.819)
	KUR	69.790	65.374	65.334	1.170	951	-219	186	-40	-4.456	991	70.147	93,14%	(4.812)
	Non KUR	6.471	5.613	5.578	-	-	0	-223	-36	-894	36	6.584	84,71%	(1.007)
3	PWG	2.698	7.667	8.489	856	854	-1	1.429	822	5.791	32	9.056	93,75%	(566)
	Cilem	2.698	7.667	8.489	856	854	-1	1.429	822	5.791	32	9.056	93,75%	(566)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	191.349	1.853	3.018	1.165	1.364	1.497	10.503	1.521	196.722	97,27%	(5.373)
	CF 1	24.361	32.028	31.117	458	-	-458	45	-911	6.756	911	26.301	118,31%	4.816
	Total Griya	4.158	5.803	5.373	-	-	0	0	-430	1.215	430	4.692	114,52%	681
	• Total Non Program	3.841	5.507	5.077	-	-	0	-42	-430	1.235	430	4.339	117,01%	738
	• Program	317	297	297	-	-	0	-2	0	-20	-	353	83,91%	(57)
	Oto	20.203	26.225	25.744	458	-	-458	45	-481	5.540	481	21.609	119,13%	4.135
	CF 2	156.485	157.824	160.232	1.395	3.018	1.623	1.319	2.408	3.747	610	170.421	94,02%	(10.189)
	Mitraguna & Others	140.742	143.500	146.038	1.395	3.018	1.623	1.454	2.539	5.296	479	153.461	95,16%	(7.423)
	Pensiun	15.743	14.325	14.194	-	-	0	-135	-131	-1.549	131	16.960	83,69%	(2.766)
	Total Pembiayaan	259.960	268.584	270.820	3.878	4.823	945	2.747	2.236	10.860	2.588	282.664	95,81%	(11.844)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	122	523	2.384	0,00%	0,74%	3,36%	1.861	2.384	2.261			
	KUR	-	122	523	1.985	0,00%	0,80%	3,04%	1.463	1.985	1.863			
	Non KUR	-	-	-	398	0,00%	0,00%	7,14%	398	398	398			
3	PWG	-	-	-	58	0,00%	0,00%	0,68%	58	58	58			
	Cilem	-	-	-	58	0,00%	0,00%	0,68%	58	58	58			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.808	1.313	3.131	2,52%	0,69%	1,64%	1.818	(1.432)	1.323			
	CF 1	1.171	1.396	1.115	2.371	4,81%	3,48%	7,62%	1.257	1.200	976			
	Total Griya	405	-	-	22	9,74%	0,00%	0,41%	22	(383)	22			
	Oto	766	1.396	1.115	2.349	3,79%	4,25%	9,13%	1.235	1.583	954			
	CF 2	3.391	413	198	760	2,17%	0,13%	0,47%	561	(2.632)	347			
	Mitraguna & Others	3.391	413	198	760	2,41%	0,14%	0,52%	561	(2.632)	347			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.931	1.836	5.572	1,76%	0,68%	2,06%	3.737	1.010	3.642	0,31%	84,77%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	449	522	522	0,06%	0,74%	0,74%	-	476	73			
	KUR	46	449	522	522	0,07%	0,80%	0,80%	-	476	73			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	3.087	2.588	2.588	1,49%	1,36%	1,35%	-	(113)	(498)			
	CF 1	362	791	843	843	1,49%	2,63%	2,71%	-	480	52			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	791	843	843	1,79%	3,21%	3,27%	-	480	52			
	CF 2	2.339	2.296	1.746	1.746	1,49%	1,11%	1,09%	-	(593)	(550)			
	Mitraguna & Others	2.244	2.296	1.746	1.746	1,59%	1,22%	1,20%	-	(498)	(550)			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.535	3.110	3.110	1,06%	1,16%	1,15%	-	364	(425)	1,22%	-5,81%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	157.137	515.314	512.308	512.277	(31.651)	(31)	(3.038)	-0,59%	355.140	226,01%	158.917	322,36%	353.360
2	Tabungan	84.955	94.148	92.909	94.255	4.666	1.346	107	0,11%	9.300	10,95%	90.326	104,35%	3.929
3	Deposito	107.065	71.383	71.193	71.197	(5.244)	4	(186)	-0,26%	(35.868)	-33,50%	108.129	65,84%	(36.932)
	Total	349.157	680.846	676.410	677.729	(32.228)	1.319	(3.117)	-0,46%	328.572	94,10%	357.372	189,64%	320.357
	CASA	242.092	609.463	605.218	606.532	(26.985)	1.315	(2.930)	-0,48%	364.440	150,54%	249.243	243,35%	357.289
	(%) CASA	69,34%	89,52%	89,47%	89,49%									
	FDR	9,67%	7,33%	7,44%	7,42%									

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	8.308	8.915	9.424	9.432		8	517	5,80%	1.124	13,53%	-	0,00%	9.432
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	7.315	7.824	7.832		8	517	7,07%	124	1,61%	-	0,00%	7.832
4	Deposito ISE	600	1.600	1.600	1.600		0	0	0,00%	1.000	166,67%	-	0,00%	1.600
5	CIF ISE	27	31	32	32		0	1	3,23%	5	18,52%	-	0,00%	32

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	4.385	8.475	8.492	150	100	-50	561	17	4.107	83	7.098	119,64%	1.394
	KUR	4.182	8.239	8.256	150	100	-50	569	17	4.075	83	6.825	120,96%	1.431
	Non KUR	204	236	236	-	-	0	-8	0	32	-	273	86,46%	(37)
3	PWG	2.415	6.357	6.680	614	435	-179	790	323	4.264	112	5.706	117,07%	974
	Cilem	2.415	6.357	6.680	614	435	-179	790	323	4.264	112	5.706	117,07%	974
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	26.958	35.086	35.137	50	203	153	15	52	8.180	152	32.353	108,60%	2.784
	CF 1	10.485	15.113	15.072	-	93	93	-114	-41	4.587	134	11.151	135,17%	3.921
	Total Griya	1.912	5.956	5.956	-	-	0	0	-1	4.044	1	2.100	283,57%	3.856
	• Total Non Program	1.749	5.800	5.800	-	-	0	-39	0	4.051	-	1.919	302,25%	3.881
	• Program	162	156	155	-	-	0	-1	-1	-7	1	181	85,73%	(26)
	Oto	8.573	9.156	9.116	-	93	93	-114	-40	543	133	9.050	100,73%	66
	CF 2	16.473	19.973	20.065	50	110	60	129	93	3.593	17	21.203	94,64%	(1.137)
	Mitraguna & Others	16.473	19.880	19.975	50	110	60	132	96	3.502	14	20.790	96,08%	(815)
	Pensiun	-	93	90	-	-	0	-3	-3	90	3	413	21,90%	(323)
	Total Pembiayaan	33.758	49.918	50.309	814	738	-76	1.366	391	16.551	347	45.157	111,41%	5.152

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	83	420	1.242	0,00%	4,95%	14,62%	822	1.242	1.159			
	KUR	-	83	420	1.242	0,00%	5,09%	15,04%	822	1.242	1.159			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	36	96	-	92	1,47%	0,00%	1,38%	92	57	(3)			
	Cilem	36	96	-	92	1,47%	0,00%	1,38%	92	57	(3)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	144	700	342	1.964	0,53%	0,97%	5,59%	1.622	1.820	1.264			
	CF 1	144	700	342	847	1,37%	2,26%	5,62%	506	703	147			
	Total Griya	-	157	-	-	0,00%	0,00%	0,00%	-	-	(157)			
	Oto	144	543	342	847	1,68%	3,73%	9,30%	506	703	304			
	CF 2	-	-	-	1.117	0,00%	0,00%	5,56%	1.117	1.117	1.117			
	Mitraguna & Others	-	-	-	1.117	0,00%	0,00%	5,59%	1.117	1.117	1.117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	179	879	761	3.298	0,53%	1,53%	6,55%	2.536	3.118	2.419	5,15%	21,46%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	101	112	112	112	0,37%	0,32%	0,32%	-	11	-			
	CF 1	101	112	112	112	0,96%	0,74%	0,74%	-	11	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	101	112	112	112	1,18%	1,22%	1,23%	-	11	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	101	112	112	112	0,30%	0,22%	0,22%	-	11	-	4,20%	#####	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.554	1.523	1.448	309	(75)	(106)	-6,83%	(60)	-3,96%	3.200	45,24%	(1.753)
2	Tabungan	77.097	88.884	89.153	88.425	(4.087)	(728)	(459)	-0,52%	11.328	14,69%	81.342	108,71%	7.083
3	Deposito	8.333	12.653	12.983	12.983	4.763	0	330	2,61%	4.650	55,81%	8.801	147,52%	4.182
	Total	86.937	103.091	103.659	102.856	986	(803)	(235)	-0,23%	15.919	18,31%	93.343	110,19%	9.512
	CASA	78.604	90.438	90.676	89.873	(3.777)	(803)	(565)	-0,62%	11.268	14,34%	84.543	106,30%	5.330
	(%) CASA	90,42%	87,73%	87,48%	87,38%									
	FDR	27,35%	45,54%	45,94%	46,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	25.035	26.770	26.827		58	1.792	7,16%	2.395	9,80%	-	0,00%	26.827
2	Giro ISE	1.505	1.551	1.922	1.931		9	380	24,53%	426	28,31%		0,00%	1.931
3	Tabungan ISE	19.127	19.685	21.048	21.096		48	1.411	7,17%	1.969	10,30%		0,00%	21.096
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	99	106	106		0	7	7,07%	60	130,43%		0,00%	106

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	16.434	16.605	301	300	-1	828	171	8.696	129	15.582	106,57%	1.023
	KUR	7.722	15.488	15.664	250	300	50	794	177	7.943	123	15.133	103,51%	531
	Non KUR	188	946	941	51	-	-51	34	-5	753	5	449	209,75%	492
3	PWG	1.199	5.668	6.081	416	490	74	949	413	4.882	77	6.155	98,79%	(74)
	Cilem	1.199	5.668	6.081	416	490	74	949	413	4.882	77	6.155	98,79%	(74)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	24.937	278	272	-6	844	92	10.265	180	23.120	107,86%	1.818
	CF 1	4.501	7.972	8.038	28	172	144	-171	65	3.536	107	5.513	145,78%	2.524
	Total Griya	108	82	82	-	-	0	0	0	-26	-	370	22,14%	(288)
	• Total Non Program	108	82	82	-	-	0	-3	0	-26	-	370	22,14%	(288)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.890	7.956	28	172	144	-171	65	3.562	107	5.143	154,68%	2.812
	CF 2	10.171	16.873	16.900	250	100	-150	1.014	27	6.728	73	17.606	95,99%	(707)
	Mitraguna & Others	10.171	15.587	15.559	-	40	40	340	-28	5.388	68	16.957	91,75%	(1.398)
	Pensiun	-	1.286	1.341	250	60	-190	674	54	1.341	6	649	206,56%	692
	Total Pembiayaan	23.780	46.947	47.623	995	1.062	67	2.620	677	23.843	386	44.857	106,17%	2.766

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	434	0,00%	0,00%	2,61%	434	434	434			
	KUR	-	-	-	434	0,00%	0,00%	2,77%	434	434	434			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	40	0,00%	0,00%	0,66%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,66%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	217	785	1.019	0,00%	3,16%	4,09%	234	1.019	802			
	CF 1	-	217	370	565	0,00%	4,64%	7,03%	195	565	349			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	217	370	565	0,00%	4,69%	7,10%	195	565	349			
	CF 2	-	-	414	454	0,00%	2,46%	2,68%	39	454	454			
	Mitraguna & Others	-	-	414	454	0,00%	2,66%	2,92%	39	454	454			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	217	785	1.493	0,00%	1,67%	3,13%	708	1.493	1.276	0,00%	100,00%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	3.586	2.415	2.416	(57.261)	1	(1.170)	-32,63%	(77.623)	-96,98%	89.152	2,71%	(86.736)
2	Tabungan	33.280	40.077	38.803	39.423	3.444	620	(654)	-1,63%	6.143	18,46%	37.050	106,41%	2.373
3	Deposito	18.866	76.321	76.622	76.622	(53)	0	300	0,39%	57.755	306,13%	19.517	392,58%	57.104
	Total	132.186	119.984	117.840	118.460	(53.870)	620	(1.523)	-1,27%	(13.726)	-10,38%	145.719	81,29%	(27.259)
	CASA	113.319	43.662	41.219	41.839	(53.816)	620	(1.824)	-4,18%	(71.481)	-63,08%	126.202	33,15%	(84.363)
	(%) CASA	85,73%	36,39%	34,98%	35,32%									
	FDR	12,66%	22,68%	24,16%	24,03%									

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	584	799	727	731		3	(68)	-8,47%	147	25,09%	-	0,00%	731
2	Giro ISE	18	6	14	14		0	8	146,27%	(3)	-19,02%		0,00%	14
3	Tabungan ISE	567	793	713	717		3	(76)	-9,60%	150	26,46%		0,00%	717
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	34	35	35		0	1	2,94%	5	16,67%		0,00%	35

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.812	2.982	158	226	68	487	171	2.254	55	3.057	97,55%	(75)
	Cilem	728	2.812	2.982	158	226	68	487	171	2.254	55	3.057	97,55%	(75)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	25.485	707	1.258	551	1.687	1.087	9.478	171	26.020	97,95%	(534)
	CF 1	6.128	8.540	8.792	-	318	318	-60	252	2.664	66	7.328	119,98%	1.464
	Total Griya	4.538	6.838	7.135	-	318	318	0	298	2.598	20	4.848	147,18%	2.287
	• Total Non Program	4.538	6.185	6.165	-	-	0	-35	-20	1.628	20	4.848	127,16%	1.317
	• Program	-	653	970	-	318	318	-3	317	970	1	0	0,00%	970
	Oto	1.591	1.703	1.657	-	-	0	-60	-46	66	46	2.480	66,82%	(823)
	CF 2	9.879	15.858	16.693	707	940	233	1.747	835	6.814	105	18.692	89,31%	(1.999)
	Mitraguna & Others	9.209	14.936	15.775	707	940	233	1.573	840	6.567	100	17.252	91,44%	(1.476)
	Pensiun	671	923	918	-	-	0	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	28.468	865	1.484	619	2.174	1.257	11.732	227	29.077	97,91%	(609)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	54	-	41	0,00%	0,00%	1,37%	41	41	(13)			
	Cilem	-	54	-	41	0,00%	0,00%	1,37%	41	41	(13)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	262	260	260	0,00%	1,07%	1,02%	-	260	(2)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	262	260	260	0,00%	1,64%	1,56%	-	260	(2)			
	Mitraguna & Others	-	262	260	260	0,00%	1,74%	1,65%	-	260	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	316	260	301	0,00%	0,96%	1,06%	41	301	(15)	0,32%	69,87%	-0,7%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	4.947	245	246	1.018	1	(4.702)	-95,04%	(1.502)	-85,95%	6.470	3,80%	(6.224)
2	Tabungan	52.637	63.992	63.954	62.811	4.322	(1.143)	(1.181)	-1,85%	10.174	19,33%	57.803	108,66%	5.008
3	Deposito	30.502	32.363	32.567	32.768	(918)	201	405	1,25%	2.266	7,43%	31.173	105,12%	1.595
	Total	84.886	101.303	96.766	95.825	4.422	(942)	(5.478)	-5,41%	10.938	12,89%	95.446	100,40%	378
	CASA	54.385	68.940	64.199	63.057	5.339	(1.142)	(5.883)	-8,53%	8.672	15,95%	64.273	98,11%	(1.217)
	(%) CASA	64,07%	68,05%	66,34%	65,80%									
	FDR	15,32%	26,89%	28,58%	28,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.979	1.046	1.069	1.060	(9)	14	1,34%	(919)	-46,43%	-	0,00%	1.060
2	Giro ISE	1.572	187	156	156	0	(31)	-16,35%	(1.415)	-90,05%		0,00%	156
3	Tabungan ISE	407	859	913	904	(9)	45	5,19%	497	121,98%		0,00%	904
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	46	47	47	0	1	2,17%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.409	7.728	410	429	19	497	320	4.800	110	5.011	154,24%	2.718
	Cilem	2.928	7.409	7.728	410	429	19	497	320	4.800	110	5.011	154,24%	2.718
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	19.827	19.931	335	215	-120	1.155	104	9.853	111	17.587	113,33%	2.344
	CF 1	3.825	5.806	5.749	-	-	0	397	-56	1.924	56	4.724	121,69%	1.025
	Total Griya	789	769	768	-	-	0	0	-2	-21	2	1.022	75,14%	(254)
	• Total Non Program	789	769	768	-	-	0	-2	-2	-21	2	1.022	75,14%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.982	-	-	0	397	-55	1.945	55	3.703	134,54%	1.279
	CF 2	6.254	14.021	14.182	335	215	-120	758	161	7.928	54	12.862	110,26%	1.319
	Mitraguna & Others	5.039	12.645	12.803	335	200	-135	771	158	7.764	42	11.071	115,65%	1.732
	Pensiun	1.215	1.376	1.379	-	15	15	-13	2	164	13	1.792	76,95%	(413)
	Total Pembiayaan	13.007	27.236	27.659	745	644	-101	1.652	424	14.653	221	22.597	122,40%	5.062

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	98	0,00%	0,00%	1,27%	98	98	98			
	Cilem	-	-	-	98	0,00%	0,00%	1,27%	98	98	98			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	99	31	291	0,82%	0,16%	1,46%	260	208	192			
	CF 1	83	84	-	167	2,17%	0,00%	2,90%	167	84	83			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	84	-	167	2,73%	0,00%	3,35%	167	84	83			
	CF 2	-	14	31	124	0,00%	0,22%	0,88%	93	124	110			
	Mitraguna & Others	-	14	31	124	0,00%	0,25%	0,97%	93	124	110			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	99	31	389	0,64%	0,11%	1,41%	358	306	291	8,70%	-518,15%	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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	14	14	0,00%	0,07%	0,07%	-	14	14			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	14	14	0,00%	0,10%	0,10%	-	14	14			
	Mitraguna & Others	-	-	14	14	0,00%	0,11%	0,11%	-	14	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	14	14	0,00%	0,05%	0,05%	-	14	14	8,59%	#####	8,5%

Asset & Contribution Margin

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

PHR & Payroll

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