

Kinerja Pendanaan

No.	Segmen/Produk	Posisi					MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25	Sep'25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	631.646	599.559	(6.952)	(32.087)	245.075	69,14%	284.588	90,35%	450.944	132,96%	148.615	
2	Tabungan	2.242.130	2.382.025	2.396.648	2.422.180	(93)	25.532	40.155	1,69%	180.049	8,03%	2.474.610	97,88%	(52.430)	
3	Deposito	2.798.677	2.330.807	2.536.257	2.790.913	(587.150)	254.655	460.105	19,74%	(7.764)	-0,28%	2.810.906	99,29%	(19.994)	
	Total	5.355.779	5.067.317	5.564.552	5.812.652	(594.195)	248.100	745.335	14,71%	456.873	8,53%	5.736.460	101,33%	76.192	
	CASA	2.557.102	2.736.509	3.028.294	3.021.739	(7.045)	(6.555)	285.230	10,42%	464.637	18,17%	2.925.554	103,29%	96.186	
	(%) CASA	47,74%	54,00%	54,42%	51,99%										
	FDR	47,52%	57,34%	53,01%	50,75%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	Posisi	Penc.	Gap	
1	DPK ISE	113.657	102.557	102.101	101.672		(429)	(885)	-0,86%	(11.984)	-10,54%	146.110	69,59%	(44.437)
2	Giro ISE	31.184	22.084	15.132	15.063		(69)	(7.021)	-31,79%	(16.121)	-51,70%	50.850	29,62%	(35.787)
3	Tabungan ISE	59.057	61.141	67.637	67.277		(360)	6.136	10,04%	8.220	13,92%	63.572	105,83%	3.705
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	31.688	61,01%	(12.355)
5	CIF ISE	2.046	1.519	1.532	1.532		0	13	0,86%	(514)	-25,12%		0,00%	1.532

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	206.854	1.500	11.650	10.150	-194	3.826	18.645	7.824	227.888	90,77%	(21.034)
	Linkage	19.369	18.269	18.143	-	-	-	-149	-126	-1.226	126	36.648	49,51%	(18.505)
	Non-Linkage	168.841	184.759	188.711	1.500	11.650	10.150	-45	3.952	19.870	7.698	191.240	98,68%	(2.529)
	• Local Champion	162.434	175.114	179.344	1.500	11.650	10.150	764	4.230	16.910	7.420	173.053	103,63%	6.290
	• Value Chain	6.407	9.645	9.367	-	-	-	-809	-278	2.960	278	18.187	51,50%	(8.820)
2	MBG	159.435	190.490	191.835	10.175	7.385	-2.790	2.648	1.345	32.400	6.041	200.150	95,85%	(8.315)
	KUR	151.599	180.617	182.223	9.070	7.310	-1.760	2.039	1.606	30.624	5.704	190.276	95,77%	(8.053)
	Non KUR	7.836	9.873	9.612	1.105	75	-1.030	610	-261	1.776	336	9.874	97,35%	(262)
3	PWG	252.400	388.637	412.139	101.726	106.859	5.133	26.609	23.502	159.739	83.357	409.178	100,72%	2.961
	Cilem	111.797	214.823	223.451	35.097	28.253	-6.844	17.569	8.628	111.654	19.625	237.341	94,15%	(13.889)
	Gadai	140.603	173.814	188.688	66.628	78.606	11.977	9.039	14.874	48.085	63.732	171.837	109,81%	16.850
4	CFG	1.944.791	2.123.646	2.139.143	73.656	61.377	-12.280	25.579	15.497	194.352	45.879	2.166.943	98,72%	(27.799)
	CF 1	376.842	389.452	385.751	5.709	5.005	-704	-1.567	-3.701	8.910	8.705	414.571	93,05%	(28.820)
	Total Griya	311.852	317.853	313.928	4.336	2.009	-2.327	0	-3.924	2.077	5.933	330.875	94,88%	(16.947)
	• Total Non Program	308.347	313.763	309.714	4.336	1.849	-2.487	-1.919	-4.049	1.367	5.898	316.750	97,78%	(7.036)
	• Program	3.505	4.090	4.214	-	160	160	-32	124	710	36	14.125	29,84%	(9.911)
	Oto	64.990	71.600	71.823	1.373	2.996	1.623	-1.567	224	6.833	2.772	83.696	85,81%	(11.873)
	CF 2	1.567.950	1.734.194	1.753.392	67.948	56.372	-11.576	27.147	19.198	185.443	37.174	1.752.371	100,06%	1.021
	Mitraguna & Others	1.383.782	1.541.098	1.559.501	63.220	52.905	-10.315	25.103	18.404	175.720	34.501	1.552.088	100,48%	7.413
	Pensiun	184.168	193.097	193.891	4.728	3.467	-1.261	2.043	794	9.723	2.673	200.283	96,81%	(6.392)
	Total Pembiayaan	2.544.835	2.905.802	2.949.971	187.057	187.271	214	54.642	44.169	405.136	143.101	3.004.159	98,20%	(54.188)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi							% Relatif			Net (UG) & DG			Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap				
1	SME	1.267	859	-	3.204	0,67%	0,00%	1,55%	3.204	1.936	2.344							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	1.267	859	-	3.204	0,75%	0,00%	1,70%	3.204	1.936	2.344							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	3.453	5.193	5.193	5.533	2,17%	2,73%	2,88%	341	2.080	341							
	KUR	2.876	4.782	4.782	5.211	1,90%	2,65%	2,86%	430	2.335	430							
	Non KUR	577	411	411	322	7,36%	4,16%	3,35%	(89)	(255)	(89)							
3	PWG	-	35	35	1.224	0,00%	0,01%	0,30%	1.189	1.224	1.189							
	Cilem	-	35	35	26	0,00%	0,02%	0,01%	(9)	26	(9)							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	19.268	20.967	23.212	25.178	0,99%	1,09%	1,18%	1.967	5.910	4.211							
	CF 1	8.041	7.521	9.455	13.783	2,13%	2,43%	3,57%	4.328	5.742	6.263							
	Total Griya	6.972	6.480	7.025	10.989	2,24%	2,21%	3,50%	3.964	4.017	4.509							
	Oto	1.069	1.041	2.430	2.794	1,64%	3,39%	3,89%	364	1.725	1.753							
	CF 2	11.227	13.447	13.757	11.395	0,72%	0,79%	0,65%	(2.362)	168	(2.051)							
	Mitraguna & Others	11.107	12.744	13.302	10.792	0,80%	0,86%	0,69%	(2.510)	(314)	(1.951)							
	Pensiun	120	217	458	598	0,01%	0,02%	0,31%	140	280	381							
	Total Pembiayaan	30.008	31.551	30.694	33.734	1,18%	1,06%	1,14%	3.039	3.726	2.182	0,96%	15,98%	-0,2%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	82.400	79.766	3.622	(2.634)	21.784	37,57%	(398)	-0,50%	96.831	82,38%	(17.065)
2	Tabungan	392.786	392.618	389.873	392.341	(984)	2.468	(277)	-0,07%	(445)	-0,11%	421.235	93,14%	(28.894)
3	Deposito	233.260	236.507	195.447	195.103	19.773	(343)	(41.404)	-17,51%	(38.157)	-16,36%	234.759	83,11%	(39.656)
	Total	706.209	687.106	667.719	667.209	22.411	(510)	(19.897)	-2,90%	(39.000)	-5,52%	752.825	88,63%	(85.616)
	CASA	472.950	450.600	472.272	472.106	2.639	(166)	21.506	4,77%	(843)	-0,18%	518.066	91,13%	(45.960)
	(%) CASA	66,97%	65,58%	70,73%	70,76%									
	FDR	69,41%	76,25%	78,76%	78,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	24.982	21.313	20.928	(385)	(4.054)	-16,23%	(5.398)	-20,50%	-	0,00%	20.928
2	Giro ISE	3.901	4.202	3.059	3.084	25	(1.118)	-26,60%	(817)	-20,94%	-	0,00%	3.084
3	Tabungan ISE	13.925	15.280	12.754	12.344	(410)	(2.936)	-19,22%	(1.581)	-11,36%	-	0,00%	12.344
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%	-	0,00%	5.500
5	CIF ISE	128	135	136	136	0	1	0,74%	8	6,25%	-	0,00%	136

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25			
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	93.725	90.415	89.593	1.500	3.000	1.500	2.095	-822	-4.132	3.822	104.928	85,38%	(15.336)	
	Linkage	4.522	3.483	3.361	-	-	-	-	-121	-122	-1.161	122	9.401	35,75%	(6.040)
	Non-Linkage	89.203	86.932	86.232	1.500	3.000	1.500	2.215	-700	-2.971	3.700	95.527	90,27%	(9.296)	
	• Local Champion	87.849	85.900	85.236	1.500	3.000	1.500	2.252	-664	-2.613	3.664	90.848	93,82%	(5.612)	
	• Value Chain	1.354	1.032	996	-	-	-	-	-36	-36	-358	36	4.680	21,28%	(3.684)
2	MBG	44.762	42.277	41.546	1.400	600	-800	-626	-731	-3.217	1.331	46.210	89,91%	(4.665)	
	KUR	42.954	39.996	39.330	1.200	600	-600	-657	-667	-3.624	1.267	44.413	88,55%	(5.083)	
	Non KUR	1.808	2.280	2.216	200	-	-200	31	-64	408	64	1.797	123,31%	419	
3	PWG	25.216	34.568	36.308	7.160	9.835	2.675	2.117	1.739	11.091	8.096	41.584	87,31%	(5.276)	
	Cilem	10.119	16.909	17.238	2.245	1.838	-406	1.092	329	7.119	1.509	23.828	72,34%	(6.591)	
	Gadai	15.098	17.660	19.070	4.915	7.997	3.081	1.026	1.410	3.972	6.586	17.756	107,40%	1.314	
4	CFG	326.493	356.665	358.419	15.850	12.092	-3.758	5.091	1.753	31.926	10.338	345.001	103,89%	13.418	
	CF 1	44.529	52.411	52.969	796	1.476	680	-661	558	8.440	918	46.681	113,47%	6.288	
	Total Griya	33.717	42.875	42.239	796	-	-796	0	-636	8.522	636	34.213	123,46%	8.026	
	• Total Non Program	33.717	42.875	42.239	796	-	-796	-55	-636	8.522	636	34.213	123,46%	8.026	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	10.812	9.536	10.730	-	1.476	1.476	-661	1.194	-82	282	12.469	86,06%	(1.739)	
	CF 2	281.964	304.255	305.450	15.054	10.616	-4.438	5.752	1.195	23.486	9.421	298.319	102,39%	7.131	
	Mitraguna & Others	268.245	286.771	288.486	14.647	10.616	-4.031	5.737	1.715	20.241	8.901	283.479	101,77%	5.007	
	Pensiun	13.719	17.484	16.964	407	-	-407	15	-520	3.245	520	14.840	114,31%	2.124	
	Total Pembiayaan	490.195	523.925	525.864	25.910	25.527	-383	8.678	1.940	35.669	23.587	537.723	97,79%	(11.859)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				Posisi	Penc.	Gap
1	SME	293	262	-	3.204	● 0,31%	● 0,00%	● 3,58%	3.204	2.911	2.942	-	-	-	-	
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	
	Local Champion	293	262	-	3.204	● 0,33%	● 0,00%	● 3,72%	3.204	2.911	2.942	-	-	-	-	
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	
2	MBG	550	1.691	1.094	1.282	● 1,23%	● 2,59%	● 3,09%	188	732	(408)	-	-	-	-	
	KUR	550	1.374	1.094	1.282	● 1,28%	● 2,74%	● 3,26%	188	732	(92)	-	-	-	-	
	Non KUR	-	317	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	(317)	-	-	-	-	
3	PWG	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	
	Cilem	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	
	Gadai	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	
4	CFG	5.180	4.480	4.311	4.739	● 1,59%	● 1,21%	● 1,32%	428	(441)	259	-	-	-	-	
	CF 1	174	238	45	500	● 0,39%	● 0,09%	● 0,94%	455	326	262	-	-	-	-	
	Total Griya	174	238	45	43	● 0,52%	● 0,11%	● 0,10%	(2)	(131)	(195)	-	-	-	-	
	Oto	-	-	-	457	● 0,00%	● 0,00%	● 4,26%	457	457	457	-	-	-	-	
	CF 2	5.006	4.424	4.266	4.239	● 1,78%	● 1,40%	● 1,39%	(27)	(768)	(3)	-	-	-	-	
	Mitraguna & Others	5.006	4.424	4.266	4.239	● 1,87%	● 1,49%	● 1,47%	(27)	(768)	(3)	-	-	-	-	
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	
	Total Pembiayaan	5.937	5.863	5.465	5.457	● 1,21%	● 1,04%	● 1,04%	(8)	(480)	(406)	0,67%	35,85%	-0,4%	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				Posisi	Penc.	Gap
1	SME	819	819	1.066	1.066	● 0,87%	● 1,18%	● 1,19%	-	-	247	247	-	-	-	-
	Linkage	-	-	-	-	● 0,										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	10.359	10.485	(1.080)	126	(3.555)	-25,32%	(7.641)	-42,15%	31.280	33,52%	(20.795)
2	Tabungan	237.991	245.090	242.751	243.202	1.247	451	(1.888)	-0,77%	5.211	2,19%	260.312	93,43%	(17.111)
3	Deposito	192.383	207.446	156.159	156.159	3.855	(1)	(51.287)	-24,72%	(36.225)	-18,83%	193.568	80,67%	(37.409)
	Total	448.500	466.575	409.269	409.846	4.022	576	(56.729)	-12,16%	(38.654)	-8,62%	485.161	84,48%	(75.315)
	CASA	256.117	259.129	253.110	253.687	167	577	(5.442)	-2,10%	(2.430)	-0,95%	291.593	87,00%	(37.906)
	(%) CASA	57,11%	55,54%	61,84%	61,90%									
	FDR	54,70%	56,63%	64,17%	64,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	10.043	10.029		(13)	(2.910)	-22,49%	(1.609)	-13,83%	-	0,00%	10.029
2	Giro ISE	2.314	3.509	577	595		17	(2.914)	-83,05%	(1.719)	-74,30%		0,00%	595
3	Tabungan ISE	1.452	1.558	1.593	1.562		(31)	4	0,26%	110	7,57%		0,00%	1.562
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	15.887	-	100	100	-1.242	-2.843	-1.693	2.943	25.827	61,51%	(9.940)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	15.887	-	100	100	-1.242	-2.843	-1.693	2.943	22.235	71,45%	(6.348)
	• Local Champion	16.492	18.329	15.486	-	100	100	-541	-2.843	-1.006	2.943	18.700	82,81%	(3.214)
	• Value Chain	1.087	401	401	-	-	-	-701	-0	-686	0	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	39.115	1.220	1.270	50	-684	-261	845	1.531	47.460	82,42%	(8.345)
	KUR	37.787	38.777	38.576	1.220	1.270	50	-663	-200	789	1.470	46.374	83,18%	(7.798)
	Non KUR	483	600	539	-	-	0	-21	-61	56	61	1.086	49,61%	(547)
3	PWG	15.859	30.257	33.250	12.063	9.578	-2.485	3.307	2.993	17.392	6.585	31.432	105,79%	1.819
	Cilem	7.657	16.691	18.697	3.419	3.956	536	2.162	2.006	11.039	1.950	19.488	95,94%	(792)
	Gadai	8.201	13.567	14.554	8.643	5.622	-3.022	1.145	987	6.352	4.635	11.944	121,85%	2.610
4	CFG	173.601	175.870	174.393	3.901	3.238	-663	1.896	-1.477	791	4.715	189.734	91,91%	(15.341)
	CF 1	81.382	71.438	70.134	286	-	-286	-132	-1.304	-11.248	1.304	83.224	84,27%	(13.090)
	Total Griya	77.096	67.237	66.185	-	-	0	0	-1.052	-10.911	1.052	77.619	85,27%	(11.434)
4	• Total Non Program	77.096	67.237	66.185	-	-	0	0	-1.052	-10.911	1.052	77.619	85,27%	(11.434)
	• Program	-	-	-	-	-	-	-	-	-	-	0	0,00%	0
	Oto	4.286	4.201	3.949	286	-	-286	-132	-252	-337	252	5.605	70,45%	(1.656)
	CF 2	92.219	104.432	104.259	3.615	3.238	-377	2.028	-174	12.039	3.412	106.509	97,89%	(2.251)
	Mitraguna & Others	90.304	99.345	99.163	3.615	3.105	-510	2.056	-182	8.859	3.287	103.410	95,89%	(4.247)
	Pensiun	1.915	5.087	5.096	-	133	133	-28	9	3.180	124	3.099	164,42%	1.997
	Total Pembiayaan	245.309	264.233	262.645	17.184	14.186	-2.999	3.278	-1.588	17.336	15.774	294.452	89,20%	(31.808)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	210	-	-	-		1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-		1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	1.271	2.248	1.994		3,78%	5,71%	5,10%	(254)	548	723			
	KUR	1.433	1.144	2.078	1.870		3,79%	5,36%	4,85%	(208)	437	726			
	Non KUR	12	127	170	124		2,54%	28,34%	22,98%	(46)	112	(3)			
3	PWG	-	-	-	91		0,00%	0,00%	0,00%	-	91	91			
	Cilem	-	-	-	91		0,00%	0,00%	0,00%	-	91	91			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.497	2.846	2.932	3.663		2,01%	1,67%	2,10%	731	165	817			
	CF 1	3.310	2.577	2.801	3.382		4,07%	3,92%	4,82%	580	72	804			
	Total Griya	3.310	2.471	2.698	3.279		4,29%	4,01%	4,95%	581	(31)	808			
	Oto	-	106	103	102		0,00%	2,46%	2,59%	(1)	102	(4)			
	CF 2	187	269	130	281		0,20%	0,12%	0,27%	151	94	12			
	Mitraguna & Others	187	269	130	88		0,21%	0,13%	0,09%	(42)	(99)	(180)			
	Pensiun	-	-	-	193		0,00%	3,78%	1,21%	414	2.131	(1.634)			
	Total Pembiayaan	3.556	7.321	5.273	5.687	1,45%	2,00%	2,17%	414	2.131	(1.634)	0,47%	78,45%	-1,7%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	408.149	448.564	466.664	58.515		2,94	3,23	3,22
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%	1.775	1.745	1.883

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.239	1.210	118	(29)	(310)	-20,40%	(149)	-10,97%	8.682	13,93%	(7.472)
2	Tabungan	139.020	140.237	140.136	139.895	20	(241)	(343)	-0,24%	875	0,63%	151.541	92,31%	(11.646)
3	Deposito	91.332	79.357	76.625	76.670	494	45	(2.687)	-3,39%	(14.662)	-16,05%	91.991	83,35%	(15.321)
	Total	231.711	221.114	218.000	217.775	632	(225)	(3.339)	-1,51%	(13.936)	-6,01%	252.214	86,35%	(34.439)
	CASA	140.379	141.757	141.374	141.104	138	(270)	(653)	-0,46%	726	0,52%	160.223	88,07%	(19.119)
	(%) CASA	60,58%	64,11%	64,85%	64,79%									
	FDR	52,09%	62,72%	65,03%	65,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	2.379	2.520	140	(1.978)	-43,98%	(253)	-9,13%		-	0,00%	2.520
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,59%			0,00%	103
3	Tabungan ISE	2.669	4.394	2.276	2.416	140	(1.978)	-45,01%	(253)	-9,46%			0,00%	2.416
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	84	86	88	88	0	2	2,33%	4	4,76%			0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	306	-	-	0	-13	-13	-1.109	13	1.415	21,64%	(1.109)
	Linkage	189	159	155	-	-	-	-4	-4	-34	4	189	82,09%	(34)
	Non-Linkage	1.226	160	151	-	-	0	-10	-10	-1.075	10	1.226	12,31%	(1.075)
	• Local Champion	1.226	160	151	-	-	0	-10	-10	-1.075	10	1.226	12,31%	(1.075)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.979	200	650	450	113	557	4.979	93	3.197	155,71%	1.781
	KUR	-	3.874	4.439	50	650	600	-36	565	4.439	85	3.046	145,75%	1.393
	Non KUR	-	548	540	150	-	-150	149	-8	540	8	152	355,66%	388
3	PWG	10.318	19.042	19.669	4.689	5.799	1.111	2.067	626	9.351	5.173	20.384	96,49%	(716)
	Cilem	4.275	11.205	11.818	2.355	1.711	-644	1.688	614	7.543	1.097	13.572	87,08%	(1.754)
	Gadai	6.043	7.838	7.850	2.334	4.089	1.755	379	13	1.807	4.076	6.812	115,24%	1.038
4	CFG	108.966	114.891	116.812	3.099	4.286	1.187	1.832	1.921	7.846	2.365	124.853	93,56%	(8.041)
	CF 1	22.575	23.290	21.822	-	181	181	-132	-1.468	-753	1.649	25.531	85,47%	(3.709)
	Total Griya	18.510	18.455	17.087	-	-	0	0	-1.369	-1.423	1.369	20.159	84,76%	(3.073)
	• Total Non Program	18.168	17.958	16.591	-	-	0	-199	-1.367	-1.577	1.367	18.782	88,33%	(2.191)
	• Program	342	497	495	-	-	0	-2	-2	154	2	1.377	35,98%	(882)
	Oto	4.065	4.835	4.735	-	181	181	-132	-99	670	281	5.372	88,15%	(637)
	CF 2	86.390	91.601	94.990	3.099	4.105	1.006	1.964	3.389	8.600	716	99.322	95,64%	(4.332)
	Mitraguna & Others	53.276	60.516	64.113	3.099	4.105	1.006	2.213	3.597	10.838	508	65.035	98,58%	(922)
	Pensiun	33.115	31.085	30.877	-	-	0	-249	-208	-2.238	208	34.287	90,05%	(3.410)
	Total Pembiayaan	120.698	138.675	141.765	7.988	10.736	2.748	3.999	3.090	21.067	7.645	149.849	94,61%	(8.084)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	(118)		
	Cilem	-	118	-	-	0	0,00%	0,00%	0,00%	-	-	-	(118)		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	438	1.949	2.664	2.330	438	0,40%	2,32%	1,99%	(334)	1.892	381			
	CF 1	438	1.427	1.437	1.264	438	1,94%	6,17%	5,79%	(173)	826	(163)			
	Total Griya	438	1.277	1.286	1.264	438	2,37%	6,97%	7,40%	(22)	826	(13)			
	Oto	-	150	151	-	438	0,00%	3,13%	0,00%	(151)	-	(150)			
	CF 2	-	521	1.227	1.066	438	0,00%	1,34%	1,12%	(161)	1.066	544			
	Mitraguna & Others	-	521	1.227	1.066	438	0,00%	2,03%	1,66%	(161)	1.066	544			
	Pensiun	-	-	-	-	438	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	438	2.066	2.664	2.330	438	0,36%	1,92%	1,64%	(334)	1.892	264	1,49%	9,07%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	913	-	-	-	438	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	438	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	438	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	438	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	438	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	438	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	438	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	438	0,00%								

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-30 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	10.585	10.474	(111)	2.350	28,93%	1.396	15,37%	-	0,00%	10.474
2	Giro ISE	2.308	2.084	2.108	2.109	1	25	1,21%	(199)	-8,61%		0,00%	2.109
3	Tabungan ISE	1.370	1.740	4.177	4.065	(112)	2.325	133,66%	2.694	196,61%		0,00%	4.065
4	Deposito ISE	5.400	4.300	4.300	4.300	0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	66	67	67	0	1	1,52%	9	15,52%		0,00%	67

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	21.494	-	-	0	-354	-362	1.364	362	29.583	72,66%	(8,089)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4,117)
	Non-Linkage	20.130	21.857	21.494	-	-	0	-354	-362	1.364	362	25.467	84,40%	(3,972)
	• Local Champion	18.621	20.539	20.215	-	-	0	-315	-324	1.593	324	21.151	95,57%	(936)
	• Value Chain	1.509	1.318	1.279	-	-	-	-39	-39	-230	39	4.315	29,65%	(3,036)
2	MBG	53.102	55.398	56.366	2.630	2.560	-70	424	969	3.265	1.592	62.758	89,81%	(6,392)
	KUR	50.813	53.802	54.840	2.450	2.560	110	300	1.038	4.027	1.523	59.899	91,55%	(5,059)
	Non KUR	2.289	1.595	1.526	180	-	-180	124	-69	-763	69	2.859	53,38%	(1,333)
3	PWG	17.782	23.855	25.810	6.559	7.575	1.016	2.429	1.955	8.028	5.620	31.165	82,82%	(5,355)
	Cilem	6.518	15.257	15.275	3.041	1.581	-1.461	1.829	18	8.758	1.563	18.491	82,61%	(3,215)
	Gadai	11.264	8.598	10.534	3.517	5.994	2.477	600	1.937	-730	4.058	12.674	83,12%	(2,140)
4	CFG	129.053	155.657	158.843	7.544	6.908	-636	3.959	3.186	29.790	3.722	155.649	102,05%	3,193
	CF 1	19.758	17.952	17.481	-	-	0	-165	-471	-2.277	471	32.065	54,52%	(14,584)
	Total Griya	14.572	13.113	12.910	-	-	0	0	-203	-1.662	203	25.559	50,51%	(12,649)
	• Total Non Program	11.408	10.206	10.034	-	-	0	-177	-172	-1.375	172	12.811	78,32%	(2,778)
	• Program	3.163	2.907	2.876	-	-	0	-26	-31	-287	31	12.748	22,56%	(9,872)
	Oto	5.186	4.839	4.571	-	-	0	-165	-268	-616	268	6.505	70,26%	(1,935)
	CF 2	109.295	137.705	141.362	7.544	6.908	-636	4.123	3.657	32.067	3.251	123.585	114,38%	17,777
	Mitraguna & Others	90.925	119.063	122.971	6.927	6.788	-139	3.625	3.908	32.047	2.880	104.031	118,21%	18,940
	Pensiun	18.370	18.642	18.391	617	120	-497	499	-251	20	371	19.554	94,05%	(1,163)
	Total Pembiayaan	220.067	256.766	262.513	16.733	17.043	311	6.458	5.747	42.446	11.297	279.155	94,04%	(16.643)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	451	1.261	1.624	1.927	0,85%	2,93%	3,42%	303	1.475	665			
	KUR	163	1.084	1.506	1.846	0,32%	2,80%	3,37%	340	1.684	762			
	Non KUR	289	178	118	80	12,61%	7,40%	5,27%	(38)	(208)	(97)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.759	576	541	1.047	1,36%	0,35%	0,66%	505	(713)	471			
	CF 1	1.212	576	541	1.047	6,14%	3,01%	5,99%	505	(166)	471			
	Total Griya	1.052	576	541	587	7,22%	4,13%	4,55%	46	(464)	11			
	Oto	161	-	-	459	3,10%	0,00%	10,05%	459	298	459			
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		2.211	1.837	2.165	2.973	1,00%	0,84%	1,13%	808	763	1.136	2,22%	-95,93%	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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	908	904	813	2,88%	1,63%	1,44%	(91)	(718)	(95)			
	KUR	855	457	460	380	1,68%	0,85%	0,69%	(80)	(475)	(77)			
	Non KUR	677	451	444	434	29,56%	27,85%	28,43%	(10)	(243)	(17)			
	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	501	499	439	0,59%	0,32%	0,28%	(60)	(323)	(62)			
	CF 1	321	481	480	419	1,63%	2,67%	2,40%	(60)	98	(62)			
	Total Griya	321	481	480	419	2,20%	3,66%	3,25%	(60)	98	(62)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
Total Pembiayaan		2.449	1.409	1.403	1.252	1,11%	0,55%	0,48%	(151)	(1.196)	(157)	1,63%	-241,62%	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174	
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,02	3,25	3,30	0,05	0,28
CIF Payroll	1.901	2.145	2.009	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	6.891	6.863	(2.608)	(29)	(884)	-11,41%	(2.632)	-27,72%	14.967	45,85%	(8.104)
2	Tabungan	99.410	116.831	121.356	121.220	25.825	(136)	4.389	3,76%	21.809	21,94%	108.765	111,45%	12.455
3	Deposito	64.192	61.368	61.782	61.782	141	(0)	415	0,68%	(2.409)	-3,75%	64.684	95,51%	(2.902)
	Total	173.097	185.945	190.030	189.865	23.358	(165)	3.920	2,11%	16.768	9,69%	188.416	100,77%	1.449
	CASA	108.906	124.578	128.248	128.083	23.217	(165)	3.505	2,81%	19.177	17,61%	123.732	103,52%	4.351
	(%) CASA	62,92%	67,00%	67,49%	67,46%									
	FDR	57,60%	62,98%	62,32%	62,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.961	11.439	11.327	(113)	(634)	-5,30%	(1.977)	-14,86%	-	0,00%	11.327
2	Giro ISE	6.014	3.248	2.401	2.483	81	(766)	-23,57%	(3.531)	-58,72%	-	0,00%	2.483
3	Tabungan ISE	6.490	7.913	8.238	8.044	(194)	131	1,66%	1.554	23,95%	-	0,00%	8.044
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%	-	0,00%	800
5	CIF ISE	44	54	54	54	0	0	0,00%	10	22,73%	-	0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	• Local Champion	-	2.088	1.986	-	-	0	-102	-102	1.986	102	0	0,00%	1.986
	• Value Chain	-	3.885	3.856	-	-	0	-29	-29	3.856	29	0	0,00%	3.856
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	34.743	35.644	9.684	10.248	565	2.299	902	11.915	9.347	30.383	117,32%	5.261
	Cilem	8.075	15.687	16.236	2.195	2.239	44	1.453	549	8.161	1.690	12.616	128,69%	3.620
	Gadai	15.654	19.055	19.408	7.488	8.009	521	845	353	3.754	7.656	17.767	109,24%	1.641
4	CFG	75.933	76.399	76.936	135	1.605	1.470	-973	537	1.003	1.068	84.523	91,02%	(7.587)
	CF 1	16.979	16.374	16.081	-	-	0	-84	-293	-899	293	18.164	88,53%	(2.083)
	Total Griya	15.306	14.189	13.980	-	-	0	0	-209	-1.326	209	15.742	88,80%	(1.762)
4	• Total Non Program	15.306	14.189	13.980	-	-	0	0	-210	-1.326	209	15.742	88,80%	(1.762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.101	-	-	0	-84	-85	428	85	2.422	86,75%	(321)
	CF 2	58.954	60.025	60.855	135	1.605	1.470	-889	830	1.901	775	66.359	91,71%	(5.504)
	Mitraguna & Others	51.295	53.140	53.765	135	1.301	1.166	-828	625	2.470	676	58.029	92,65%	(4.263)
	Pensiun	7.658	6.884	7.089	-	304	304	-62	205	-569	99	8.330	85,11%	(1.240)
	Total Pembiayaan	99.702	117.114	118.422	9.819	11.853	2.035	1.195	1.308	18.720	10.546	114.946	103,02%	3.476

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
3	PWG	-	20	-	18	0	0,00%	0	0,05%	18	18	(3)					
	Cilem	-	20	-	18	0	0,00%	0	0,11%	18	18	(3)					
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
4	CFG	315	353	443	465	0	0,41%	0	0,58%	22	151	112					
	CF 1	-	240	260	258	0	0,00%	0	1,59%	1,61%	(2)	258	18				
	Total Griya	-	240	238	237	0	0,00%	0	1,68%	1,70%	(1)	237	(3)				
	Oto	-	-	22	21	0	0,00%	0	0,99%	1,00%	(1)	21	21				
	CF 2	315	112	184	207	0	0,53%	0	0,31%	0,34%	23	(108)	95				
	Mitraguna & Others	315	112	184	207	0	0,61%	0	0,35%	0,38%	23	(108)	95				
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Total Pembiayaan	721	623	620	646	0	0,72%	0	0,53%	0,55%	26	(76)	23	0,26%	52,24%	-0,3%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.256	2.471	(260)	215	(3.083)	-55,51%	(1.038)	-29,57%	8.003	30,87%	(5.533)
2	Tabungan	88.498	84.028	83.165	84.131	2.791	966	103	0,12%	(4.367)	-4,93%	96.182	87,47%	(12.051)
3	Deposito	50.176	26.346	25.230	25.230	(1.595)	(0)	(1.116)	-4,24%	(24.946)	-49,72%	50.580	49,88%	(25.350)
	Total	142.182	115.928	110.651	111.831	936	1.180	(4.096)	-3,53%	(30.350)	-21,35%	154.766	72,26%	(42.934)
	CASA	92.006	89.582	85.421	86.602	2.531	1.181	(2.980)	-3,33%	(5.404)	-5,87%	104.186	83,12%	(17.584)
	(%) CASA	64,71%	77,27%	77,20%	77,44%									
	FDR	46,30%	73,38%	77,49%	76,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	2.670	669	692		23	(1.978)	-74,07%	(2.564)	-78,74%	-	0,00%	692
2	Giro ISE	705	2.196	200	201		1	(1.995)	-90,87%	(504)	-71,54%	-	0,00%	201
3	Tabungan ISE	2.552	474	469	492		22	17	3,64%	(2.060)	-80,73%	-	0,00%	492
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	-	4.233	4.148	350	-	-350	281	-85	4.148	85	3.212	129,16%	936
	KUR	-	4.144	4.061	350	-	-350	283	-83	4.061	83	3.046	133,34%	1.079
	Non KUR	-	89	87	-	0	-2	-2	-87	2	-	166	52,49%	(79)
3	PWG	2.349	5.844	5.985	776	520	-256	411	141	3.635	379	5.668	105,60%	317
	Cilem	2.349	5.844	5.985	776	520	-256	411	141	3.635	379	5.668	105,60%	317
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.610	2.298	1.516	-782	1.632	623	12.124	893	73.395	103,02%	2.215
	CF 1	26.468	27.937	28.169	-	561	561	-109	232	1.701	329	27.743	101,54%	426
	Total Griya	25.069	24.115	24.435	-	540	540	0	321	-634	219	25.471	95,93%	(1.035)
4	• Total Non Program	25.069	24.115	24.435	-	540	540	-224	321	-634	219	25.471	95,93%	(1.035)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.733	-	21	21	-109	-89	2.334	110	2.272	164,33%	1.461
	CF 2	37.018	47.050	47.441	2.298	955	-1.343	1.742	391	10.423	564	45.652	103,92%	1.789
	Mitraguna & Others	36.826	46.839	47.235	2.298	955	-1.343	1.746	396	10.409	559	44.677	105,73%	2.558
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.743	3.424	2.036	-1.388	2.324	678	19.907	1.358	82.274	104,22%	3.469

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			Net (UG) & DG	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	1.097	1.408	1.553	1.481	1.73%	2,07%	1.96%	(72)	384	73	0,43%	75,34%	-1,3%
	CF 1	1.097	1.035	1.183	1.181	4,15%	4,23%	4,19%	(2)	83	145	-	-	-
	Total Griya	1.097	1.035	1.040	1.038	4,38%	4,31%	4,25%	(2)	(59)	3	-	-	-
	Oto	-	-	143	143	0,00%	3,73%	3,82%	-	143	143	-	-	-
	CF 2	-	373	370	300	0,00%	0,79%	0,63%	(70)	300	(73)	-	-	-
	Mitraguna & Others	-	373	370	300	0,00%	0,79%	0,64%	(70)	300	(73)	-	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-
	Total Pembiayaan	120	850	840	840	0,18%	0,99%	0,98%	-	720	(10)	0,96%	1,54%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	-	2.71	2.94	2.90
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%	1.129	930	1.282

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	3.329	3.353	638	24	(1.376)	-29,10%	(923)	-21,59%	12.480	26,87%	(9.128)
2	Tabungan	143.334	167.049	171.105	173.220	3.814	2.115	6.171	3,69%	29.886	20,85%	157.358	110,08%	15.862
3	Deposito	111.952	125.321	109.799	109.799	(9.175)	(1)	(15.522)	-12,39%	(2.154)	-1,92%	112.690	97,43%	(2.892)
	Total	259.563	297.099	284.233	286.371	(4.723)	2.139	(10.728)	-3,61%	26.809	10,33%	282.529	101,36%	3.843
	CASA	147.610	171.779	174.433	176.573	4.452	2.139	4.794	2,79%	28.963	19,62%	169.838	103,97%	6.735
	(%) CASA	56,87%	57,82%	61,37%	61,66%									
	FDR	26,72%	28,91%	30,42%	30,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.174	2.209	35	79	3,71%	(129)	-5,51%	-	0,00%	2.209	
2	Giro ISE	22	24	24	24	0	0	0,35%	3	11,95%	-	0,00%	24	
3	Tabungan ISE	2.316	2.105	2.149	2.184	35	79	3,75%	(131)	-5,67%	-	0,00%	2.184	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	107	110	113	113	0	3	2,73%	6	5,61%	-	0,00%	113	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.226	8.341	1.525	300	-1.225	1.340	116	8.148	184	3.371	247,46%	4.971
	KUR	194	7.421	7.561	1.050	300	-750	946	140	7.367	160	3.205	235,92%	4.356
	Non KUR	-	805	781	475	-	-475	394	-24	781	24	166	470,16%	615
3	PWG	3.438	6.116	5.533	472	195	-277	-61	-583	2.095	777	8.591	64,41%	(3.058)
	Cilem	3.438	6.116	5.533	472	195	-277	-61	-583	2.095	777	8.591	64,41%	(3.058)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	72.000	2.272	2.380	108	900	1.048	7.037	1.332	75.712	95,10%	(3.713)
	CF 1	19.068	19.315	18.958	552	-	-552	498	-357	-110	357	20.447	92,72%	(1.489)
	Total Griya	17.646	16.784	16.496	-	-	0	0	-288	-1.150	288	18.078	91,25%	(1.582)
4	• Total Non Program	17.646	16.784	16.496	-	-	0	0	-529	-288	288	18.078	91,25%	(1.582)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.462	552	-	-552	498	-69	1.040	69	2.369	103,93%	93
	CF 2	45.895	51.637	53.042	1.720	2.380	660	402	1.405	7.147	975	55.266	95,98%	(2.224)
	Mitraguna & Others	40.397	45.849	47.278	1.270	2.380	1.110	297	1.429	6.882	951	48.918	96,65%	(1.639)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	86.468	4.269	2.875	-1.395	2.175	581	17.109	2.294	88.438	97,77%	(1.970)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	764	597	-	-	100,00%	0,00%	0,00%	0,00%	-	(764)	(597)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	597	-	-	100,00%	0,00%	0,00%	0,00%	-	(764)	(597)			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	19	-	68	0,00%	0,00%	0,00%	1,22%	68	68	48			
	Cilem	-	19	-	68	0,00%	0,00%	0,00%	1,22%	68	68	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	3.861	1.633	1.82%	5,36%	2.568	2.801	3.544				
	CF 1	648	-	-	3.485	3,40%	0,00%	18,38%	3.485	2.836	3.485				
	Total Griya	648	-	-	3.485	3,67%	0,00%	21,13%	3.485	2.836	3.485				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	412	317	1.293	376	0,90%	2,50%	0,71%	(916)	(35)	60				
	Mitraguna & Others	412	-	978	63	1,02%	2,13%	0,13%	(915)	(348)	63				
	Pensiun	-	-	317	315	0,00%	5,44%	5,43%	(2)	313	(4)				
	Total Pembiayaan	1.824	933	1.293	3.929	2,63%	1,51%	4,54%	2.636	2.104	2.996	0,56%	87,75%	-4,0%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	100,00%	100,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	593	593	0,00%	100,00%	100,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	16.107	14.078	(1.425)	(2.029)	(964)	-6,41%	10.261	268,80%	9.215	152,78%	4.864
2	Tabungan	117.085	112.217	112.001	115.849	2.330	3.848	3.632	3,24%	(1.236)	-1,06%	126.313	91,72%	(10.464)
3	Deposito	49.844	48.537	47.990	47.990	(676)	0	(547)	-1,13%	(1.854)	-3,72%	50.329	95,35%	(2.339)
	Total	170.746	175.797	176.098	177.918	229	1.819	2.121	1,21%	7.171	4,20%	185.857	95,73%	(7.939)
	CASA	120.903	127.260	128.109	129.928	905	1.819	2.668	2,10%	9.025	7,46%	135.528	95,87%	(5.600)
	(%) CASA	70,81%	72,39%	72,75%	73,03%									
	FDR	80,42%	78,23%	78,79%	77,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	918	910	889	(21)	(29)	(32)	-3,21%	(802)	-47,44%	-	0,00%	889
2	Giro ISE	436	247	194	194	0	(53)	(21)	-21,37%	(242)	-55,52%	0	0,00%	194
3	Tabungan ISE	1.254	671	716	695	(21)	23	3,47%	(560)	-44,62%	-	0	0,00%	695
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0	0,00%	0
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%	-	0	0,00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	20.532	21.988	4.341	5.925	1.584	782	1.456	8.439	4.469	20.999	104,71%	990
	Cilem	7.456	10.743	11.393	1.747	1.545	(202)	575	650	3.937	895	12.236	93,11%	(843)
	Gadai	6.094	9.789	10.595	2.594	4.379	1.786	208	806	4.501	3.573	8.762	120,91%	1.833
4	CFG	119.321	116.995	116.756	2.431	1.424	(1.007)	505	(239)	-2.565	1.663	130.324	89,59%	(13.568)
	CF 1	15.625	17.605	17.888	-	461	461	(322)	283	2.263	178	17.191	104,05%	697
	Total Griya	13.902	15.414	15.766	-	461	461	0	352	1.863	109	14.348	109,88%	1.418
4	• Total Non Program	13.902	15.414	15.766	-	461	461	(276)	352	1.863	109	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	2.844	74,63%	(721)
	Oto	1.723	2.191	2.122	-	-	0	(322)	(69)	400	69	113.133	87,39%	(14.265)
	CF 2	103.696	99.390	98.868	2.431	963	(1.468)	826	(522)	-4.828	1.485	102.629	86,77%	(13.578)
	Mitraguna & Others	94.197	89.853	89.050	2.165	433	(1.732)	737	(803)	-5.147	1.236	10.505	93,46%	(687)
	Pensiun	9.499	9.537	9.818	266	530	264	89	282	319	248	155.759	89,08%	(17.015)
	Total Pembiayaan	137.307	137.527	138.744	6.772	7.349	577	1.287	1.218	1.437	6.131	0,36%	7,82%	0,0%

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif			MtD	YtD	MtM	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	%				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,08%	18	18	18	18					
	Cilem	-	-	-	-	18	0,00%	0,00%	0,00%	0,16%	18	18	18	18					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.942	1.297	2.012	605	0	1.63%	1.72%	0,45%	(1.482)	(1.412)	(767)							
	CF 1	86	-	209	-	0	0,55%	1,19%	0,00%	(209)	(86)	-							
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-							
	Oto	86	-	209	-	0	4,99%	9,53%	0,00%	(209)	(86)	-							
	CF 2	1.856	1.297	1.803	605	0	1,79%	1,81%	0,54%	(1.273)	(1.326)	(767)							
	Mitraguna & Others	1.856	1.297	1.803	605	0	1,97%	2,01%	0,60%	(1.273)	(1.326)	(767)							
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	331	748	479	605	0	0,24%	0,35%	0,44%	126	274	(143)	0,64%	-47,31%	0,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	K																

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	11.858	12.470	9.320	613	(7.910)	-38,81%	(1.460)	-10,48%	21.404	58,26%	(8.933)
2	Tabungan	118.671	149.789	158.779	158.029	4.855	(750)	8.241	5,50%	39.358	33,17%	131.813	119,89%	26.217
3	Deposito	125.329	123.645	134.900	134.600	1.292	(300)	10.955	8,86%	9.271	7,40%	125.971	106,85%	8.629
	Total	257.931	293.814	305.537	305.100	15.467	(437)	11.286	3,84%	47.169	18,29%	279.187	109,28%	25.912
	CASA	132.602	170.169	170.637	170.500	14.175	(137)	331	0,19%	37.898	28,58%	153.216	111,28%	17.283
	(%) CASA	51,41%	57,92%	55,85%	55,88%									
	FDR	59,82%	58,36%	60,04%	60,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.301	4.289		(12)	93	2,21%	751	21,24%	-	0,00%	4.289
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%	0	0,00%	1
3	Tabungan ISE	3.537	4.196	4.300	4.289		(12)	93	2,21%	752	21,25%	0	0,00%	4.289
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	45	48	49	49		0	1	2,08%	4	8,89%	49	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	8.400	-	8.400	8.400	0	8.400	8.400	-	0	0,00%	8.400
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	8.400	-	8.400	8.400	0	8.400	8.400	-	0	0,00%	8.400
	• Local Champion	-	-	8.400	-	8.400	8.400	0	8.400	8.400	-	0	0,00%	8.400
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	50	47	-	-	0	-63	-3	-270	3	317	14,88%	(270)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	47	-	-	0	-63	-3	-270	3	317	14,88%	(270)
3	PWG	17.010	23.113	25.949	7.806	8.091	284	2.629	2.835	8.939	5.255	21.932	118,31%	4.017
	Cilem	7.758	11.568	11.909	2.611	1.047	-1.563	1.248	341	4.150	706	11.527	103,31%	382
	Gadai	9.252	11.546	14.040	5.196	7.044	1.848	1.381	2.495	4.789	4.549	10.405	134,94%	3.635
4	CFG	136.962	148.294	149.036	5.382	3.599	-1.783	2.109	742	12.074	2.857	150.143	99,26%	(1.107)
	CF 1	16.548	16.413	16.456	240	257	17	165	43	-92	214	17.976	91,55%	(1.520)
	Total Griya	15.017	13.854	13.741	-	-	0	0	-113	-1.276	113	15.423	89,10%	(1.681)
4	• Total Non Program	15.017	13.854	13.741	-	-	0	0	-111	-1.276	113	15.423	89,10%	(1.681)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.715	240	257	17	165	156	1.183	101	2.553	106,34%	162
	CF 2	120.414	131.881	132.580	5.143	3.342	-1.801	1.945	699	12.166	2.643	132.167	100,31%	412
	Mitraguna & Others	110.777	121.505	121.813	4.303	2.877	-1.426	1.183	308	11.036	2.569	121.615	100,16%	199
	Pensiun	9.636	10.375	10.766	840	465	-375	761	391	1.130	74	10.553	102,02%	213
	Total Pembiayaan	154.289	171.457	183.432	13.188	20.090	6.901	4.676	11.975	29.143	8.115	172.392	106,40%	11.040

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	MtD (1-31 Oct'25)	MtM	Net (UG) & DG			Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	
2	MBG	148	52	50	47	47	46,61%	100,00%	100,00%	(3)	(101)	(5)	-	-	
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	
	Non KUR	148	52	50	47	47	46,61%	100,00%	100,00%	(3)	(101)	(5)	-	-	
3	PWG	-	-	-	-	81	0,00%	0,00%	0,31%	81	81	81	-	-	
	Cilem	-	-	-	-	81	0,00%	0,00%	0,68%	81	81	81	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	-	-	
4	CFG	334	628	1.041	414	414	0,24%	0,70%	0,28%	(627)	80	(215)	-	-	
	CF 1	-	124	569	193	193	0,00%	0,00%	1,18%	(376)	193	70	-	-	
	Total Griya	-	124	569	44	44	0,00%	0,00%	0,32%	(525)	44	(80)	-	-	
	Oto	-	-	-	149	149	0,00%	0,00%	5,50%	149	149	149	-	-	
	CF 2	334	504	472	220	220	0,28%	0,36%	0,17%	(252)	(114)	(284)	-	-	
	Mitraguna & Others	334	504	472	220	220	0,30%	0,39%	0,18%	(252)	(114)	(284)	-	-	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	-	-	
	Total Pembiayaan	863	1.038	1.203	1.279	1.279	0,56%	0,70%	0,70%	76	417	242	0,00%	100,00%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	216.304	258.971	294.424	78.120		3.22	3.35	3.43
2	Contribution Margin	7.083	10.698	8.086	1.003	-14,2%	1.941	2.473	2.451

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	8.692	6.544	6.361	(2.148)	(7.020)	-51,75%	(2.036)	-23,73%	17.523	37,35%	(10.979)
2	Tabungan	115.717	129.668	138.955	139.694	(48.354)	739	10.026	7,73%	23.977	20,72%	128.619	108,61%	11.075
3	Deposito	158.683	177.958	172.290	172.137	4.988	(153)	(5.821)	-3,27%	13.454	8,48%	159.458	107,95%	12.679
	Total	282.980	321.190	319.937	318.375	(37.006)	(1.562)	(2.815)	-0,88%	35.395	12,51%	305.600	104,18%	12.776
	CASA	124.297	143.232	147.647	146.238	(41.993)	(1.409)	3.006	2,10%	21.941	17,65%	146.142	100,07%	96
	(%) CASA	43,92%	44,59%	46,15%	45,93%									
	FDR	77,18%	77,13%	77,46%	77,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	9.118	9.037	(81)	5.949	192,64%	5.717	172,25%		-	0,00%	9.037
2	Giro ISE	510	270	650	654	4	384	142,06%	144	28,28%			0,00%	654
3	Tabungan ISE	2.559	2.568	8.218	8.133	(86)	5.565	216,72%	5.573	217,75%			0,00%	8.133
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%			0,00%	250
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%			0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.116	-	-	0	-374	-124	-392	124	7.562	54,44%	(3.446)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.116	-	-	0	-374	-124	-392	124	6.232	66,05%	(2.116)
	• Local Champion	4.509	4.240	4.116	-	-	0	-374	-124	-392	124	5.326	77,29%	(1.210)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	12.246	675	675	0	264	242	2.334	433	11.888	103,01%	358
	KUR	9.027	10.576	10.790	575	600	25	207	214	1.763	386	10.922	98,79%	(132)
	Non KUR	885	1.428	1.456	100	75	-25	57	28	571	47	966	150,71%	490
3	PWG	13.890	23.194	23.679	7.114	4.356	-2.757	1.853	485	9.789	3.871	25.234	93,84%	(1.555)
	Cilem	5.699	14.671	14.237	3.130	726	-2.404	1.572	-434	8.538	1.160	14.596	97,54%	(359)
	Gadai	8.191	8.523	9.442	3.984	3.630	-354	281	919	1.251	2.711	10.638	88,76%	(1.196)
4	CFG	190.097	208.286	207.776	13.280	4.871	-8.409	4.715	-510	17.679	5.381	203.447	102,13%	4.329
	CF 1	25.896	28.426	28.103	1.975	-	-1.975	-115	-322	2.208	322	27.548	102,02%	555
	Total Griya	21.834	24.367	24.167	1.975	-	-1.975	0	-200	2.334	200	22.303	108,36%	1.864
4	• Total Non Program	21.834	24.367	24.167	1.975	-	-1.975	1.758	-200	2.334	200	22.303	108,36%	1.864
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	3.936	-	-	0	-115	-122	-126	122	5.245	75,04%	(1.309)
	CF 2	164.201	179.861	179.673	11.305	4.871	-6.434	4.829	-188	15.472	5.059	175.899	102,15%	3.774
	Mitraguna & Others	145.925	160.858	160.656	11.155	4.568	-6.587	4.976	-202	14.731	4.770	156.562	102,61%	4.094
	Pensiun	18.276	19.003	19.016	150	303	153	-146	14	741	289	19.337	98,34%	(320)
	Total Pembiayaan	218.409	247.724	247.818	21.068	9.902	-11.166	6.458	94	29.409	9.809	248.132	99,87%	(314)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif				Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	284	-	-	101	284	2,87%	0,00%	0,82%	101	(184)	101	-	-	
	KUR	284	-	-	101	284	3,15%	0,00%	0,93%	101	(184)	101	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	
3	PWG	-	142	-	657	657	0,00%	0,00%	2,78%	657	657	515	-	-	
	Cilem	-	142	-	631	631	0,00%	0,00%	4,43%	631	631	489	-	-	
	Gadai	-	-	-	26	26	0,00%	0,00%	0,28%	26	26	26	-	-	
4	CFG	85	731	484	467	467	0,04%	0,23%	0,22%	(18)	382	(264)	-	-	
	CF 1	52	483	484	467	467	0,20%	1,70%	1,66%	(18)	415	(16)	-	-	
	Total Griya	52	49	48	48	48	0,24%	0,20%	0,20%	(1)	(5)	(1)	-	-	
	Oto	-	434	436	419	419	0,00%	10,75%	10,65%	(17)	419	(14)	-	-	
	CF 2	33	248	-	-	33	0,02%	0,00%	0,00%	-	(33)	(248)	-	-	
	Mitraguna & Others	33	-	-	-	33	0,02%	0,00%	0,00%	-	(33)	-	-	-	
	Pensiun	-	248	-	-	248	0,00%	0,00%	0,00%	-	-	(248)	-	-	
	Total Pembiayaan	1.209	308	515	514	514	0,55%	0,21%	0,21%	(1)	(695)	206	0,00%	98,99%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif				Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		MtD	YtD	MtM	%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	4	-	-	-	4	0,04%	0,00%	0,00%	(4)	-	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Non KUR	4	-	-	-	4	0,50%	0,00%	0,00%	(4)	-	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,0					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	38.246	3.398	4.605	(34.848)	(4.792)	-58,51%	(5.156)	-60,28%	14.517	23,40%	(11.120)
2	Tabungan	104.558	99.302	100.044	103.775	725	3.731	4.473	4,50%	(783)	-0,75%	115.482	89,86%	(11.707)
3	Deposito	118.514	117.131	76.806	111.806	1	35.000	(5.325)	-4,55%	(6.708)	-5,66%	119.000	93,95%	(7.194)
	Total	231.625	224.623	215.095	218.978	5.331	3.883	(5.644)	-2,51%	(12.647)	-5,46%	248.999	87,94%	(30.021)
	CASA	113.112	107.492	138.290	107.173	5.330	(31.117)	(319)	-0,30%	(5.939)	-5,25%	129.999	82,44%	(22.827)
	(%) CASA	48,83%	47,85%	64,29%	48,94%									
	FDR	61,23%	66,47%	69,68%	68,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.381	4.392		11	(69)	-1,55%	1.732	65,11%	-	0,00%	4.392
2	Giro ISE	666	1.055	1.112	1.084		(28)	29	2,78%	418	62,72%	-	0,00%	1.084
3	Tabungan ISE	1.893	3.306	3.169	3.207		38	(99)	-2,98%	1.314	69,39%	-	0,00%	3.207
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%	-	0,00%	100
5	CIF ISE	73	77	78	78		0	1	1,30%	5	6,85%	-	0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.724	-	-	0	-40	-41	1.724	41	-	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	-	0,00%	0
	Non-Linkage	-	1.765	1.724	-	-	0	-40	-41	1.724	41	-	0,00%	1.724
	• Local Champion	-	1.765	1.724	-	-	0	-40	-41	1.724	41	-	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	-	0,00%	0
2	MBG	76	61	59	-	-	0	-2	-2	-17	2	76	77,70%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	61	59	-	-	0	-2	-2	-17	2	76	77,70%	(17)
3	PWG	18.643	23.712	25.012	4.422	4.836	414	590	1.300	6.370	3.535	26.997	92,65%	(1.984)
	Cilem	13.169	14.611	14.399	1.008	931	-77	-89	-212	1.230	1.144	18.072	79,68%	(3.673)
	Gadai	5.474	9.101	10.614	3.413	3.904	491	679	1.513	5.139	2.392	8.925	118,92%	1.688
4	CFG	123.108	123.758	123.082	2.201	1.940	-261	139	-676	-26	2.616	135.676	90,72%	(12.594)
	CF 1	17.304	14.800	13.824	-	-	0	-112	-977	-3.480	977	18.907	73,12%	(5.083)
	Total Griya	13.206	11.180	10.395	-	-	0	0	-786	-2.811	786	13.646	76,17%	(3.251)
4	• Total Non Program	13.206	11.180	10.395	-	-	0	0	-416	-2.811	786	-	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	5.261	65,18%	(1.832)
	Oto	4.098	3.620	3.429	-	-	0	-112	-191	-669	191	116.769	93,57%	(7.511)
	CF 2	105.804	108.958	109.258	2.201	1.940	-261	251	300	3.454	1.640	81.996	93,12%	(5.642)
	Mitraguna & Others	72.025	75.639	76.354	2.125	1.940	-185	464	715	4.329	1.225	34.774	94,63%	(1.869)
	Pensiun	33.780	33.319	32.905	76	-	-76	-213	-415	-875	415	-	-	-
	Total Pembiayaan	141.827	149.296	149.877	6.623	6.776	153	687	582	8.051	6.194	162.749	92,09%	(12.871)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			Net (UG) & DG	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		%	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	-	67	-	101	-	0,00%	0,00%	0,40%	101	101	34	-	-	
	Cilem	-	67	-	101	-	0,00%	0,00%	0,70%	101	101	34	-	-	
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	
4	CFG	370	829	965	1.338	-	0,30%	0,78%	1,09%	373	968	509	-	-	
	CF 1	206	520	654	891	-	1,19%	4,42%	6,45%	237	685	371	-	-	
	Total Griya	92	423	559	798	-	0,69%	5,00%	7,68%	240	707	375	-	-	
	Oto	114	97	95	93	-	2,79%	2,62%	2,70%	(2)	(22)	(4)	-	-	
	CF 2	164	309	311	447	-	0,15%	0,29%	0,41%	136	284	138	-	-	
	Mitraguna & Others	164	309	311	350	-	0,23%	0,41%	0,46%	39	187	42	-	-	
	Pensiun	-	-	-	97	-	0,00%	0,00%	0,29%	97	97	97	-	-	
	Total Pembiayaan	5	443	325	634	0,00%	0,26%	0,65%	0,96%	474	629	191	2,13%	-402,67%	1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			Net (UG) & DG	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		%	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	5	443	325	634	-	0,00%	0,26%	0,52%	309	629	191	-	-
	CF 1	5	67	108	106	-	0,03%	0,73%						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	3.416	3.412	(3.772)	(4)	(1.230)	-26,50%	1.796	111,20%	6.087	56,05%	(2.675)
2	Tabungan	101.049	105.844	105.141	104.238	2.355	(903)	(1.606)	-1,52%	3.189	3,16%	108.694	95,90%	(4.456)
3	Deposito	38.774	45.970	45.450	45.450	352	0	(520)	-1,13%	6.676	17,22%	39.176	116,02%	6.274
	Total	141.438	156.455	154.007	153.100	(1.065)	(907)	(3.355)	-2,14%	11.662	8,24%	153.956	99,44%	(857)
	CASA	102.664	110.485	108.557	107.650	(1.417)	(907)	(2.836)	-2,57%	4.985	4,86%	114.781	93,79%	(7.131)
	(%) CASA	72,59%	70,62%	70,49%	70,31%									
	FDR	91,03%	101,07%	104,73%	105,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.664	3.263	3.420	157	756	28,39%	122	3,70%	-	0,00%	3.420	
2	Giro ISE	186	384	294	258	(36)	(126)	-32,82%	72	38,96%	-	0,00%	258	
3	Tabungan ISE	2.913	2.270	2.959	3.152	193	882	38,86%	240	8,23%	-	0,00%	3.152	
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%	-	0,00%	10	
5	CIF ISE	94	98	102	102	0	4	4,08%	8	8,51%	-	0,00%	102	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Local Champion	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.892	800	450	-350	716	324	6.650	126	3.432	200,80%	3.460
	KUR	103	5.934	6.276	800	450	-350	734	341	6.173	109	3.149	199,27%	3.126
	Non KUR	139	633	616	-	-	0	-18	-17	477	17	283	217,84%	333
3	PWG	20.398	28.133	30.364	10.748	9.377	-1.371	1.050	2.231	9.966	7.146	29.699	102,24%	665
	Cilem	7.170	11.937	12.737	2.293	2.140	-152	519	800	5.568	1.341	14.807	86,02%	(2.070)
	Gadai	13.229	16.195	17.627	8.456	7.237	-1.219	531	1.431	4.398	5.805	14.891	118,37%	2.735
4	CFG	107.701	103.456	103.915	575	2.604	2.029	-1.018	459	-3.786	2.145	118.027	88,04%	(14.112)
	CF 1	13.161	13.769	13.563	25	-	-25	-50	-206	402	206	14.488	93,62%	(925)
	Total Griya	10.223	10.244	10.121	-	-	0	0	-123	-101	123	10.640	95,13%	(518)
	• Total Non Program	10.223	10.071	9.949	-	-	0	-459	-122	-274	122	10.640	93,51%	(691)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.442	25	-	-25	-50	-83	503	83	3.848	89,44%	(406)
	CF 2	94.540	89.687	90.352	550	2.604	2.054	-968	666	-4.188	1.938	103.539	87,26%	(13.187)
	Mitraguna & Others	89.171	84.195	84.138	430	1.830	1.400	-1.036	-57	-5.033	1.887	97.354	86,42%	(13.217)
	Pensiun	5.368	5.492	6.214	120	774	654	68	723	846	51	6.185	100,48%	30
	Total Pembiayaan	128.755	158.128	161.290	12.123	12.581	458	747	3.162	32.535	9.418	151.573	106,41%	9.718

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	415	1.753	960	1.280	1.78%	0,93%	1,23%	320	(639)	(473)	-				
	CF 1	23	78	78	78	0,18%	0,57%	0,58%	88	55	-					
	Total Griya	-	78	78	78	0,00%	0,76%	0,77%	78	-	-					
	Oto	23	-	-	-	0,79%	0,00%	0,00%	(23)	-	-					
	CF 2	2.482	1.236	2.042	2.462	2,63%	2,28%	2,72%	420	(20)	1.226	-				
	Mitraguna & Others	2.482	1.236	2.042	2.462	2,78%	2,43%	2,93%	420	(20)	1.226	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	2.920	1.314	2.121	2.540	2,27%	1,34%	1,57%	420	(380)	1.226	0,00%	100,00%	-1,6%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	125	109	110	(12)	0	(16)	-12,47%	75	212,96%	39	280,44%	71
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	109	110	(12)	0	(16)	-12,47%	75	212,96%	39	280,44%	71
	CASA	35	125	109	110	(12)	0	(16)	-12,47%	75	212,96%	39	280,44%	71
(%) CASA	100,00%	100,00%	100,00%	100,00%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	618	739	693	57	(46)	75	12,18%	254	58,07%	489	141,64%	204
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.289	1.243	57	(46)	75	6,44%	804	183,55%	489	254,09%	754
	CASA	438	618	739	693	57	(46)	75	12,18%	254	58,07%	489	141,64%	204
(%) CASA	100,00%	52,89%	57,34%	55,74%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	107	195	195	0	88	81,85%	195	195291,91%	-	0,00%	195
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	107	195	195	0	88	81,85%	195	195291,91%	0	0,00%	195
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	40.528	44.415	1.667	3.887	5.703	14,73%	22.963	107,04%	29.582	150,14%	14.833
2	Tabungan	103.481	114.782	121.276	122.013	(1.849)	737	7.231	6,30%	18.533	17,91%	117.381	103,95%	4.633
3	Deposito	132.303	92.587	85.859	85.939	(2.092)	80	(6.648)	-7,18%	(46.364)	-35,04%	133.044	64,59%	(47.105)
	Total	257.235	246.081	247.663	252.367	(2.274)	4.704	6.286	2,55%	41.495	33,21%	280.006	90,13%	(27.639)
	CASA	124.933	153.494	161.804	166.428	(182)	4.624	12.934	8,43%	41.495	33,21%	146.962	113,25%	19.466
	(%) CASA	48,57%	62,38%	65,33%	65,95%									
	FDR	70,83%	83,69%	85,08%	83,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	8.538	8.511		(26)	118	1,40%	575	7,25%	-	0,00%	8.511
2	Giro ISE	4.026	4.019	3.860	3.713		(147)	(306)	-7,62%	(313)	-7,78%	-	0,00%	3.713
3	Tabungan ISE	2.910	4.374	4.678	4.798		120	424	9,69%	1.889	64,91%	-	0,00%	4.798
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%	-	0,00%	0
5	CIF ISE	62	64	64	64		0	0	0,00%	2	3,23%	-	0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25			
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	39.164	38.777	-	-	0	-132	-387	-6.458	387	52.956	73,22%	(14.179)	
	Linkage	14.656	14.626	14.625	-	-	-	-25	-1	-31	1	18.019	81,17%	(3.393)	
	Non-Linkage	30.579	24.538	24.152	-	-	0	-107	-386	-6.427	386	34.938	69,13%	(10.786)	
	• Local Champion	28.121	21.528	21.317	-	-	0	-103	-211	-6.804	211	30.188	70,61%	(8.871)	
	• Value Chain	2.457	3.009	2.835	-	-	-	-4	-174	377	174	4.750	59,68%	(1.915)	
2	MBG	4.919	3.092	2.879	-	-	0	-141	-213	-2.040	213	4.919	58,53%	(2.040)	
	KUR	4.804	3.092	2.879	-	-	0	-141	-213	-1.925	213	4.804	59,93%	(1.925)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	36.367	39.512	7.737	13.306	5.569	2.279	3.145	16.176	10.161	37.382	105,70%	2.130	
	Cilem	6.677	15.526	17.426	2.751	3.607	856	1.765	1.900	10.749	1.707	18.172	95,89%	(746)	
	Gadai	16.660	20.841	22.086	4.986	9.699	4.713	514	1.246	5.427	8.454	19.210	114,97%	2.877	
4	CFG	108.703	127.310	129.533	5.145	3.657	-1.488	3.458	2.223	20.830	1.434	119.815	108,11%	9.718	
	CF 1	24.869	28.088	27.555	-	27	27	-148	-532	2.686	559	26.244	105,00%	1.311	
	Total Griya	19.873	21.856	21.432	-	-	0	0	-423	1.559	423	20.264	105,77%	1.168	
4	• Total Non Program	19.873	21.856	21.432	-	-	0	0	-204	-423	1.559	423	20.264	105,77%	1.168
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.997	6.232	6.123	-	27	27	-148	-109	1.127	136	5.980	102,39%	143	
	CF 2	83.833	99.222	101.977	5.145	3.630	-1.515	3.606	2.755	18.144	875	93.571	108,98%	8.406	
	Mitraguna & Others	62.328	75.629	78.177	3.640	3.230	-410	2.486	2.547	15.849	683	71.183	109,82%	6.994	
	Pensiun	21.505	23.593	23.801	1.505	400	-1.105	1.120	208	2.296	192	22.388	106,31%	1.413	
	Total Pembiayaan	182.193	205.933	210.701	12.882	16.963	4.081	5.464	4.768	28.508	12.195	215.072	97,97%	(4.371)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif	Net (UG) & DG	Run Off Oct'25	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25					%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	-	-	-	-		
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-	-		
	Local Champion	-	-	-	-	0	0,00%	0,00%	-	-	-	-		
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-	-		
2	MBG	121	35	20	32	2.46%	0,65%	1.11%	12	(89)	(3)	-		
	KUR	83	35	20	32	1.72%	0,65%	1.11%	12	(51)	(3)	-		
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-	-		
3	PWG	-	17	-	86	0,00%	0,00%	0,22%	86	86	69	-		
	Cilem	-	17	-	86	0,00%	0,00%	0,50%	86	86	69	-		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
4	CFG	330	1.984	1.698	1.645	0,30%	1,33%	1,27%	(54)	1.315	(339)	-		
	CF 1	209	-	63	152	0,84%	0,23%	0,55%	88	(57)	152	-		
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Oto	209	-	63	152	4,19%	1,02%	2,48%	88	(57)	152	-		
	CF 2	120	1.984	1.635	1.493	0,14%	1,65%	1,46%	(142)	1.372	(491)	-		
	Mitraguna & Others	-	1.846	1.495	1.493	0,00%	1,98%	1,91%	(2)	1.493	(353)	-		
	Pensiun	120	138	140	-	0,56%	0,59%	0,00%	(140)	(120)	(138)	-		
	Total Pembiayaan	451	2.036	1.718	1.763	0,25%	0,83%	0,84%	45	1.312	(273)	3,31%	-295,15%	2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif	Net (UG) & DG	Run Off Oct'25	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25					%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,88%	-	430	(23)	-
	Linkage	23	23	-	-	0,15%	0,00%	0,00%	-	(23)	(23)	-
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,09%	25,49%	-	453	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	372	74	73	-	7,57%	2,36%	0,00%	(73)	(372)	(74)	-
	KUR	296	74	73	-	6,16%	2,36%	0,00%	(73)	(296)	(74)	-
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	2.684	264	199								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	30.664	40.076	5.146	9.412	16.346	68,89%	22.372	126,37%	26.218	152,85%	13.858
2	Tabungan	74.047	75.403	73.981	76.608	407	2.628	1.205	1,60%	2.562	3,46%	88.604	86,46%	(11.996)
3	Deposito	177.676	161.424	160.331	159.231	(1.510)	(1.100)	(2.193)	-1,36%	(18.445)	-10,38%	178.442	89,23%	(19.210)
	Total	269.427	260.557	264.976	275.916	4.043	10.940	15.359	5,89%	6.489	2,41%	293.265	94,08%	(17.349)
	CASA	91.751	99.133	104.644	116.684	5.552	12.040	17.551	17,71%	24.933	27,18%	114.823	101,62%	1.861
	(%) CASA	34,05%	38,05%	39,49%	42,29%									
	FDR	66,93%	77,94%	78,25%	75,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.777	2.009	2.003		(6)	226	12,69%	(1.696)	-45,85%	-	0,00%	2.003
2	Giro ISE	1.245	404	349	347		(3)	(58)	-14,22%	(898)	-72,14%	-	0,00%	347
3	Tabungan ISE	2.454	1.373	1.659	1.656		(3)	283	20,61%	(798)	-32,52%	-	0,00%	1.656
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	78	83	83	83		0	0	0,00%	5	6,41%	-	0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	7.500	10.250	10.456	675	560	-115	389	206	2.956	354	9.957	105,01%	499
	KUR	5.814	8.671	8.914	675	560	-115	427	244	3.100	316	8.271	107,78%	643
	Non KUR	1.686	1.579	1.542	-	-	0	-38	-38	-144	38	1.686	91,44%	(144)
3	PWG	25.637	35.572	37.572	9.684	9.042	-642	2.160	2.001	11.935	7.041	35.630	105,45%	1.943
	Cilem	7.478	14.278	15.999	2.488	2.819	331	1.390	1.721	8.521	1.098	16.188	98,83%	(189)
	Gadai	18.160	21.294	21.573	7.196	6.223	-973	770	280	3.414	5.943	19.441	110,97%	2.132
4	CFG	147.202	157.268	159.310	4.061	3.608	-453	-1.307	2.042	12.108	1.566	159.845	99,67%	(535)
	CF 1	16.107	19.034	19.023	1.835	278	-1.557	117	-11	2.916	289	17.928	106,10%	1.094
	Total Griya	8.451	13.025	13.212	1.565	257	-1.308	0	187	4.761	70	8.929	147,96%	4.282
1	• Total Non Program	8.451	13.025	13.212	1.565	257	-1.308	1.500	187	4.761	70	8.929	147,96%	4.282
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.811	270	21	-249	117	-198	-1.844	219	8.999	64,58%	(3.188)
	CF 2	131.096	138.234	140.287	2.226	3.330	1.104	-1.424	2.053	9.192	1.277	141.916	98,85%	(1.629)
	Mitraguna & Others	128.138	134.811	136.655	1.929	3.095	1.166	-1.539	1.844	8.517	1.251	137.753	99,20%	(1.098)
	Pensiun	2.957	3.423	3.632	297	235	-62	115	209	675	26	4.164	87,24%	(531)
	Total Pembiayaan	180.340	203.090	207.338	14.420	13.210	-1.210	1.242	4.249	26.999	8.961	205.431	100,93%	1.907

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	368	156	151	6,04%	1,53%	1,44%	(5)	(302)	(217)				
	KUR	363	292	83	81	6,24%	0,96%	0,90%	(3)	(282)	(211)				
	Non KUR	90	76	73	70	5,33%	4,63%	4,57%	(3)	(19)	(5)				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	537	576	1.372	1.222	0,36%	0,87%	0,77%	(150)	685	645				
	CF 1	200	-	783	344	1,24%	4,11%	1,81%	(439)	144	344				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	200	-	783	344	2,61%	13,03%	5,92%	(439)	144	344				
	CF 2	337	576	589	877	0,26%	0,43%	0,63%	1,88%	289	540	301			
	Mitraguna & Others	337	576	589	877	0,26%	0,44%	0,64%	1,93%	289	540	301			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.869	0,68%	1,39%	1,38%	45	1.650	282	0,06%	95,31%	-1,3%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	262.535	269.409	260.557	(1.978)		3.66	3.78	3.81
2	Contribution Margin	5.976	8.606	5.452	(524)	8,8%	609	697	732

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	14.706	14.546	161	(161)	(614)	-4,05%	1.596	12,32%	17.145	84,84%	(2.600)
2	Tabungan	76.505	79.046	83.805	85.359	1.381	1.555	6.313	7,99%	8.855	11,57%	84.906	100,53%	454
3	Deposito	21.770	21.189	21.261	21.261	(2.672)	(0)	72	0,34%	(510)	-2,34%	22.178	95,87%	(917)
	Total	111.225	115.395	119.772	121.166	(1.131)	1.394	5.771	5,00%	9.941	8,94%	124.229	97,53%	(3.063)
	CASA	89.454	94.205	98.511	99.905	1.542	1.394	5.700	6,05%	10.451	11,68%	102.051	97,90%	(2.146)
	(%) CASA	80,43%	81,64%	82,25%	82,45%									
	FDR	45,34%	59,53%	59,00%	58,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.421	1.428	7	108	8,17%	270	23,30%	-	0,00%	1.428	
2	Giro ISE	199	169	102	102	0	(67)	-39,50%	(97)	-48,55%	-	0,00%	102	
3	Tabungan ISE	959	1.151	1.318	1.326	7	175	15,19%	367	38,23%	-	0,00%	1.326	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	50	55	55	55	0	0	0,00%	5	10,00%	-	0,00%	55	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	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	0,00%	0
2	MBG	103	4.535	4.762	700	320	-380	637	227	4.659	93	3.313	143,72%	1.449
	KUR	103	4.329	4.558	700	320	-380	640	229	4.455	91	3.147	144,82%	1.411
	Non KUR	-	206	204	-	-	0	-2	-2	204	2	166	122,91%	38
3	PWG	12.227	17.275	18.327	4.104	4.198	94	926	1.052	6.100	3.146	25.546	71,74%	(7.219)
	Cilem	5.118	9.994	10.275	1.496	856	-640	616	281	5.157	575	15.416	66,65%	(5.141)
	Gadai	7.109	7.281	8.052	2.608	3.342	734	311	771	943	2.571	10.130	79,49%	(2.078)
4	CFG	38.093	46.881	47.578	2.449	2.134	-315	784	697	9.485	1.437	45.479	104,62%	2.099
	CF 1	11.280	11.651	11.386	-	175	175	-168	-265	106	441	12.241	93,02%	(855)
	Total Griya	5.847	6.622	6.698	-	160	160	0	76	851	84	6.105	109,72%	593
	• Total Non Program	5.847	6.110	6.028	-	-	0	-84	-82	181	82	6.105	98,74%	(77)
	• Program	-	512	670	-	160	160	-2	158	670	2	0	0,00%	670
	Oto	5.433	5.029	4.688	-	15	15	-168	-341	-745	356	6.136	76,40%	(1.448)
	CF 2	26.814	35.229	36.192	2.449	1.959	-490	952	963	9.378	996	33.238	108,89%	2.954
	Mitraguna & Others	24.934	33.079	33.995	2.449	1.893	-556	973	917	9.062	976	30.775	110,46%	3.220
	Pensiun	1.880	2.150	2.196	-	66	66	-21	46	316	20	2.463	89,19%	(266)
	Total Pembiayaan	50.425	68.693	70.668	7.253	6.652	-601	2.348	1.976	20.244	4.676	74.340	95,06%	(3.671)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				%	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	-	442	-	-	0,00%	0,00%	0,00%	-	-	(442)			
	KUR	-	442	-	-	0,00%	0,00%	0,00%	-	-	(442)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	71	0,00%	0,00%	0,39%	71	71	(41)			
	Cilem	-	112	-	71	0,00%	0,00%	0,69%	71	71	(41)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	182	970	943	361	0,48%	2,01%	0,76%	(582)	179	(610)			
	CF 1	77	57	348	272	0,68%	2,99%	2,39%	(76)	195	215			
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	57	348	272	1,39%	6,92%	5,80%	(76)	196	215			
	CF 2	105	913	595	89	0,39%	1,69%	0,25%	(506)	(16)	(824)			
	Mitraguna & Others	105	913	595	89	0,42%	1,80%	0,26%	(506)	(16)	(824)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	512	511	1.015	0,49%	1,09%	2,13%	504	827	504	0,00%	100,00%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				%	Penc.	Gap				
1	SME	2	2	2	2	2	100,00%	100,00%	100,00%	-	-				
	Linkage	2	2	2	2	2	100,00%	100,00%	100,00%	-	-				
	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	188	512	511	1.015	0,49%	1,09%	2,13%	504	827	504				
	CF 1	182	115	115	115	1,61%	0,99%	1,01%	-	(66)	-				
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	5.201	5.366	(48)	165	199	3,86%	(12.068)	-69,22%	21.639	24,80%	(16.273)
2	Tabungan	88.077	93.855	85.077	86.195	(1.626)	1.118	(7.659)	-8,16%	(1.882)	-2,14%	96.061	89,73%	(9.865)
3	Deposito	27.462	38.954	48.947	48.947	(246)	(0)	9.993	25,65%	21.484	78,23%	27.831	175,87%	21.116
	Total	132.974	137.975	139.225	140.508	(1.921)	1.283	2.533	1,84%	7.534	5,67%	145.530	96,55%	(5.022)
	CASA	105.512	99.021	90.278	91.561	(1.674)	1.283	(7.460)	-7,53%	(13.950)	-13,22%	117.699	77,79%	(26.138)
	(%) CASA	79,35%	71,77%	64,84%	65,16%									
	FDR	8,88%	16,14%	16,66%	16,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	6.729	7.627	7.603	(24)	874	12,99%	(5.127)	-40,27%		-	0,00%	7.603
2	Giro ISE	9.787	114	38	53	15	(61)	-53,39%	(9.734)	-99,46%			0,00%	53
3	Tabungan ISE	2.943	6.115	7.088	7.050	(38)	935	15,29%	4.107	139,56%			0,00%	7.050
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!			0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%			0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.417	5.384	794	305	-489	505	-33	2.311	338	3.184	169,08%	2.200
	Cilem	3.072	5.417	5.384	794	305	-489	505	-33	2.311	338	3.184	169,08%	2.200
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	17.818	280	1.230	950	117	968	9.075	262	16.629	107,15%	1.188
	CF 1	1.694	1.892	1.863	-	-	0	-41	-29	169	29	2.611	71,36%	(748)
	Total Griya	398	870	867	-	-	0	0	-3	469	3	667	129,93%	200
	• Total Non Program	398	870	867	-	-	0	0	-3	469	3	667	129,93%	200
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	997	-	-	0	-41	-26	-300	26	1.944	51,27%	(947)
	CF 2	7.049	14.958	15.954	280	1.230	950	159	997	8.906	233	14.019	113,81%	1.936
	Mitraguna & Others	6.955	14.866	15.863	280	1.230	950	159	997	8.908	233	13.442	118,00%	2.420
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	23.201	1.074	1.535	461	622	935	11.386	601	19.813	117,10%	3.388

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	-	76	76	0,00%	0,45%	0,42%	-	76	76						
	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	-	-	76	76	0,00%	0,50%	0,47%	-	76	76						
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,48%	-	76	76						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,33%	-	76	76	6,27%	#####	5,9%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.975	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,15	3,16	0,01	0,26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	36.401	36.420	(698)	19	(4.985)	-12,04%	17.394	91,43%	23.697	153,69%	12.723
2	Tabungan	42.453	51.777	53.324	54.176	862	852	2.399	4,63%	11.722	27,61%	49.712	108,98%	4.464
3	Deposito	43.338	44.102	45.527	45.527	1.048	0	1.425	3,23%	2.188	5,05%	43.818	103,90%	1.708
	Total	104.817	137.283	135.251	136.122	1.212	871	(1.161)	-0,85%	31.305	29,87%	117.227	116,12%	18.895
	CASA	61.479	93.181	89.725	90.595	164	871	(2.586)	-2,78%	29.117	47,36%	73.409	123,41%	17.186
	(%) CASA	58,65%	67,88%	66,34%	66,55%									
	FDR	25,79%	39,49%	41,99%	41,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.737	1.727	(9)	128	8,00%	345	25,01%	-	0,00%	1.727	
2	Giro ISE	167	55	58	58	0	3	5,96%	(109)	-65,09%	-	0,00%	58	
3	Tabungan ISE	1.214	1.544	1.678	1.669	(9)	125	8,07%	454	37,43%	-	0,00%	1.669	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	33	33	33	0	0	0,00%	7	26,92%	-	0,00%	33	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.510	10.861	1.028	1.349	321	284	351	6.117	999	5.311	204,49%	5.550
	Cilem	4.744	10.510	10.861	1.028	1.349	321	284	351	6.117	999	5.311	204,49%	5.550
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	45.926	2.753	4.235	1.482	1.799	2.220	23.639	2.014	30.319	151,47%	15.607
	CF 1	3.598	6.464	7.924	-	1.589	1.589	-78	1.460	4.326	129	4.592	172,56%	3.332
	Total Griya	1.186	2.613	3.167	-	591	591	0	555	1.982	36	1.468	215,72%	1.699
4	• Total Non Program	1.186	2.613	3.167	-	591	591	-36	555	1.982	36	1.468	215,72%	1.699
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.756	-	998	998	-78	905	2.344	92	3.124	152,28%	1.633
	CF 2	18.689	37.242	38.002	2.753	2.646	-107	1.877	760	19.313	1.886	25.728	147,71%	12.275
	Mitraguna & Others	17.983	36.533	37.211	2.753	2.559	-194	1.882	677	19.227	1.882	24.384	152,60%	12.827
	Pensiun	705	708	791	-	87	87	-5	83	86	4	1.344	58,90%	(552)
	Total Pembiayaan	27.031	54.216	56.787	3.781	5.584	1.803	2.083	2.571	29.756	3.013	35.631	159,38%	21.156

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	5.734	0,00%	(5.734)
2	Tabungan	2.113	12.286	10.624	10.577	387	(47)	(1.709)	-13,91%	8.465	400,66%	11.915	88,77%	(1.338)
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,08%	366	48,81%	1.266	88,18%	(150)
	Total	2.863	13.401	11.740	11.693	388	(47)	(1.709)	-12,74%	8.831	308,48%	18.914	61,82%	(7.221)
	CASA	2.113	12.286	10.624	10.577	387	(47)	(1.709)	-13,91%	8.465	400,66%			
(%) CASA	73,80%	91,68%	90,49%	90,46%								17.649	59,93%	(7.071)
FDR	44,75%	117,96%	142,20%	142,77%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	145	135	135		0	(10)	-6,74%	135	#DIV/0!	-	0,00%	135
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	145	135	135		0	(10)	-6,74%	135	#DIV/0!		0,00%	135
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	3	3	3		0	0	0,00%	(86)	-96,63%		0,00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	10.387	11.292	2.546	2.323	-222	980	905	10.091	1.418	8.059	140,12%	3.233
	Cilem	1.026	7.859	8.050	1.248	887	-361	610	191	7.024	696	5.577	144,36%	2.474
	Gadai	175	2.528	3.242	1.298	1.437	138	370	714	3.067	722	2.482	130,60%	760
4	CFG	80	5.422	5.402	-	50	50	-60	-19	5.322	69	8.370	64,54%	(2.968)
	CF 1	-	2.593	2.553	-	-	0	-31	-40	2.553	40	991	257,68%	1.562
	Total Griya	-	1.040	1.031	-	-	0	0	-10	1.031	10	242	426,03%	789
• Total Non Program	-	1.040	1.031	-	-	-	0	0	-10	1.031	10	242	426,03%	789
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	1.553	1.522	-	-	0	-31	-31	1.522	31	749	203,30%	773
CF 2	-	80	2.829	2.849	-	50	50	-29	21	2.769	29	7.380	38,61%	(4.530)
Mitraguna & Others	-	80	2.605	2.577	-	-	0	-27	-27	2.497	27	6.816	37,81%	(4.239)
Pensiun	-	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
Total Pembiayaan		1.281	15.808	16.694	2.546	2.373	-172	920	886	15.413	1.487	16.430	101,61%	265

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	4	35	33	0	0,00%	0,34%	0,29%	(2)	33	29				
	Cilem	-	4	-	33	0	0,00%	0,41%	0,41%	33	33	29				
	Gadai	-	-	35	-	0	0,00%	1,39%	0,00%	(35)	-	-				
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
Oto	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
CF 2	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
Mitraguna & Others	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
Pensiun	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
Total Pembiayaan						0	0,00%	0,00%	0,00%	-	-	-	1,34%	#DIV/0!	1,3%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2.863	19.235	19.235	#DIV/0!
2	Contribution Margin	-	(22)	(763)	(763)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,08	3,23	0,15	#DIV/0!
CIF Payroll	-	12	13	1	13