

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	134.796	135.754	18.896	958	(17.406)	-11,36%	(20.112)	-12,90%	285.035	47,63%	(149.281)
2	Tabungan	1.803.617	1.920.425	1.883.872	1.893.748	73.106	9.877	(26.676)	-1,39%	90.132	5,00%	2.026.162	93,46%	(132.413)
3	Deposito	681.198	781.647	806.696	815.012	(10.210)	8.316	33.365	4,27%	133.814	19,64%	693.324	117,55%	121.688
Total		2.640.681	2.855.231	2.825.364	2.844.515	81.792	19.150	(10.717)	-0,38%	203.834	7,72%	3.004.521	94,67%	(160.006)
CASA		1.959.483	2.073.585	2.018.668	2.029.503	92.002	10.834	(44.082)	-2,13%	70.019	3,57%	2.311.197	87,81%	(281.694)
(% CASA		74,20%	72,62%	71,45%	71,35%									
FDR		99,99%	102,42%	103,84%	103,14%									

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	65.610	76.129	84.499	84.602		102	8.473	11,13%	18.992	28,95%	91.492	92,47%	(6.891)
2	Giro ISE	23.758	18.808	22.024	22.073		49	3.265	17,36%	(1.686)	-7,09%	39.445	55,96%	(17.372)
3	Tabungan ISE	30.646	47.654	52.708	52.762		53	5.108	10,72%	22.115	72,16%	34.243	154,08%	18.518
4	Deposito ISE	11.205	9.667	9.767	9.767		0	100	1,03%	(1.438)	-12,83%	17.804	54,86%	(8.037)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	94.511	-	-	0	8.098	-132	14.113	132	105.167	89,87%	(10.656)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	70.154	-	-	0	2.932	-132	4.621	132	79.516	88,23%	(9.361)
	• Local Champion	62.373	66.852	66.740	-	-	0	2.714	-112	4.367	112	69.002	96,72%	(2.262)
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	384.141	2.940	4.290	1.350	2.339	267	16.082	4.023	411.003	93,46%	(26.863)
	KUR	343.457	358.694	358.489	2.840	3.590	750	2.561	-205	15.032	3.795	384.254	93,29%	(25.765)
	Non KUR	24.602	25.180	25.652	100	700	600	-222	472	1.050	228	26.750	95,90%	(1.098)
3	PWG	200.888	321.425	329.912	29.222	33.801	4.579	23.304	8.487	129.024	25.314	334.137	98,74%	(4.225)
	Cilem	92.590	174.437	180.203	9.386	10.441	1.056	15.815	5.767	87.613	4.675	198.310	90,87%	(18.106)
	Gadai	108.298	146.988	149.708	19.837	23.360	3.523	7.489	2.720	41.411	20.640	135.828	110,22%	13.881
4	CFG	1.991.066	2.124.255	2.125.234	18.258	18.777	519	19.608	979	134.169	17.798	2.178.372	97,56%	(53.138)
	CF 1	271.158	283.396	283.602	1.127	2.361	1.234	-887	206	12.445	2.155	302.660	93,70%	(19.058)
	Total Griya	236.939	236.200	235.379	1.076	650	-426	0	-821	-1.560	1.471	252.612	97,18%	(17.233)
	• Total Non Program	155.508	158.157	157.557	443	650	208	-785	-599	2.049	1.249	162.432	97,00%	(4.874)
	• Program	81.431	78.044	77.822	633	-	-633	154	-222	-3.609	222	90.181	86,30%	(12.359)
	Oto	34.219	47.196	48.223	51	1.711	1.660	-887	1.027	14.004	684	50.048	96,35%	(1.825)
	CF 2	1.719.908	1.840.859	1.841.632	17.131	16.416	-715	20.495	773	121.724	15.643	1.875.711	98,18%	(34.080)
	Mitraguna & Others	1.474.657	1.580.345	1.581.505	15.462	14.892	5.700	16.923	1.160	106.848	13.732	1.616.843	97,81%	(35.337)
	Pensiun	245.250	260.513	260.126	1.669	1.525	-145	3.572	-387	14.876	1.912	258.868	100,49%	1.258
Total Pembiayaan		2.640.411	2.924.197	2.933.798	50.421	56.869	6.448	53.349	9.601	293.387	47.268	3.028.679	96,87%	(94.882)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	2.108	0,00%	0,64%	2,23%	1.507	2.108	1.506			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	2.108	0,00%	0,86%	3,01%	1.507	2.108	1.506			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	23.749	0,62%	1,68%	6,18%	17.308	21.474	17.308			
	KUR	1.785	4.983	4.983	21.122	0,52%	1,39%	5,89%	16.138	19.336	16.138			
	Non KUR	489	1.458	1.458	2.627	1,99%	5,79%	10,24%	1.169	2.138	1.169			
3	PWG	10	-	-	8.593	0,00%	0,00%	2,60%	8.593	8.583	8.593			
	Cilem	10	-	-	5.376	0,01%	0,00%	2,98%	5.376	5.366	5.376			
	Gadai	-	-	-	3.217	0,00%	0,00%	2,15%	3.217	3.217	3.217			
4	CFG	19.717	25.753	27.801	53.548	0,99%	1,31%	2,52%	25.747	33.831	27.795			
	CF 1	13.249	13.763	15.216	20.735	4,89%	5,37%	7,31%	5.518	7.486	6.971			
	Total Griya	12.780	13.116	14.475	17.852	5,39%	6,13%	7,58%	3.378	5.072	4.737			
	Oto	469	648	742	2.882	1,37%	1,57%	5,98%	2.141	2.414	2.235			
	CF 2	6.468	11.990	12.585	32.813	0,38%	0,68%	1,78%	20.228	26.345	20.823			
	Mitraguna & Others	5.999	11.313	11.277	29.536	0,41%	0,71%	1,87%	18.258	23.537	18.222			
	Pensiun	470	677	1.308	3.278	0,19%	0,50%	1,26%	1.970	2.808	2.601			
Total Pembiayaan		22.002	32.797	34.844	87.999	0,83%	1,19%	3,00%	53.154	65.997	55.202	0,88%	70,61%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.569	22,59%	25,33%	26,00%	596	6.410	582			
	Linkage	14.845	14.842	14.842	14.842	99,87%	60,93%	60,93%	-	(3)	(0)			
	Non-Linkage	3.314	9.145	9.131	9.727	5,06%	12,99%	13,87%	596	6.413	582			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.974	0,70%	0,60%	0,77%	664	401	135			
	KUR	1.118	1.467	1.018	1.347	0,33%	0,28%	0,38%	329	229	(121)			
	Non KUR	1.455	1.371	1.292	1.627	5,91%	5,13%	6,34%	335	172	256			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	23.336	1,29%	1,09%	1,10%	286	(2.332)	1.071			
	CF 1	9.750	9.970	10.411	10.728	3,60%	3,67%	3,78%	317	978	758			
	Total Griya	9.274	9.581	9.871	10.188	3,91%	4,18%	4,33%	317	914	607			
	Oto	476	389	540	540	1,39%	1,14%	1,12%	-	64	151			
	CF 2	15.917	12.294	12.639	12.608	0,93%	0,69%	0,68%	(31)	(3.310)	314			
	Mitraguna & Others	14.983	11.599	11.801	11.769	1,02%	0,75%	0,74%	(31)	(3.214)	170			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	50.878	1,76%	1,69%	1,73%	1.546	4.480	1.789	1,83%	-5,44%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	23.724	26.765	27.669	(97)	904	3.945	16,63%	1.664	6,40%	37.326	74,13%	(9.657)
2	Tabungan	211.719	220.477	209.019	207.108	9.992	(1.911)	(13.369)	-6,06%	(4.611)	-2,18%	230.574	89,82%	(23.466)
3	Deposito	98.613	75.556	89.196	97.217	(22.636)	8.021	21.661	28,67%	(1.396)	-1,42%	99.651	97,56%	(2.434)
	Total	336.337	319.757	324.980	331.994	(12.741)	7.015	12.237	3,83%	(4.343)	-1,29%	367.551	90,33%	(35.557)
	CASA	237.724	244.201	235.784	234.777	9.895	(1.007)	(9.424)	-3,86%	(2.947)	-1,24%	267.900	87,64%	(33.123)
	(%) CASA	70,68%	76,37%	72,55%	70,72%									
	FDR	113,34%	127,22%	125,21%	122,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	13.530	18.920	18.955		34	5.424	40,09%	3.480	22,49%	-	0,00%	18.955
2	Giro ISE	9.559	7.832	10.723	10.752		29	2.921	37,29%	1.193	12,48%	-	0,00%	10.752
3	Tabungan ISE	5.622	5.699	8.197	8.202		5	2.503	43,93%	2.580	45,89%	-	0,00%	8.202
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0
5	CIF ISE	427	442	445	445		0	3	0,68%	18	4,22%	-	0,00%	445

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	10.816	10.814	-	-	0	-103	-2	-6.741	2	23.757	45,52%	(12.942)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	10.814	-	-	0	-103	-2	-6.741	2	21.056	51,36%	(10.242)
	• Local Champion	16.779	10.104	10.102	-	-	0	-95	-2	-6.676	2	18.438	54,79%	(8.336)
	• Value Chain	777	712	712	-	-	-	-7	0	-65	-	2.618	27,20%	(1.906)
2	MBG	48.456	42.472	42.145	75	150	75	-1.783	-327	-6.311	477	52.487	80,30%	(10.342)
	KUR	46.158	39.571	39.255	75	150	75	-1.731	-316	-6.903	466	49.993	78,52%	(10.738)
	Non KUR	2.298	2.902	2.891	-	-	0	-52	-11	592	11	2.494	115,89%	396
3	PWG	20.904	25.232	26.311	2.248	3.370	1.123	962	1.079	5.407	2.291	32.891	79,99%	(6.580)
	Cilem	9.146	14.355	14.601	900	895	-5	1.588	246	5.456	649	18.707	78,05%	(4.105)
	Gadai	11.759	10.877	11.710	1.348	2.475	1.127	-626	833	-49	1.642	14.185	82,55%	(2.475)
4	CFG	294.292	328.290	327.647	2.915	2.545	-370	2.071	-643	33.355	3.188	308.152	106,33%	19.495
	CF 1	11.437	14.108	14.061	-	-	0	-110	-47	2.624	47	13.099	107,35%	963
	Total Griya	7.624	10.191	10.165	-	-	0	0	-27	2.541	27	8.046	126,33%	2.118
	• Total Non Program	7.624	10.191	10.165	-	-	0	850	-27	2.541	27	8.046	126,33%	2.118
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.896	-	-	0	-110	-20	84	20	5.052	77,12%	(1.156)
	CF 2	282.855	314.182	313.586	2.915	2.545	-370	2.181	-596	30.731	3.141	295.053	106,28%	18.532
	Mitraguna & Others	252.904	277.103	276.826	2.915	2.545	-370	1.632	-277	23.922	2.822	264.035	104,84%	12.791
	Pensiun	29.951	37.078	36.760	-	-	0	549	-319	6.809	319	31.018	118,51%	5.742
	Total Pembiayaan	381.208	406.811	406.918	5.238	6.065	828	1.147	107	25.710	5.958	417.288	97,51%	(10.370)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.528	2.049	3.658	0,14%	4,82%	8,68%	1.609	3.592	2.130			
	KUR	66	1.365	1.886	3.495	0,14%	4,77%	8,90%	1.609	3.428	2.130			
	Non KUR	-	163	163	163	0,00%	5,63%	5,65%	-	163	0			
3	PWG	-	176	-	649	0,00%	0,00%	2,47%	649	649	472			
	Cilem	-	176	-	350	0,00%	0,00%	2,39%	350	350	173			
	Gadai	-	-	-	299	0,00%	0,00%	2,55%	299	299	299			
4	CFG	-	2.088	2.198	5.939	0,00%	0,67%	1,81%	3.741	5.939	3.850			
	CF 1	-	94	91	772	0,00%	0,65%	5,49%	681	772	678			
	Total Griya	-	-	-	65	0,00%	0,00%	0,64%	65	65	65			
	Oto	-	94	91	707	0,00%	2,33%	18,14%	616	707	613			
	CF 2	-	1.995	2.107	5.167	0,00%	0,67%	1,65%	3.060	5.167	3.172			
	Mitraguna & Others	-	1.680	1.795	4.003	0,00%	0,65%	1,45%	2.208	4.003	2.323			
	Pensiun	-	315	312	1.164	0,00%	0,84%	3,17%	852	1.164	849			
	Total Pembiayaan	66	3.793	4.247	10.245	0,02%	1,04%	2,52%	5.998	10.179	6.452	0,00%	100,00%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.596	3,84%	33,27%	33,25%	(2)	2.922	(4)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.596	3,84%	33,27%	33,25%	(2)	2.922	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	276	275	275	0,36%	0,65%	0,65%	-	99	(2)			
	KUR	175	58	56	56	0,38%	0,14%	0,14%	-	(119)	(1)			
	Non KUR	-	218	218	218	0,00%	7,52%	7,55%	-	218	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.188	1.589	1.589	0,52%	0,48%	0,48%	-	66	400			
	CF 1	290	290	290	290	2,54%	2,06%	2,06%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,41%	7,45%	-	-	-			
	CF 2	1.232	898	1.298	1.298	0,44%	0,41%	0,41%	-	66	400			
	Mitraguna & Others	1.232	898	1.298	1.298	0,49%	0,47%	0,47%	-	66	400			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.065	5.462	5.460	0,62%	1,34%	1,34%	(2)	3.088	395	0,70%	47,65%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	8.884	8.399	8.424	113	25	(460)	-5,17%	4.137	96,49%	15.073	55,89%	(6.649)
2	Tabungan	160.765	158.011	161.108	162.312	4.621	1.204	4.301	2,72%	1.548	0,96%	178.732	90,81%	(16.419)
3	Deposito	65.984	41.273	41.317	41.817	(2.064)	500	543	1,32%	(24.168)	-36,63%	66.935	62,47%	(25.118)
	Total	231.036	208.168	210.824	212.553	2.670	1.729	4.385	2,11%	(18.483)	-8,00%	260.740	81,52%	(48.186)
	CASA	165.052	166.895	169.507	170.736	4.734	1.229	3.841	2,30%	5.685	3,44%	193.805	88,10%	(23.068)
	(%) CASA	71,44%	80,17%	80,40%	80,33%									
	FDR	120,56%	147,35%	146,02%	144,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.671	2.404	2.435		31	(236)	-8,84%	880	56,61%	-	0,00%	2.435
2	Giro ISE	-	388	27	27		0	(361)	-92,97%	27	#DIV/0!	-	0,00%	27
3	Tabungan ISE	1.555	2.283	2.276	2.308		31	24	1,07%	753	48,42%	-	0,00%	2.308
4	Deposito ISE	-	-	100	100		0	100	#DIV/0!	100	#DIV/0!	-	0,00%	100
5	CIF ISE	150	162	163	163		0	1	0,62%	13	8,67%	-	0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.318	4.318	-	-	0	-72	0	4.247	-	3.037	142,18%	1.281
	Linkage	20	2	2	-	-	-	-2	0	-18	-	1.311	0,16%	(1.309)
	Non-Linkage	51	4.316	4.316	-	-	0	-70	0	4.264	-	1.726	250,12%	2.590
	• Local Champion	51	4.316	4.316	-	-	0	-70	0	4.264	-	845	510,71%	3.471
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.236	300	-	-300	264	-66	4.590	66	17.334	110,97%	1.902
	KUR	12.693	16.340	16.294	300	-	-300	-6	-46	3.601	46	15.251	106,84%	1.043
	Non KUR	1.952	2.962	2.942	-	-	0	270	-20	990	20	2.083	141,25%	859
3	PWG	16.365	25.224	26.295	1.600	2.434	834	1.941	1.071	9.930	1.363	27.681	94,99%	(1.386)
	Cilem	8.190	14.790	15.447	506	883	378	1.634	657	7.257	227	17.079	90,45%	(1.632)
	Gadai	8.175	10.434	10.848	1.094	1.550	456	307	415	2.673	1.136	10.602	102,32%	246
4	CFG	247.446	257.894	257.989	2.082	1.915	-167	2.758	95	10.544	1.820	261.656	98,60%	(3.666)
	CF 1	12.247	10.733	10.677	17	-	-17	-49	-56	-1.570	56	13.908	76,77%	(3.231)
	Total Griya	9.062	7.939	7.910	-	-	0	0	-29	-1.152	29	9.449	83,72%	(1.539)
	• Total Non Program	9.062	7.939	7.910	-	-	0	-64	-29	-1.152	29	9.449	83,72%	(1.539)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.767	17	-	-17	-49	-27	-418	27	4.459	62,05%	(1.692)
	CF 2	235.199	247.161	247.312	2.065	1.915	-150	2.807	151	12.113	1.764	247.748	99,82%	(436)
	Mitraguna & Others	206.067	217.130	217.463	2.065	1.865	-200	2.698	333	11.397	1.532	217.518	99,97%	(55)
	Pensiun	29.132	30.031	29.849	-	50	50	109	-182	717	232	30.230	98,74%	(381)
	Total Pembiayaan	278.528	306.738	307.839	3.982	4.349	367	4.890	1.100	29.311	3.248	309.708	99,40%	(1.869)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	85	82	544	0,00%	0,43%	2,83%	461	544	458			
	KUR	-	85	82	387	0,00%	0,50%	2,38%	305	387	302			
	Non KUR	-	-	-	157	0,00%	0,00%	5,33%	157	157	157			
3	PWG	-	-	-	435	0,00%	0,00%	1,66%	435	435	435			
	Cilem	-	-	-	305	0,00%	0,00%	1,98%	305	305	305			
	Gadai	-	-	-	130	0,00%	0,00%	1,20%	130	130	130			
4	CFG	713	996	671	2.009	0,29%	0,26%	0,78%	1.338	1.296	1.013			
	CF 1	8	316	337	699	0,06%	3,14%	6,55%	362	691	383			
	Total Griya	-	238	261	261	0,00%	3,29%	3,30%	-	261	23			
	Oto	8	78	76	438	0,24%	2,72%	15,83%	362	430	360			
	CF 2	705	679	334	1.310	0,30%	0,13%	0,53%	976	604	630			
	Mitraguna & Others	705	679	334	1.158	0,34%	0,15%	0,53%	824	453	479			
	Pensiun	-	-	-	152	0,00%	0,00%	0,51%	152	152	152			
	Total Pembiayaan	713	1.081	753	2.988	0,26%	0,25%	0,97%	2.235	2.275	1.907	1,20%	-23,17%	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	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.488	1.752	1.752	0,93%	0,68%	0,68%	-	(557)	264			
	CF 1	296	296	296	296	2,42%	2,76%	2,77%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,73%	3,74%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.192	1.456	1.456	0,86%	0,59%	0,59%	-	(557)	264			
	Mitraguna & Others	2.013	1.192	1.456	1.456	0,98%	0,67%	0,67%	-	(557)	264			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.488	1.752	1.752	0,83%	0,57%	0,57%	-	(557)	264	5,98%	-950,11%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.589	28.370	28.823	(10.388)	454	234	0,82%	1.406	5,13%	34.299	84,03%	(5.476)
2	Tabungan	55.536	58.291	61.105	62.069	(3.192)	964	3.778	6,48%	6.533	11,76%	67.185	92,39%	(5.116)
3	Deposito	6.088	7.144	6.446	6.446	175	0	(697)	-9,76%	358	5,88%	6.744	95,59%	(297)
	Total	89.042	94.024	95.921	97.339	(13.404)	1.418	3.315	3,53%	8.297	9,32%	108.228	89,94%	(10.889)
	CASA	82.953	86.880	89.474	90.893	(13.579)	1.418	4.012	4,62%	7.939	9,57%	101.484	89,56%	(10.592)
	(%) CASA	93,16%	92,40%	93,28%	93,38%									
	FDR	82,33%	99,86%	98,25%	96,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	891	704	702	(2)	(189)	-21,16%	(2.415)	-77,47%	-	0,00%	702	
2	Giro ISE	560	570	105	105	0	(465)	-81,56%	(455)	-81,25%		0,00%	105	
3	Tabungan ISE	2.557	321	599	597	(2)	276	86,08%	(1.960)	-76,65%		0,00%	597	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	45	51	52	52	0	1	1,96%	7	15,56%		0,00%	52	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	• Local Champion	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	18.001	17.632	200	-	-200	-183	-369	-190	369	21.423	82,30%	(3.791)
	KUR	16.625	17.288	16.920	200	-	-200	-168	-368	295	368	20.052	84,38%	(3.131)
	Non KUR	1.196	713	711	-	-	0	-15	-1	-485	1	1.371	51,87%	(660)
3	PWG	2.171	5.471	5.757	363	355	-8	180	286	3.586	69	7.310	78,76%	(1.553)
	Cilem	2.171	5.471	5.757	363	355	-8	180	286	3.586	69	7.310	78,76%	(1.553)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	68.189	798	770	-28	1.263	427	18.102	343	62.037	109,92%	6.152
	CF 1	13.142	16.014	15.936	243	-	-243	-72	-78	2.795	78	15.168	105,06%	768
	Total Griya	12.152	13.666	13.620	243	-	-243	0	-46	1.468	46	13.117	103,84%	503
	• Total Non Program	7.615	9.471	9.431	243	-	-243	128	-40	1.816	40	8.092	116,55%	1.339
	• Program	4.537	4.195	4.189	-	-	0	-38	-6	-349	6	5.025	83,36%	(836)
	Oto	989	2.348	2.316	-	-	0	-72	-32	1.327	32	2.051	112,92%	265
	CF 2	36.945	51.748	52.253	555	770	215	1.335	505	15.308	265	46.869	111,49%	5.384
	Mitraguna & Others	31.987	46.733	47.274	555	770	215	1.386	541	15.287	229	41.044	115,18%	6.230
	Pensiun	4.958	5.014	4.979	-	-	0	-51	-36	21	36	5.825	85,47%	(846)
	Total Pembiayaan	73.308	93.893	94.237	1.361	1.125	-236	1.191	344	20.929	781	93.999	100,25%	238

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.260	983	1.560	1,40%	5,46%	8,85%	578	1.311	300			
	KUR	249	1.174	917	1.378	1,50%	5,30%	8,14%	461	1.129	204			
	Non KUR	-	86	66	182	0,00%	9,27%	25,64%	116	182	97			
3	PWG	-	47	-	102	0,00%	0,00%	1,76%	102	102	55			
	Cilem	-	47	-	102	0,00%	0,00%	1,76%	102	102	55			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	915	2,00%	0,86%	1,34%	329	(86)	283			
	CF 1	727	631	586	838	5,53%	3,66%	5,26%	253	111	207			
	Total Griya	727	626	581	546	5,98%	4,25%	4,01%	(35)	(181)	(80)			
	Oto	-	5	5	292	0,00%	0,20%	12,62%	288	292	288			
	CF 2	274	-	-	76	0,74%	0,00%	0,15%	76	(198)	76			
	Mitraguna & Others	274	-	-	76	0,86%	0,00%	0,16%	76	(198)	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.938	1.568	2.577	1,71%	1,67%	2,73%	1.008	1.326	639	1,62%	40,84%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	426	414	414	15,77%	15,58%	15,58%	-	(95)	(12)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	426	414	414	15,77%	15,58%	15,58%	-	(95)	(12)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	156	170	168	4,80%	0,94%	0,95%	(2)	(687)	12			
	KUR	438	43	40	39	2,63%	0,23%	0,23%	(1)	(399)	(4)			
	Non KUR	417	112	129	128	34,85%	18,17%	18,03%	(1)	(289)	16			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,53%	0,52%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,56%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,52%	0,51%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,57%	0,56%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	938	2,47%	1,00%	1,00%	(2)	(876)	0	0,77%	22,41%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	38.471	19.496	18.688	19.500	(808)	(19.783)	-51,42%	(7.030)	-27,33%	32.804	56,97%	(14.116)
2	Tabungan	122.400	135.786	136.448	136.676	7.461	229	890	0,66%	14.276	11,66%	134.360	101,72%	2.316
3	Deposito	49.497	53.923	53.205	52.805	(3.736)	(400)	(1.118)	-2,07%	3.308	6,68%	50.150	105,30%	2.655
	Total	197.616	228.180	209.148	208.170	23.225	(978)	(20.010)	-8,77%	10.554	5,34%	217.314	95,79%	(9.145)
	CASA	148.118	174.257	155.944	155.365	26.960	(579)	(18.892)	-10,84%	7.247	4,89%	167.165	92,94%	(11.800)
	(%) CASA	74,95%	76,37%	74,56%	74,63%									
	FDR	74,94%	75,37%	83,92%	84,31%									

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	9.383	15.038	15.134	15.165		31	127	0,84%	5.782	61,63%	-	0,00%	15.165
2	Giro ISE	3.509	1.267	1.487	1.507		20	240	18,95%	(2.002)	-57,06%		0,00%	1.507
3	Tabungan ISE	5.874	13.772	13.647	13.659		12	(113)	-0,82%	7.785	132,53%		0,00%	13.659
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	117	119	119		0	2	1,71%	19	19,00%		0,00%	119

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Local Champion	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	39.138	39.476	75	750	675	946	338	4.575	412	38.227	103,27%	1.249
	KUR	33.390	36.985	37.327	75	750	675	799	341	3.937	409	36.554	102,11%	773
	Non KUR	1.512	2.153	2.149	-	-	0	146	-3	638	3	1.673	128,45%	476
3	PWG	20.337	33.370	34.657	3.901	4.328	427	2.902	1.287	14.320	3.041	30.524	113,54%	4.133
	Cilem	6.847	16.459	17.199	1.048	1.107	59	2.263	740	10.351	367	14.394	119,48%	2.804
	Gadai	13.490	16.911	17.459	2.853	3.222	369	639	547	3.969	2.674	16.129	108,24%	1.329
4	CFG	92.645	97.283	99.218	1.005	2.437	1.432	770	1.936	6.573	501	102.220	97,06%	(3.002)
	CF 1	21.426	20.256	20.355	-	147	147	-181	100	-1.071	47	22.572	90,18%	(2.217)
	Total Griya	17.556	15.682	15.668	-	-	0	0	-14	-1.888	14	17.848	87,79%	(2.179)
	• Total Non Program	17.556	15.682	15.668	-	-	0	-492	-14	-1.888	14	17.848	87,79%	(2.179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.687	-	147	147	-181	114	817	33	4.725	99,20%	(38)
	CF 2	71.219	77.027	78.863	1.005	2.290	1.285	950	1.836	7.644	454	79.648	99,02%	(784)
	Mitraguna & Others	67.517	73.367	75.238	905	2.290	1.385	862	1.871	7.721	419	75.210	100,04%	28
	Pensiun	3.701	3.660	3.625	100	-	-100	88	-35	-76	35	4.438	81,68%	(813)
	Total Pembiayaan	148.099	171.973	175.518	4.981	7.515	2.534	4.602	3.545	27.420	3.970	171.186	102,53%	4.332

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	111	334	4.523	0,38%	0,85%	11,46%	4.189	4.392	4.412			
	KUR	131	111	170	4.051	0,39%	0,46%	10,85%	3.882	3.920	3.940			
	Non KUR	-	-	165	472	0,00%	7,66%	21,96%	307	472	472			
3	PWG	-	103	-	974	0,00%	0,00%	2,81%	974	974	870			
	Cilem	-	103	-	854	0,00%	0,00%	4,96%	854	854	750			
	Gadai	-	-	-	120	0,00%	0,00%	0,69%	120	120	120			
4	CFG	616	1.343	1.647	2.085	0,67%	1,69%	2,10%	439	1.469	742			
	CF 1	588	294	544	763	2,74%	2,69%	3,75%	219	176	469			
	Total Griya	588	167	420	438	3,35%	2,68%	2,79%	18	(150)	271			
	Oto	-	127	125	326	0,00%	2,73%	6,95%	201	326	199			
	CF 2	28	1.049	1.102	1.322	0,04%	1,43%	1,68%	219	1.293	272			
	Mitraguna & Others	28	1.049	1.102	1.322	0,04%	1,50%	1,76%	219	1.293	272			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	7.582	0,50%	1,15%	4,32%	5.601	6.834	6.024	0,05%	98,91%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	89	64	64	0,00%	0,16%	0,16%	-	64	(25)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	25	-	-	0,00%	0,00%	0,00%	-	-	(25)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	942	941	941	0,61%	0,97%	0,95%	-	376	(1)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	942	941	941	0,70%	1,22%	1,19%	-	439	(1)			
	Mitraguna & Others	502	942	941	941	0,74%	1,28%	1,25%	-	439	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.220	0,53%	0,71%	0,70%	-	440	(26)	1,65%	-138,07%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	97	188	189	73	1	91	93,49%	(231)	-55,09%	6.950	2,71%	(6.762)
2	Tabungan	44.796	49.863	49.660	49.892	4.133	233	29	0,06%	5.096	11,38%	55.769	89,46%	(5.876)
3	Deposito	28.737	6.332	6.082	6.082	340	0	(250)	-3,95%	(22.655)	-78,84%	29.300	20,76%	(23.218)
	Total	73.953	56.293	55.929	56.163	4.546	233	(130)	-0,23%	(17.790)	-24,06%	92.019	61,03%	(35.856)
	CASA	45.216	49.961	49.848	50.081	4.206	233	120	0,24%	4.865	10,76%	62.719	79,85%	(12.638)
	(%) CASA	61,14%	88,75%	89,13%	89,17%									
	FDR	129,31%	191,06%	194,13%	193,33%									

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	907	1.060	1.275	1.280		5	221	20,83%	373	41,12%	-	0,00%	1.280
2	Giro ISE	390	93	184	184		0	90	97,08%	(206)	-52,86%	-	0,00%	184
3	Tabungan ISE	518	967	1.091	1.097		5	130	13,48%	579	111,81%	-	0,00%	1.097
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	140	151	152	152		0	1	0,66%	12	8,57%	-	0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	• Local Champion	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	20.045	19.907	-	-	0	694	-138	135	138	22.452	88,67%	(2.545)
	KUR	19.175	19.415	19.283	-	-	0	708	-132	108	132	21.724	88,76%	(2.442)
	Non KUR	597	630	624	-	-	0	-14	-6	27	6	727	85,83%	(103)
3	PWG	2.596	7.101	7.305	460	449	-12	761	203	4.708	245	8.072	90,50%	(767)
	Cilem	2.069	5.679	5.804	408	238	-169	728	126	3.735	112	6.175	94,00%	(371)
	Gadai	527	1.423	1.500	53	210	158	34	78	973	133	1.897	79,10%	(396)
4	CFG	73.258	79.661	80.620	1.385	1.556	171	1.856	959	7.363	597	82.762	97,41%	(2.142)
	CF 1	2.294	3.393	3.589	-	221	221	-50	196	1.295	25	3.436	104,47%	154
	Total Griya	712	1.633	1.622	-	-	0	0	-11	911	11	1.003	161,81%	620
	• Total Non Program	712	1.633	1.622	-	-	0	-22	-11	911	11	1.003	161,81%	620
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	1.760	1.967	-	221	221	-50	207	384	14	2.433	80,84%	(466)
	CF 2	70.963	76.268	77.031	1.385	1.335	-50	1.906	763	6.068	572	79.327	97,11%	(2.296)
	Mitraguna & Others	52.047	58.599	59.171	1.385	993	-392	2.067	572	7.124	421	59.681	99,15%	(509)
	Pensiun	18.916	17.668	17.860	-	342	342	-161	191	-1.057	151	19.646	90,91%	(1.786)
	Total Pembiayaan	95.626	107.552	108.576	1.845	2.004	159	3.306	1.024	12.950	980	113.286	95,84%	(4.710)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	479	493	1.079	0,34%	2,46%	5,42%	586	1.013	600			
	KUR	67	448	397	1.038	0,35%	2,05%	5,38%	641	971	590			
	Non KUR	-	32	96	41	0,00%	15,23%	6,61%	(55)	41	10			
3	PWG	-	-	-	36	0,00%	0,00%	0,49%	36	36	36			
	Cilem	-	-	-	36	0,00%	0,00%	0,62%	36	36	36			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	2.272	0,00%	2,63%	2,82%	177	2.271	204			
	CF 1	-	-	-	148	0,00%	0,00%	4,13%	148	148	148			
	Total Griya	-	-	-	92	0,00%	0,00%	5,68%	92	92	92			
	Oto	-	-	-	56	0,00%	0,00%	2,86%	56	56	56			
	CF 2	1	2.068	2.095	2.124	0,00%	2,75%	2,76%	29	2.123	56			
	Mitraguna & Others	1	2.068	2.095	2.124	0,00%	3,58%	3,59%	29	2.123	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	3.388	0,07%	2,41%	3,12%	799	3.320	840	4,15%	-32,95%	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	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	144	116	115	0,91%	0,58%	0,58%	(1)	(66)	(29)			
	KUR	181	144	116	115	0,94%	0,60%	0,60%	(1)	(66)	(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	-	356	363	363	0,00%	0,46%	0,45%	-	363	7			
	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	-	356	363	363	0,00%	0,48%	0,47%	-	363	7			
	Mitraguna & Others	-	200	207	207	0,00%	0,35%	0,35%	-	207	7			
	Pensiun	-	156	156	156	0,00%	0,14%	0,87%	-	156	(0)			
	Total Pembiayaan	181	500	479	478	0,19%	0,45%	0,44%	(1)	298	(22)	8,83%	#####	8,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	22.643	22.697	22.549	5.228	(148)	(94)	-0,42%	(16.030)	-41,55%	49.052	45,97%	(26.503)
2	Tabungan	168.056	174.110	167.264	175.622	4.919	8.358	1.512	0,87%	7.566	4,50%	185.922	94,46%	(10.300)
3	Deposito	55.027	71.583	71.264	70.564	(4.612)	(700)	(1.019)	-1,42%	15.537	28,23%	56.002	126,00%	14.561
	Total	261.662	268.337	261.225	268.735	5.536	7.510	398	0,15%	7.073	2,70%	290.976	92,36%	(22.241)
	CASA	206.634	196.754	189.962	198.171	10.147	8.210	1.417	0,72%	(8.463)	-4,10%	234.974	84,34%	(36.803)
	(%) CASA	78,97%	73,32%	72,72%	73,74%									
	FDR	64,72%	71,63%	74,34%	72,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.485	3.933	3.933		(0)	(552)	-12,30%	894	29,40%	-	0,00%	3.933
2	Giro ISE	335	363	281	281		0	(83)	-22,72%	(54)	-16,17%		0,00%	281
3	Tabungan ISE	2.705	4.122	3.653	3.652		(0)	(469)	-11,39%	948	35,04%		0,00%	3.652
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	160	162	162		0	2	1,25%	16	10,96%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.430	-	-	0	3.375	-88	656	88	29.901	85,05%	(4.470)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.430	-	-	0	3.375	-88	656	88	27.668	91,91%	(2.238)
	• Local Champion	24.387	25.164	25.077	-	-	0	3.379	-88	690	88	25.759	97,35%	(682)
	• Value Chain	387	354	354	-	-	-	-4	0	-33	-	1.909	18,53%	(1.555)
2	MBG	21.941	24.058	24.319	-	550	550	324	261	2.378	289	24.614	98,80%	(295)
	KUR	20.349	22.648	22.912	-	550	550	233	265	2.564	285	22.892	100,09%	20
	Non KUR	1.592	1.411	1.406	-	-	0	91	-4	-186	4	1.722	81,67%	(316)
3	PWG	23.945	33.863	35.013	2.960	4.477	1.517	2.019	1.150	11.068	3.327	35.155	99,59%	(142)
	Cilem	8.631	14.991	15.699	725	1.222	496	1.761	708	7.069	513	17.455	89,94%	(1.756)
	Gadai	15.314	18.872	19.314	2.234	3.255	1.021	257	442	4.000	2.814	17.700	109,11%	1.613
4	CFG	98.692	108.770	109.422	1.181	1.458	277	683	652	10.731	806	112.781	97,02%	(3.358)
	CF 1	13.574	19.687	20.024	200	403	203	-58	336	6.450	67	15.257	131,24%	4.767
	Total Griya	9.477	13.901	13.898	200	-	-200	0	-3	4.420	3	9.906	140,30%	3.992
	• Total Non Program	9.477	13.901	13.898	200	-	-200	91	-3	4.420	3	9.906	140,30%	3.992
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.787	6.126	-	403	403	-58	340	2.029	63	5.351	114,48%	775
	CF 2	85.118	89.083	89.399	981	1.055	74	741	316	4.281	739	97.524	91,67%	(8.125)
	Mitraguna & Others	51.909	55.196	55.144	981	475	-506	426	-53	3.234	528	63.235	87,20%	(8.092)
	Pensiun	33.208	33.886	34.255	-	580	580	315	369	1.047	211	34.288	99,90%	(33)
	Total Pembiayaan	169.351	192.209	194.185	4.141	6.485	2.344	6.400	1.975	24.833	4.510	202.451	95,92%	(8.266)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.410	0,00%	0,00%	5,55%	1.410	1.410	1.410			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.410	0,00%	0,00%	5,55%	1.410	1.410	1.410			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	66	99	1.955	0,51%	0,41%	8,04%	1.856	1.842	1.889			
	KUR	113	-	35	1.735	0,55%	0,16%	7,57%	1.700	1.622	1.735			
	Non KUR	-	66	64	220	0,00%	4,53%	15,64%	156	220	154			
3	PWG	-	62	-	776	0,00%	0,00%	2,22%	776	776	714			
	Cilem	-	62	-	367	0,00%	0,00%	2,34%	367	367	305			
	Gadai	-	-	-	409	0,00%	0,00%	2,12%	409	409	409			
4	CFG	211	14	347	1.391	0,21%	0,32%	1,27%	1.044	1.179	1.377			
	CF 1	-	-	132	251	0,00%	0,67%	1,26%	120	251	251			
	Total Griya	-	-	132	23	0,00%	0,95%	0,17%	(108)	23	23			
	Oto	-	-	-	228	0,00%	0,00%	3,73%	228	228	228			
	CF 2	211	14	215	1.139	0,25%	0,24%	1,27%	924	928	1.125			
	Mitraguna & Others	211	14	9	691	0,41%	0,02%	1,25%	682	480	677			
	Pensiun	-	-	206	448	0,00%	0,61%	1,31%	242	448	448			
	Total Pembiayaan	324	142	446	5.532	0,19%	0,23%	2,85%	5.086	5.208	5.391	0,36%	87,38%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,75%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,75%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	104	-	-	0,20%	0,00%	0,00%	-	(44)	(104)			
	KUR	-	104	-	-	0,00%	0,00%	0,00%	-	-	(104)			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.694	1.483	1.478	2,15%	1,36%	1,35%	(5)	(646)	(216)			
	CF 1	445	422	402	402	3,28%	2,04%	2,01%	-	(43)	(20)			
	Total Griya	405	405	386	386	4,28%	2,77%	2,78%	-	(20)	(20)			
	Oto	40	16	16	16	0,98%	0,28%	0,27%	-	(24)	-			
	CF 2	1.679	1.272	1.081	1.076	1,97%	1,21%	1,20%	(5)	(603)	(196)			
	Mitraguna & Others	1.585	1.272	1.081	1.076	3,05%	1,96%	1,95%	(5)	(509)	(196)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.785	4.471	4.466	1,28%	2,33%	2,30%	(5)	2.297	(319)	1,32%	42,78%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,46	2,67	2,62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	734	691	709	(5)	18	(25)	-3,37%	(3.897)	-84,60%	11.298	6,28%	(10.588)
2	Tabungan	52.069	49.816	49.045	48.769	1.018	(276)	(1.046)	-2,10%	(3.300)	-6,34%	63.397	76,93%	(14.628)
3	Deposito	11.396	8.717	8.717	8.717	(620)	0	0	0,00%	(2.679)	-23,51%	11.995	72,67%	(3.278)
	Total	68.072	59.267	58.453	58.195	393	(258)	(1.071)	-1,81%	(9.877)	-14,51%	86.691	67,13%	(28.495)
	CASA	56.676	50.550	49.736	49.478	1.013	(258)	(1.071)	-2,12%	(7.197)	-12,70%	74.695	66,24%	(25.217)
	(%) CASA	83,26%	85,29%	85,09%	85,02%									
	FDR	200,44%	261,33%	266,36%	267,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.388	1.260	1.261		1	(127)	-9,16%	(322)	-20,35%	-	0,00%	1.261
2	Giro ISE	116	32	4	4		0	(28)	-86,04%	(111)	-96,11%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.255	1.257		1	(99)	-7,34%	(211)	-14,38%		0,00%	1.257
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	131	133	133		0	2	1,53%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.647	40.655	350	500	150	472	8	1.001	492	42.171	96,40%	(1.516)
	KUR	35.878	37.764	37.785	350	500	150	663	20	1.907	480	38.273	98,72%	(488)
	Non KUR	3.776	2.882	2.870	-	-	0	-191	-12	-906	12	3.898	73,62%	(1.028)
3	PWG	12.336	24.323	25.342	2.540	3.319	780	2.886	1.020	13.006	2.300	20.552	123,31%	4.790
	Cilem	3.767	8.043	8.334	551	399	-152	815	291	4.567	108	7.994	104,25%	340
	Gadai	8.569	16.279	17.008	1.988	2.921	932	2.071	729	8.439	2.192	12.558	135,44%	4.451
4	CFG	84.451	89.913	89.701	720	344	-377	238	-212	5.250	556	94.326	95,10%	(4.625)
	CF 1	4.785	7.153	7.135	473	-	-473	-14	-17	2.350	17	5.942	120,09%	1.194
	Total Griya	4.537	6.422	6.407	473	-	-473	0	-14	1.870	14	4.859	131,86%	1.548
	• Total Non Program	4.383	5.766	5.752	-	-	0	-114	-14	1.368	14	4.689	122,68%	1.063
	• Program	154	656	655	473	-	-473	507	-1	501	1	171	384,18%	485
	Oto	248	731	728	-	-	0	-14	-3	480	3	1.083	67,25%	(355)
	CF 2	79.665	82.760	82.565	247	344	97	253	-195	2.900	538	88.384	93,42%	(5.819)
	Mitraguna & Others	63.755	64.392	64.045	247	71	-176	381	-347	290	418	71.711	89,31%	(7.666)
	Pensiun	15.910	18.368	18.520	-	273	273	-128	152	2.610	121	16.673	111,08%	1.847
	Total Pembiayaan	136.441	154.882	155.697	3.610	4.163	553	3.596	816	19.257	3.347	157.048	99,14%	(1.351)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	557	588	2.826	0,47%	1,45%	6,95%	2.238	2.639	2.269			
	KUR	48	416	449	2.303	0,13%	1,19%	6,10%	1.854	2.256	1.887			
	Non KUR	140	140	138	523	3,70%	4,80%	18,21%	384	383	382			
3	PWG	-	-	-	930	0,00%	0,00%	3,67%	930	930	930			
	Cilem	-	-	-	370	0,00%	0,00%	4,45%	370	370	370			
	Gadai	-	-	-	560	0,00%	0,00%	3,29%	560	560	560			
4	CFG	1.300	452	448	4.199	1,54%	0,50%	4,68%	3.752	2.899	3.748			
	CF 1	-	-	-	8	0,00%	0,00%	0,11%	8	8	8			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	8	0,00%	0,00%	1,10%	8	8	8			
	CF 2	1.300	452	448	4.191	1,63%	0,54%	5,08%	3.744	2.891	3.740			
	Mitraguna & Others	1.135	452	448	3.563	1,78%	0,70%	5,56%	3.116	2.428	3.112			
	Pensiun	165	-	-	628	1,04%	0,00%	3,39%	628	463	628			
	Total Pembiayaan	1.487	1.008	1.035	7.955	1,09%	0,67%	5,11%	6.920	6.468	6.947	0,50%	90,15%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	74	497	0,00%	0,18%	1,22%	422	497	276			
	KUR	-	15	-	285	0,00%	0,00%	0,75%	285	285	270			
	Non KUR	-	206	74	212	0,00%	2,58%	7,38%	137	212	6			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	517	446	446	0,76%	0,50%	0,50%	-	(197)	(71)			
	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	643	517	446	446	0,81%	0,54%	0,54%	-	(197)	(71)			
	Mitraguna & Others	643	284	284	284	1,01%	0,44%	0,44%	-	(359)	(1)			
	Pensiun	-	233	162	162	0,00%	0,10%	0,88%	-	162	(70)			
	Total Pembiayaan	643	738	520	943	0,47%	0,34%	0,61%	422	300	205	0,61%	0,04%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	6.385	4.958	5.300	935	341	(1.085)	-16,99%	919	20,98%	11.067	47,89%	(5.767)
2	Tabungan	121.239	128.771	127.572	127.618	5.278	46	(1.154)	-0,90%	6.379	5,26%	132.521	96,30%	(4.903)
3	Deposito	26.839	21.410	21.150	21.860	369	711	451	2,10%	(4.979)	-18,55%	27.466	79,59%	(5.606)
	Total	152.459	156.566	153.680	154.778	6.582	1.098	(1.788)	-1,14%	2.319	1,52%	171.055	90,48%	(16.277)
	CASA	125.619	135.156	132.530	132.918	6.213	388	(2.239)	-1,66%	7.298	5,81%	143.589	92,57%	(10.671)
	(%) CASA	82,40%	86,33%	86,24%	85,88%									
	FDR	80,08%	80,19%	81,92%	81,34%									

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	3.251	4.781	4.207	4.209		3	(572)	-11,96%	959	29,49%	-	0,00%	4.209
2	Giro ISE	1.707	2.935	2.692	2.693		1	(243)	-8,26%	986	57,78%	-	0,00%	2.693
3	Tabungan ISE	1.544	1.846	1.515	1.516		2	(329)	-17,83%	(27)	-1,78%	-	0,00%	1.516
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	162	164	164		0	2	1,23%	9	5,81%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.650	14.644	-	-	0	-22	-6	-241	6	14.885	98,38%	(241)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.948	3.941	-	-	0	-22	-6	-241	6	4.183	94,23%	(241)
	• Local Champion	2.186	2.110	2.104	-	-	0	-3	-6	-82	6	2.186	96,24%	(82)
	• Value Chain	1.997	1.837	1.837	-	-	-	-19	0	-159	-	1.997	92,03%	(159)
2	MBG	31.186	27.497	27.343	70	-	-70	13	-154	-3.844	154	33.879	80,71%	(6.537)
	KUR	27.378	24.611	24.500	70	-	-70	218	-111	-2.878	111	29.941	81,83%	(5.441)
	Non KUR	3.809	2.886	2.843	-	-	0	-205	-43	-966	43	3.938	72,18%	(1.095)
3	PWG	1.449	4.760	5.181	210	455	245	731	420	3.731	35	5.931	87,36%	(750)
	Cilem	1.449	4.760	5.181	210	455	245	731	420	3.731	35	5.931	87,36%	(750)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	78.721	482	760	278	853	72	4.158	688	86.219	91,30%	(7.498)
	CF 1	26.770	24.580	25.169	-	650	650	-84	589	-1.601	61	28.535	88,20%	(3.366)
	Total Griya	26.477	21.355	21.965	-	650	650	0	610	-4.512	40	27.235	80,65%	(5.270)
	• Total Non Program	23.147	18.404	19.025	-	650	650	-279	621	-4.122	29	23.547	80,79%	(4.522)
	• Program	3.330	2.952	2.940	-	-	0	-45	-11	-390	11	3.688	79,73%	(748)
	Oto	293	3.225	3.204	-	-	0	-84	-21	2.911	21	1.300	246,52%	1.904
	CF 2	47.792	54.069	53.552	482	110	-372	937	-517	5.760	627	57.684	92,84%	(4.132)
	Mitraguna & Others	41.537	46.682	46.212	350	110	-240	326	-470	4.675	580	50.563	91,40%	(4.351)
	Pensiun	6.255	7.387	7.340	132	-	-132	611	-47	1.085	47	7.121	103,07%	219
	Total Pembiayaan	122.084	125.557	125.889	762	1.215	453	1.575	332	3.805	884	140.914	89,34%	(15.025)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	4,11%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	15,25%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.289	1.083	1.573	0,27%	3,94%	5,75%	491	1.490	284			
	KUR	83	450	412	1.082	0,30%	1,68%	4,42%	670	999	633			
	Non KUR	-	839	670	491	0,00%	23,23%	17,27%	(179)	491	(348)			
3	PWG	10	25	-	30	0,69%	0,00%	0,57%	30	20	4			
	Cilem	10	25	-	30	0,69%	0,00%	0,57%	30	20	4			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	2.185	2,19%	2,75%	2,78%	19	550	301			
	CF 1	1.522	1.087	1.690	1.570	5,68%	6,88%	6,24%	(120)	48	483			
	Total Griya	1.522	1.087	1.690	1.570	5,75%	7,91%	7,15%	(120)	48	483			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	798	476	615	0,24%	0,88%	1,15%	139	501	(182)			
	Mitraguna & Others	114	798	476	615	0,27%	1,02%	1,33%	139	501	(182)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	3.788	1,42%	3,07%	3,01%	(63)	2.059	(13)	0,93%	69,05%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	11.982	12.580	80,49%	81,79%	85,91%	598	598	598			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.279	1.877	30,58%	32,40%	47,64%	598	598	598			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	797	764	1.077	1,54%	2,78%	3,94%	313	598	280			
	KUR	111	405	276	269	0,41%	1,12%	1,10%	(7)	158	(137)			
	Non KUR	368	392	489	808	9,65%	16,93%	28,43%	320	441	417			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.315	1.723	1.723	1,83%	2,19%	2,19%	-	359	409			
	CF 1	1.118	588	655	655	4,18%	2,67%	2,60%	-	(463)	67			
	Total Griya	1.118	588	655	655	4,22%	3,07%	2,98%	-	(463)	67			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	1.068	0,52%	1,98%	1,99%	-	821	342			
	Mitraguna & Others	247	726	1.068	1.068	0,59%	2,29%	2,31%	-	821	342			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	15.381	11,32%	11,52%	12,22%	911	1.555	1.287	1,33%	89,14%	-10,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	4.704	4.649	4.582	2.553	(66)	(122)	-2,59%	(1.337)	-22,59%	13.088	35,01%	(8.506)
2	Tabungan	49.567	54.352	54.074	54.898	2.095	824	547	1,01%	5.332	10,76%	61.663	89,03%	(6.765)
3	Deposito	19.983	50.886	50.724	50.784	9.713	60	(102)	-0,20%	30.801	154,13%	20.643	246,01%	30.141
	Total	75.469	109.942	109.447	110.265	14.361	818	323	0,29%	34.795	46,11%	95.394	115,59%	14.870
	CASA	55.486	59.056	58.723	59.481	4.648	758	425	0,72%	3.995	7,20%	74.752	79,57%	(15.271)
	(%) CASA	73,52%	53,72%	53,65%	53,94%									
	FDR	164,25%	121,92%	123,21%	122,29%									

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	1.169	1.096	977	977		0	(119)	-10,83%	(192)	-16,44%	-	0,00%	977
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,40%	-	0,00%	1
3	Tabungan ISE	994	945	826	826		0	(119)	-12,57%	(168)	-16,88%	-	0,00%	826
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!	-	0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%	-	0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
3	PWG	2.503	4.362	4.406	199	158	-42	231	44	1.904	113	7.694	57,27%	(3.288)
	Cilem	2.503	4.362	4.406	199	158	-42	231	44	1.904	113	7.694	57,27%	(3.288)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	130.438	1.840	1.620	-220	3.086	755	8.998	865	132.451	98,48%	(2.013)
	CF 1	4.796	5.795	5.773	-	-	0	-28	-22	977	22	6.114	94,42%	(341)
	Total Griya	4.549	4.809	4.797	-	-	0	0	-12	248	12	4.884	98,21%	(87)
	• Total Non Program	4.549	4.809	4.797	-	-	0	-232	-12	248	12	4.884	98,21%	(87)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	987	976	-	-	0	-28	-10	730	10	1.230	79,36%	(254)
	CF 2	116.645	123.889	124.665	1.840	1.620	-220	3.113	777	8.020	843	126.337	98,68%	(1.671)
	Mitraguna & Others	110.497	116.979	117.700	1.490	1.500	10	2.828	721	7.203	779	119.341	98,62%	(1.641)
	Pensiun	6.148	6.910	6.965	350	120	-230	286	55	817	65	6.995	99,57%	(30)
	Total Pembiayaan	123.957	134.046	134.845	2.039	1.778	-262	3.316	799	10.887	979	140.224	96,16%	(5.379)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	122	0,00%	0,00%	2,78%	122	122	122			
	Cilem	-	-	-	122	0,00%	0,00%	2,78%	122	122	122			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	967	1.454	3.310	0,00%	1,12%	2,54%	1.856	3.310	2.343			
	CF 1	-	-	-	14	0,00%	0,00%	0,24%	14	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	14	0,00%	0,00%	1,42%	14	14	14			
	CF 2	-	967	1.454	3.296	0,00%	1,17%	2,64%	1.842	3.296	2.329			
	Mitraguna & Others	-	967	1.454	3.296	0,00%	1,24%	2,80%	1.842	3.296	2.329			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	967	1.454	3.432	0,00%	1,08%	2,55%	1.978	3.432	2.465	0,79%	69,03%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	71	69	69	2,08%	0,05%	0,05%	-	(2.452)	(2)			
	CF 1	65	57	55	55	1,36%	0,94%	0,94%	-	(11)	(2)			
	Total Griya	65	57	55	55	1,44%	1,13%	1,14%	-	(11)	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	71	69	69	2,05%	0,05%	0,05%	-	(2.466)	(2)	0,53%	-940,48%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.830	2.279	1.884	(372)	(395)	54	2,94%	283	17,71%	11.756	16,03%	(9.872)
2	Tabungan	117.228	130.202	122.316	123.135	2.821	818	(7.067)	-5,43%	5.907	5,04%	134.200	91,75%	(11.065)
3	Deposito	47.162	44.016	44.173	44.173	1.000	0	156	0,36%	(2.990)	-6,34%	48.088	91,86%	(3.915)
	Total	165.991	176.048	168.768	169.192	3.449	423	(6.856)	-3,89%	3.201	1,93%	194.044	87,19%	(24.852)
	CASA	118.829	132.032	124.596	125.019	2.449	423	(7.013)	-5,31%	6.191	5,21%	145.956	85,66%	(20.937)
	(%) CASA	71,59%	75,00%	73,83%	73,89%									
	FDR	85,30%	86,53%	90,41%	90,19%									

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	3.067	2.694	2.937	2.977		40	283	10,50%	(90)	-2,95%	-	0,00%	2.977
2	Giro ISE	515	1.171	1.251	1.269		18	97	8,31%	754	146,52%		0,00%	1.269
3	Tabungan ISE	2.552	1.522	1.686	1.708		21	185	12,18%	(845)	-33,09%		0,00%	1.708
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	117	117		0	0	0,00%	8	7,34%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.607	27.200	-	750	750	403	593	3.652	157	26.076	104,31%	1.124
	KUR	22.685	25.818	26.412	-	750	750	424	594	3.727	156	25.090	105,27%	1.322
	Non KUR	863	788	788	-	-	0	-20	-0	-75	0	986	79,89%	(198)
3	PWG	16.913	27.728	28.501	2.094	2.124	30	2.179	772	11.588	1.351	28.183	101,13%	318
	Cilem	9.701	17.756	18.358	1.153	1.225	72	1.766	602	8.657	623	18.542	99,01%	(184)
	Gadai	7.212	9.973	10.143	941	899	-42	413	170	2.931	729	9.641	105,21%	502
4	CFG	101.109	97.999	96.887	530	137	-393	-1.008	-1.112	-4.221	1.248	113.166	85,62%	(16.278)
	CF 1	13.632	14.406	14.352	-	17	17	-63	-54	720	71	15.076	95,20%	(724)
	Total Griya	12.067	12.150	12.106	-	-	0	0	-44	39	44	12.433	97,37%	(327)
	• Total Non Program	12.067	12.150	12.106	-	-	0	-105	-44	39	44	12.433	97,37%	(327)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.246	-	17	17	-63	-10	680	27	2.642	84,99%	(397)
	CF 2	87.476	83.593	82.535	530	120	-410	-945	-1.057	-4.941	1.177	98.090	84,14%	(15.554)
	Mitraguna & Others	79.108	75.836	74.789	530	70	-460	-1.043	-1.047	-4.319	1.117	88.794	84,23%	(14.005)
	Pensiun	8.368	7.757	7.746	-	50	50	97	-11	-622	61	9.296	83,33%	(1.549)
	Total Pembiayaan	141.591	152.334	152.589	2.624	3.011	387	1.574	254	10.998	2.756	167.445	91,13%	(14.857)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	568	0,81%	0,00%	2,09%	568	379	568			
	KUR	-	-	-	475	0,00%	0,00%	1,80%	475	475	475			
	Non KUR	190	-	-	94	21,98%	0,00%	11,89%	94	(96)	94			
3	PWG	-	-	-	862	0,00%	0,00%	3,03%	862	862	862			
	Cilem	-	-	-	680	0,00%	0,00%	3,71%	680	680	680			
	Gadai	-	-	-	182	0,00%	0,00%	1,79%	182	182	182			
4	CFG	854	1.070	607	5.709	0,84%	0,62%	5,89%	5.103	4.855	4.639			
	CF 1	-	167	84	167	0,00%	0,58%	1,16%	83	167	(0)			
	Total Griya	-	-	72	167	0,00%	0,59%	1,38%	95	167	167			
	Oto	-	167	12	-	0,00%	0,55%	0,00%	(12)	-	(167)			
	CF 2	854	903	522	5.542	0,98%	0,62%	6,72%	5.020	4.688	4.639			
	Mitraguna & Others	854	903	522	5.542	1,08%	0,69%	7,41%	5.020	4.688	4.639			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	7.140	0,74%	0,40%	4,68%	6.533	6.096	6.070	0,73%	84,32%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	189	189	0,32%	0,71%	0,70%	-	115	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	189	189	4,73%	24,00%	24,01%	-	148	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	923	1.073	1.073	0,59%	1,10%	1,11%	-	477	151			
	CF 1	91	88	239	239	0,67%	1,66%	1,66%	-	148	151			
	Total Griya	91	88	88	88	0,75%	0,72%	0,72%	-	(3)	-			
	Oto	-	-	151	151	0,00%	6,68%	6,71%	-	151	151			
	CF 2	506	835	835	835	0,58%	1,00%	1,01%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,10%	1,12%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.112	1.262	1.262	0,47%	0,83%	0,83%	-	591	151	0,86%	-4,50%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.246	3.967	4.042	(485)	75	(204)	-4,80%	(2.020)	-33,32%	15.849	25,50%	(11.807)
2	Tabungan	115.416	124.702	121.452	120.197	(255)	(1.254)	(4.505)	-3,61%	4.781	4,14%	131.787	91,21%	(11.590)
3	Deposito	39.351	36.019	37.119	37.081	2.718	(38)	1.062	2,95%	(2.269)	-5,77%	40.253	92,12%	(3.172)
	Total	160.829	164.968	162.538	161.321	1.978	(1.217)	(3.647)	-2,21%	492	0,31%	187.889	85,86%	(26.568)
	CASA	121.478	128.948	125.419	124.239	(740)	(1.179)	(4.709)	-3,65%	2.761	2,27%	147.636	84,15%	(23.396)
	(%) CASA	75,53%	78,17%	77,16%	77,01%									
	FDR	76,61%	89,54%	90,14%	90,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.227	2.416	2.413		(3)	186	8,34%	932	62,94%	-	0,00%	2.413
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%	-	0,00%	9
3	Tabungan ISE	1.438	2.220	2.407	2.405		(3)	185	8,33%	966	67,16%	-	0,00%	2.405
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	458	472	472	472		0	0	0,00%	14	3,06%	-	0,00%	472

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	• Local Champion	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.875	9.794	-	-	0	596	-81	1.460	81	10.429	93,91%	(635)
	KUR	8.171	9.690	9.609	-	-	0	601	-81	1.439	81	10.164	94,55%	(554)
	Non KUR	163	185	185	-	-	0	-5	0	22	-	265	69,72%	(80)
3	PWG	22.470	32.199	31.916	3.278	3.057	-222	2.615	-283	9.446	3.339	33.100	96,42%	(1.184)
	Cilem	8.736	15.068	15.196	733	635	-98	1.307	128	6.460	507	17.150	88,61%	(1.954)
	Gadai	13.734	17.131	16.720	2.545	2.421	-124	1.308	-411	2.986	2.832	15.950	104,83%	770
4	CFG	92.027	104.352	103.519	1.880	596	-1.285	1.082	-833	11.492	1.428	102.386	101,11%	1.133
	CF 1	36.305	37.324	36.367	160	48	-113	-99	-957	62	1.005	37.544	96,86%	(1.177)
	Total Griya	33.468	33.837	32.886	160	-	-160	0	-952	-583	952	33.783	97,34%	(897)
	• Total Non Program	33.468	31.825	30.876	-	-	0	-207	-949	-2.592	949	33.783	91,40%	(2.907)
	• Program	-	2.013	2.010	160	-	-160	334	-3	2.010	3	0	0,00%	2.010
	Oto	2.837	3.487	3.482	-	48	48	-99	-5	645	53	3.762	92,56%	(280)
	CF 2	55.722	67.027	67.152	1.720	548	-1.172	1.181	125	11.430	423	64.842	103,56%	2.310
	Mitraguna & Others	47.599	55.917	56.107	1.130	548	-582	248	191	8.509	357	55.922	100,33%	185
	Pensiun	8.123	11.111	11.045	590	-	-590	933	-66	2.922	66	8.920	123,82%	2.125
	Total Pembiayaan	123.205	147.715	146.518	5.159	3.652	-1.506	4.276	-1.197	23.314	4.849	146.289	100,16%	229

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	327	0,00%	0,00%	3,34%	327	327	327			
	KUR	-	-	-	327	0,00%	0,00%	3,40%	327	327	327			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	190	-	532	0,00%	0,00%	1,67%	532	532	342			
	Cilem	-	190	-	322	0,00%	0,00%	2,12%	322	322	132			
	Gadai	-	-	-	211	0,00%	0,00%	1,26%	211	211	211			
4	CFG	1.195	331	325	3.026	1,30%	0,31%	2,92%	2.701	1.830	2.694			
	CF 1	69	158	154	2.238	0,19%	0,41%	6,15%	2.084	2.169	2.081			
	Total Griya	69	158	154	1.713	0,21%	0,45%	5,21%	1.560	1.645	1.556			
	Oto	-	-	-	525	0,00%	0,00%	15,07%	525	525	525			
	CF 2	1.127	174	171	788	2,02%	0,25%	1,17%	617	(339)	614			
	Mitraguna & Others	1.127	174	171	788	2,37%	0,31%	1,40%	617	(339)	614			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	3.885	0,97%	0,22%	2,65%	3.560	2.690	3.364	0,48%	82,07%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	28,97%	28,97%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	28,97%	28,97%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,95%	0,96%	-	94	(0)			
	KUR	-	94	94	94	0,00%	0,97%	0,98%	-	94	(0)			
	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	802	721	821	819	0,87%	0,79%	0,79%	(2)	17	98			
	CF 1	46	63	163	161	0,13%	0,44%	0,44%	(2)	115	99			
	Total Griya	46	63	163	161	0,14%	0,48%	0,49%	(2)	115	99			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,98%	0,98%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,84%	0,84%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,70%	-	61	(0)			
	Total Pembiayaan	1.175	1.188	1.288	1.286	0,95%	0,87%	0,88%	(2)	111	98	0,08%	90,86%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.930	6.853	7.375	(402)	522	2.445	49,59%	646	9,59%	17.703	41,66%	(10.328)
2	Tabungan	220.302	241.391	233.177	232.934	12.445	(243)	(8.457)	-3,50%	12.632	5,73%	238.607	97,62%	(5.673)
3	Deposito	143.210	182.461	194.380	194.482	10.219	101	12.021	6,59%	51.271	35,80%	144.229	134,84%	50.253
	Total	370.242	428.782	434.410	434.790	22.262	381	6.008	1,40%	64.548	17,43%	400.538	108,55%	34.252
	CASA	227.032	246.321	240.029	240.309	12.043	279	(6.012)	-2,44%	13.277	5,85%	256.310	93,76%	(16.001)
	(%) CASA	61,32%	57,45%	55,25%	55,27%									
	FDR	58,19%	61,16%	60,48%	60,43%									

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	20.511	21.330	23.148	23.084		(64)	1.754	8,22%	2.573	12,54%	-	0,00%	23.084
2	Giro ISE	3.669	3.479	4.621	4.587		(34)	1.108	31,84%	917	25,00%		0,00%	4.587
3	Tabungan ISE	6.637	8.334	9.010	8.980		(29)	646	7,75%	2.343	35,31%		0,00%	8.980
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	171	172	172		0	1	0,58%	30	21,13%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.492	13.472	-	-	0	5.360	-20	13.444	20	7.721	174,50%	5.752
	Linkage	-	9.513	9.513	-	-	-	5.168	0	9.513	-	3.350	283,98%	6.163
	Non-Linkage	28	3.979	3.959	-	-	0	192	-20	3.931	20	4.371	90,58%	(412)
	• Local Champion	28	3.448	3.448	-	-	0	-56	0	3.420	-	2.087	165,22%	1.361
	• Value Chain	-	531	511	-	-	-	248	-20	511	20	2.284	22,37%	(1.773)
2	MBG	7.817	11.949	11.828	-	-	0	189	-121	4.011	121	11.696	101,13%	132
	KUR	7.418	11.533	11.416	-	-	0	194	-117	3.998	117	11.109	102,77%	307
	Non KUR	399	415	412	-	-	0	-5	-3	13	3	587	70,08%	(176)
3	PWG	19.390	31.817	31.336	2.831	2.686	-144	1.712	-482	11.946	3.168	30.449	102,91%	887
	Cilem	9.334	15.975	15.922	562	425	-137	83	-53	6.589	478	17.540	90,78%	(1.618)
	Gadai	10.057	15.842	15.414	2.269	2.262	-7	1.629	-428	5.357	2.690	12.909	119,41%	2.505
4	CFG	188.225	204.991	206.090	1.536	3.017	1.481	3.633	1.100	17.865	1.917	200.854	102,61%	5.236
	CF 1	13.467	13.272	13.337	-	400	400	41	65	-129	335	15.027	88,75%	(1.690)
	Total Griya	8.915	8.278	8.248	-	-	0	0	-29	-667	29	9.298	88,71%	(1.050)
	• Total Non Program	8.915	8.278	8.248	-	-	0	96	-29	-667	29	9.298	88,71%	(1.050)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.995	5.089	-	400	400	41	94	538	306	5.729	88,82%	(640)
	CF 2	174.758	191.718	192.753	1.536	2.617	1.081	3.592	1.035	17.995	1.582	185.827	103,73%	6.926
	Mitraguna & Others	169.164	185.974	187.044	1.536	2.617	1.081	3.637	1.070	17.879	1.547	179.265	104,34%	7.778
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	262.726	4.367	5.703	1.336	10.894	477	47.266	5.226	250.720	104,79%	12.006

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	-	77	2,32%	0,00%	0,65%	77	(104)	77			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	-	77	0,00%	0,00%	18,65%	77	77	77			
3	PWG	-	11	-	1.647	0,00%	0,00%	5,26%	1.647	1.647	1.637			
	Cilem	-	11	-	906	0,00%	0,00%	5,69%	906	906	895			
	Gadai	-	-	-	742	0,00%	0,00%	4,81%	742	742	742			
4	CFG	461	92	366	-	0,24%	0,18%	0,00%	(366)	(461)	(92)			
	CF 1	356	-	255	-	2,64%	1,92%	0,00%	(255)	(356)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	255	-	7,82%	5,11%	0,00%	(255)	(356)	-			
	CF 2	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Mitraguna & Others	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	103	366	1.724	0,30%	0,14%	0,66%	1.358	1.082	1.621	0,10%	84,16%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	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	77	147	147	147	0,04%	0,07%	0,07%	-	70	0			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Mitraguna & Others	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	147	0,05%	0,06%	0,06%	-	35	0	1,22%	#####	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	5.561	3.506	3.505	2.814	(1)	(2.056)	-36,97%	3.360	2309,79%	3.473	100,91%	32
2	Tabungan	93.148	111.895	110.631	111.344	13.708	713	(552)	-0,49%	18.196	19,53%	104.732	106,31%	6.612
3	Deposito	25.397	122.242	121.874	121.934	975	60	(307)	-0,25%	96.537	380,11%	26.027	468,49%	95.907
	Total	118.690	239.698	236.011	236.783	17.496	772	(2.915)	-1,22%	118.093	99,50%	134.233	176,40%	102.551
	CASA	93.293	117.456	114.137	114.849	16.521	712	(2.607)	-2,22%	21.556	23,11%	108.206	106,14%	6.643
	(%) CASA	78,60%	49,00%	48,36%	48,50%									
	FDR	96,89%	57,07%	58,09%	57,90%									

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	817	1.599	1.946	1.947		1	348	21,76%	1.130	138,19%	-	0,00%	1.947
2	Giro ISE	33	50	60	60		0	10	19,91%	26	79,70%		0,00%	60
3	Tabungan ISE	784	1.549	1.887	1.887		1	338	21,82%	1.103	140,67%		0,00%	1.887
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	80	82	82		0	2	2,50%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.661	34.664	800	370	-430	816	3	4.894	367	33.047	104,89%	1.617
	KUR	28.200	32.727	32.646	700	270	-430	817	-81	4.446	351	31.318	104,24%	1.329
	Non KUR	1.570	1.933	2.018	100	100	0	-1	84	448	16	1.729	116,70%	289
3	PWG	4.527	9.921	10.095	765	387	-377	920	174	5.568	213	10.025	100,70%	70
	Cilem	4.527	9.921	10.095	765	387	-377	920	174	5.568	213	10.026	100,69%	69
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	92.213	92.344	285	718	433	1.212	132	11.644	586	91.931	100,45%	413
	CF 1	1.386	7.374	7.540	-	198	198	102	166	6.154	32	2.734	275,79%	4.806
	Total Griya	404	3.761	3.758	-	-	0	0	-4	3.354	4	747	503,10%	3.011
	• Total Non Program	404	3.761	3.758	-	-	0	-10	-4	3.354	4	747	503,10%	3.011
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	3.613	3.783	-	198	198	102	169	2.801	28	1.987	190,35%	1.795
	CF 2	79.315	84.838	84.804	285	520	235	1.110	-34	5.489	554	89.197	95,08%	(4.393)
	Mitraguna & Others	60.800	65.421	65.486	180	520	340	919	65	4.686	455	69.819	93,79%	(4.333)
	Pensiun	18.515	19.417	19.318	105	-	-105	191	-99	803	99	19.378	99,69%	(60)
	Total Pembiayaan	114.997	136.794	137.103	1.850	1.475	-375	2.948	309	22.106	1.166	135.003	101,56%	2.101

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	62	103	1.639	0,72%	0,30%	4,73%	1.536	1.425	1.577			
	KUR	129	62	103	1.526	0,46%	0,31%	4,68%	1.423	1.397	1.464			
	Non KUR	85	-	-	113	5,40%	0,00%	5,58%	113	28	113			
3	PWG	-	-	-	231	0,00%	0,00%	2,29%	231	231	231			
	Cilem	-	-	-	231	0,00%	0,00%	2,29%	231	231	231			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	1.914	0,00%	1,24%	2,07%	775	1.911	529			
	CF 1	-	176	177	194	0,00%	2,40%	2,58%	18	194	18			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	176	177	194	0,00%	4,89%	5,14%	18	194	18			
	CF 2	3	1.209	962	1.720	0,00%	1,13%	2,03%	757	1.716	511			
	Mitraguna & Others	3	995	962	1.621	0,01%	1,47%	2,48%	659	1.618	626			
	Pensiun	-	214	-	99	0,00%	0,00%	0,51%	99	99	(116)			
	Total Pembiayaan	217	1.448	1.242	3.784	0,19%	0,91%	2,76%	2.542	3.567	2.336	0,06%	97,84%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	223	119	7	0,71%	0,34%	0,02%	(113)	(205)	(216)			
	KUR	21	83	7	7	0,08%	0,02%	0,02%	-	(15)	(76)			
	Non KUR	190	140	113	-	12,12%	5,82%	0,00%	(113)	(190)	(140)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	3.078	2.759	2.756	3,10%	2,99%	2,98%	(3)	252	(323)			
	CF 1	-	23	23	23	0,00%	0,32%	0,31%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	3.055	2.735	2.732	3,16%	3,22%	3,22%	(3)	229	(323)			
	Mitraguna & Others	2.503	3.055	2.521	2.518	4,12%	3,85%	3,85%	(3)	15	(537)			
	Pensiun	-	-	214	214	0,00%	0,16%	1,11%	-	214	214			
	Total Pembiayaan	2.715	3.301	2.878	2.762	2,36%	2,10%	2,01%	(116)	47	(539)	0,10%	94,90%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.484	1.319	1.348	(284)	29	(136)	-9,16%	(2.108)	-61,00%	13.786	9,78%	(12.439)
2	Tabungan	145.385	149.015	151.247	151.919	(362)	672	2.905	1,95%	6.534	4,49%	162.538	93,47%	(10.619)
3	Deposito	14.811	12.747	12.727	12.727	(1.053)	0	(20)	-0,15%	(2.084)	-14,07%	15.750	80,81%	(3.022)
	Total	163.652	163.245	165.294	165.994	(1.699)	701	2.749	1,68%	2.342	1,43%	192.074	86,42%	(26.080)
	CASA	148.841	150.498	152.566	153.267	(646)	701	2.769	1,84%	4.426	2,97%	176.325	86,92%	(23.058)
	(%) CASA	90,95%	92,19%	92,30%	92,33%									
	FDR	119,93%	128,60%	127,41%	126,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	1.275	2.359	2.370		11	1.095	85,83%	(164)	-6,46%	-	0,00%	2.370
2	Giro ISE	1.520	463	288	297		8	(166)	-35,89%	(1.223)	-80,48%	-	0,00%	297
3	Tabungan ISE	1.014	813	2.071	2.073		3	1.261	155,12%	1.059	104,44%	-	0,00%	2.073
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	275	289	291	291		0	2	0,69%	16	5,82%	-	0,00%	291

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.257	4.257	-	-	0	-33	0	-311	-	4.568	93,19%	(311)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,93%	(3)
	Non-Linkage	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Local Champion	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	35.988	36.733	170	1.220	1.050	-493	745	809	475	39.386	93,27%	(2.653)
	KUR	33.748	33.326	33.555	170	620	450	-401	230	-193	390	37.041	90,59%	(3.486)
	Non KUR	2.176	2.662	3.178	-	600	600	-92	515	1.002	85	2.344	135,54%	833
3	PWG	12.551	23.009	23.962	2.001	2.444	443	2.223	954	11.412	1.490	23.142	103,54%	820
	Cilem	6.245	12.408	13.249	590	1.223	632	1.236	842	7.004	381	14.633	90,54%	(1.384)
	Gadai	6.305	10.601	10.713	1.411	1.221	-190	986	112	4.408	1.110	8.509	125,90%	2.204
4	CFG	143.228	146.680	145.641	1.081	527	-554	1.760	-1.038	2.414	1.565	158.096	92,12%	(12.455)
	CF 1	29.589	26.763	26.819	-	129	129	-142	56	-2.770	73	33.909	79,09%	(7.090)
	Total Griya	26.165	23.885	23.832	-	-	0	0	-53	-2.334	53	29.414	81,02%	(5.583)
	• Total Non Program	3.355	2.494	2.478	-	-	0	-130	-16	-877	16	4.153	59,67%	(1.675)
	• Program	22.810	21.391	21.354	-	-	0	-157	-37	-1.456	37	25.261	84,53%	(3.907)
	Oto	3.424	2.878	2.987	-	129	129	-142	110	-436	19	4.494	66,47%	(1.507)
	CF 2	113.639	119.917	118.822	1.081	398	-683	1.903	-1.095	5.184	1.493	124.188	95,68%	(5.365)
	Mitraguna & Others	94.023	97.153	96.224	983	398	-585	1.342	-928	2.201	1.326	103.649	92,84%	(7.425)
	Pensiun	19.615	22.765	22.598	98	-	-98	561	-167	2.983	167	20.539	110,03%	2.059
	Total Pembiayaan	196.270	209.933	210.594	3.252	4.191	938	3.457	660	14.323	3.531	225.192	93,52%	(14.599)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	120	96	1.835	1,77%	0,27%	4,99%	1.739	1.200	1.715			
	KUR	580	120	96	1.835	1,72%	0,29%	5,47%	1.739	1.255	1.715			
	Non KUR	55	-	-	-	2,54%	0,00%	0,00%	-	(55)	-			
3	PWG	-	19	-	653	0,00%	0,00%	2,72%	653	653	633			
	Cilem	-	19	-	634	0,00%	0,00%	4,79%	634	634	615			
	Gadai	-	-	-	18	0,00%	0,00%	0,17%	18	18	18			
4	CFG	3.895	4.292	4.268	4.751	2,72%	2,91%	3,26%	483	856	459			
	CF 1	3.671	3.594	3.535	3.911	12,41%	13,21%	14,58%	377	240	318			
	Total Griya	3.671	3.594	3.535	3.911	14,03%	14,80%	16,41%	377	240	318			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	698	733	839	0,20%	0,61%	0,71%	106	615	141			
	Mitraguna & Others	224	698	733	839	0,24%	0,75%	0,87%	106	615	141			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	7.238	2,31%	2,08%	3,44%	2.874	2.708	2.807	3,70%	-7,54%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,23%	97,23%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	214	204	203	0,93%	0,57%	0,55%	(1)	(131)	(12)			
	KUR	146	150	148	147	0,43%	0,44%	0,44%	(1)	1	(3)			
	Non KUR	188	64	56	56	8,65%	2,10%	1,76%	-	(132)	(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	3.590	3.332	3.419	3.185	2,51%	2,33%	2,19%	(235)	(405)	(148)			
	CF 1	3.133	3.006	3.178	2.944	10,59%	11,88%	10,98%	(235)	(189)	(63)			
	Total Griya	3.118	3.006	3.178	2.944	11,91%	13,31%	12,35%	(235)	(174)	(63)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	326	241	241	0,40%	0,20%	0,20%	-	(216)	(85)			
	Mitraguna & Others	221	208	123	123	0,23%	0,13%	0,13%	-	(98)	(85)			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.686	7.762	7.526	4,11%	3,70%	3,57%	(236)	(540)	(160)	3,66%	-2,41%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	877	659	666	(286)	7	(211)	-24,06%	126	23,26%	11.509	5,79%	(10.843)
2	Tabungan	125.992	133.743	129.755	129.254	8.423	(501)	(4.489)	-3,36%	3.262	2,59%	144.175	89,65%	(14.921)
3	Deposito	49.100	47.338	48.323	48.323	(999)	0	985	2,08%	(777)	-1,58%	50.092	96,47%	(1.769)
	Total	175.632	181.958	178.736	178.243	7.137	(494)	(3.715)	-2,04%	2.611	1,49%	205.775	86,62%	(27.532)
	CASA	126.532	134.620	130.414	129.920	8.137	(494)	(4.700)	-3,49%	3.388	2,68%	155.683	83,45%	(25.763)
	(%) CASA	72,04%	73,98%	72,96%	72,89%									
	FDR	182,36%	176,70%	179,35%	179,85%									

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	1.252	1.933	2.742	2.755		14	822	42,52%	1.503	120,02%	-	0,00%	2.755
2	Giro ISE	222	156	291	298		7	141	90,30%	76	34,25%		0,00%	298
3	Tabungan ISE	1.030	1.777	2.451	2.458		7	681	38,31%	1.427	138,49%		0,00%	2.458
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	216	221	221		0	5	2,31%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.717	-	-	0	-303	-0	39	0	17.461	84,29%	(2.744)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.717	-	-	0	-303	-0	39	0	16.249	90,57%	(1.532)
	• Local Champion	14.678	14.717	14.717	-	-	0	-303	-0	39	0	15.423	95,42%	(706)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.209	900	-	-900	83	-425	-1.065	425	37.703	88,08%	(4.494)
	KUR	31.590	30.977	30.575	900	-	-900	212	-402	-1.015	402	34.853	87,72%	(4.279)
	Non KUR	2.684	2.657	2.634	-	-	0	-129	-23	-49	23	2.850	92,44%	(216)
3	PWG	22.430	33.044	33.834	3.772	3.758	-14	1.043	789	11.403	2.969	33.428	101,21%	406
	Cilem	9.274	14.399	14.954	672	835	163	573	555	5.680	280	17.679	84,58%	(2.725)
	Gadai	13.156	18.645	18.880	3.100	2.923	-177	470	235	5.724	2.688	15.749	119,88%	3.131
4	CFG	248.904	240.116	238.805	538	379	-159	-647	-1.312	-10.099	1.691	269.335	88,66%	(30.530)
	CF 1	66.307	62.537	62.467	34	149	115	-79	-71	-3.841	220	74.339	84,03%	(11.873)
	Total Griya	63.771	58.691	58.497	-	-	0	0	-194	-5.274	194	70.590	82,87%	(12.093)
	• Total Non Program	13.172	11.853	11.823	-	-	0	-294	-30	-1.349	30	14.554	81,24%	(2.731)
	• Program	50.599	46.838	46.674	-	-	0	-447	-164	-3.925	164	56.036	83,29%	(9.362)
	Oto	2.536	3.847	3.969	34	149	115	-79	123	1.433	27	3.749	105,87%	220
	CF 2	182.596	177.579	176.338	504	230	-274	-569	-1.241	-6.258	1.471	194.996	90,43%	(18.658)
	Mitraguna & Others	145.742	143.862	142.781	210	120	-90	-785	-1.081	-2.961	1.201	157.055	90,91%	(14.274)
	Pensiun	36.854	33.716	33.557	294	110	-184	217	-159	-3.297	269	37.940	88,45%	(4.383)
	Total Pembiayaan	320.285	321.511	320.564	5.210	4.138	-1.073	176	-947	279	5.085	357.926	89,56%	(37.362)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	698	0,00%	0,00%	4,74%	698	698	698			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	698	0,00%	0,00%	4,74%	698	698	698			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	422	531	1.584	0,46%	1,58%	4,77%	1.053	1.426	1.162			
	KUR	138	422	436	1.489	0,44%	1,41%	4,87%	1.053	1.351	1.068			
	Non KUR	20	-	95	95	0,75%	3,57%	3,60%	-	75	95			
3	PWG	-	95	-	615	0,00%	0,00%	1,82%	615	615	520			
	Cilem	-	95	-	68	0,00%	0,00%	0,45%	68	68	(27)			
	Gadai	-	-	-	547	0,00%	0,00%	2,90%	547	547	547			
4	CFG	7.829	8.139	9.486	13.843	3,15%	3,95%	5,80%	4.357	6.014	5.704			
	CF 1	6.309	7.247	7.631	9.159	9,51%	12,20%	14,66%	1.528	2.850	1.912			
	Total Griya	6.204	7.247	7.631	9.066	9,73%	13,00%	15,50%	1.435	2.862	1.819			
	Oto	105	-	-	94	4,15%	0,00%	2,36%	94	(12)	94			
	CF 2	1.520	892	1.854	4.684	0,83%	1,04%	2,66%	2.829	3.164	3.792			
	Mitraguna & Others	1.215	744	1.065	3.896	0,83%	0,74%	2,73%	2.831	2.680	3.152			
	Pensiun	305	148	790	788	0,83%	2,34%	2,35%	(2)	483	640			
	Total Pembiayaan	7.988	8.655	10.017	16.740	2,49%	3,12%	5,22%	6.724	8.753	8.085	0,61%	88,25%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,79%	1,79%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,79%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	287	0,50%	0,72%	0,86%	45	116	(45)			
	KUR	12	308	218	272	0,04%	0,70%	0,89%	54	259	(37)			
	Non KUR	158	23	23	15	5,88%	0,88%	0,57%	(8)	(143)	(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	6.598	6.137	6.107	6.638	2,65%	2,54%	2,78%	530	40	501			
	CF 1	4.154	5.047	5.019	5.573	6,26%	8,03%	8,92%	554	1.419	526			
	Total Griya	4.071	4.965	4.937	5.491	6,38%	8,41%	9,39%	554	1.419	526			
	Oto	82	82	82	82	3,25%	2,14%	2,08%	-	-	-			
	CF 2	2.444	1.089	1.088	1.065	1,34%	0,61%	0,60%	(23)	(1.379)	(25)			
	Mitraguna & Others	1.967	1.089	1.088	1.065	1,35%	0,76%	0,75%	(23)	(902)	(25)			
	Pensiun	477	-	-	-	0,15%	0,00%	0,00%	-	(477)	-			
	Total Pembiayaan	7.031	6.731	6.611	7.187	2,20%	2,06%	2,24%	576	156	456	0,30%	86,52%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117