

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 | 238.297 | 244.340 | 223.357 | 241.473 | (11.391) | 18.116 | (2.867) | -1,7% | 3.176 | 1,33% | 362.201 | 66,67% | (120.728) |
| 2 | Tabungan | 1.732.891 | 1.802.856 | 1.834.413 | 1.859.030 | 29.707 | 24.616 | 56.174 | 3,12% | 126.139 | 7,28% | 1.946.222 | 95,52% | (87.192) |
| 3 | Deposito | 877.742 | 978.850 | 1.008.532 | 1.006.845 | (19.602) | (1.687) | 27.995 | 2,86% | 129.103 | 14,71% | 890.297 | 113,09% | 116.548 |
| | Total | 2.848.930 | 3.026.046 | 3.066.302 | 3.107.348 | (1.285) | 41.046 | 81.302 | 2,69% | 258.418 | 9,07% | 3.198.720 | 97,14% | (91.372) |
| | CASA | 1.971.188 | 2.047.196 | 2.057.770 | 2.100.503 | 18.317 | 42.733 | 53.307 | 2,60% | 129.315 | 6,56% | 2.308.423 | 90,99% | (207.920) |
| | (%) CASA | 69,19% | 67,65% | 67,11% | 67,60% | | | | | | | | | |
| | FDR | 84,13% | 88,41% | 88,24% | 87,07% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Oct'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 | DPK ISE | 79.410 | 86.255 | 83.987 | 83.911 | | (76) | (2.344) | -2,72% | 4.501 | 5,67% | 112.606 | 74,52% | (28.695) |
| 2 | Giro ISE | 37.094 | 37.631 | 37.208 | 35.641 | | (1.567) | (1.990) | -5,29% | (1.453) | -3,92% | 57.195 | 62,32% | (21.554) |
| 3 | Tabungan ISE | 39.484 | 46.229 | 44.381 | 45.872 | | 1.491 | (357) | -0,77% | 6.389 | 16,18% | 44.107 | 104,00% | 1.765 |
| 4 | Deposito ISE | 2.833 | 2.395 | 2.398 | 2.398 | | 0 | 3 | 0,12% | (435) | -15,36% | 11.305 | 21,21% | (8.907) |
| 5 | CIF ISE | 2.097 | 2.237 | 2.253 | 2.253 | | 0 | 16 | 0,72% | 156 | 7,44% | | 0,00% | 2.253 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | | Pencairan (1-30 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 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 122.962 | 131.303 | 125.291 | 2.126 | 5.719 | 3.593 | 3.565 | -6.011 | 2.329 | 11.730 | | 150.454 | 83,28% | (25.162) |
| | Linkage | 22.750 | 26.128 | 26.138 | 476 | 934 | 458 | -604 | 10 | 3.388 | 924 | | 34.722 | 75,28% | (8.584) |
| | Non-Linkage | 100.212 | 105.175 | 99.154 | 1.650 | 4.785 | 3.135 | 4.169 | -6.021 | -1.059 | 10.806 | | 115.732 | 85,68% | (16.578) |
| | • Local Champion | 83.501 | 78.669 | 67.399 | 1.650 | 4.420 | 2.770 | 660 | -11.270 | -16.102 | 15.690 | | 90.858 | 74,18% | (23.460) |
| | • Value Chain | 16.712 | 26.506 | 31.755 | - | 365 | 365 | 3.509 | 5.249 | 15.043 | (4.884) | | 24.874 | 27,67% | 6.882 |
| 2 | MBG | 310.816 | 320.636 | 324.540 | 12.203 | 16.230 | 4.027 | 17 | 3.904 | 13.724 | 12.326 | | 351.574 | 92,31% | (27.034) |
| | KUR | 291.370 | 301.323 | 304.664 | 11.548 | 14.845 | 3.297 | 75 | 3.340 | 13.294 | 11.505 | | 330.088 | 92,30% | (25.424) |
| | Non KUR | 19.446 | 19.312 | 19.876 | 655 | 1.385 | 730 | -59 | 564 | 430 | 821 | | 21.486 | 92,51% | (1.610) |
| 3 | PWG | 193.140 | 299.908 | 311.736 | 62.859 | 67.816 | 4.958 | 10.921 | 11.829 | 118.596 | 55.988 | | 325.406 | 95,80% | (13.670) |
| | Cilem | 122.752 | 205.802 | 210.728 | 25.711 | 20.887 | -4.824 | 8.216 | 4.926 | 87.977 | 15.961 | | 229.541 | 91,80% | (18.813) |
| | Gadai | 70.389 | 94.106 | 101.008 | 37.148 | 46.929 | 9.781 | 2.705 | 6.902 | 30.619 | 40.027 | | 95.865 | 105,36% | 5.143 |
| 4 | CFG | 1.770.026 | 1.923.386 | 1.944.093 | 54.420 | 59.402 | 4.982 | 13.176 | 20.707 | 174.067 | 38.695 | | 1.967.825 | 98,79% | (23.731) |
| | CF 1 | 463.002 | 510.260 | 518.559 | 14.690 | 19.084 | 4.393 | 1.484 | 8.299 | 55.558 | 10.784 | | 496.629 | 104,42% | 21.930 |
| | Total Griya | 392.209 | 427.095 | 435.699 | 10.581 | 16.630 | 6.049 | 0 | 8.604 | 43.490 | 8.026 | | 409.121 | 106,50% | 26.578 |
| | • Total Non Program | 388.279 | 417.704 | 424.552 | 8.908 | 14.966 | 6.058 | 1.426 | 6.848 | 36.273 | 8.118 | | 395.750 | 107,28% | 28.803 |
| | • Program | 3.930 | 9.391 | 11.147 | 1.672 | 1.664 | -9 | 1.765 | 1.756 | 7.217 | (92) | | 13.371 | 83,36% | (2.225) |
| | Oto | 70.793 | 83.165 | 82.860 | 4.109 | 2.454 | -1.656 | 1.484 | -305 | 12.067 | 2.759 | | 87.508 | 94,69% | (4.648) |
| | CF 2 | 1.307.024 | 1.413.126 | 1.425.534 | 39.730 | 40.319 | 589 | 11.692 | 12.408 | 118.509 | 27.911 | | 1.471.195 | 96,90% | (45.661) |
| | Mitraguna & Others | 1.211.757 | 1.314.846 | 1.326.190 | 37.314 | 37.664 | 350 | 10.936 | 11.344 | 114.433 | 26.320 | | 1.361.529 | 97,40% | (35.339) |
| | Pensiun | 95.268 | 98.280 | 99.344 | 2.416 | 2.655 | 239 | 755 | 1.064 | 4.076 | 1.591 | | 109.666 | 90,59% | (10.323) |
| | Total Pembiayaan | 2.396.945 | 2.675.232 | 2.705.661 | 131.607 | 149.168 | 17.560 | 27.678 | 30.428 | 308.716 | 118.739 | | 2.795.258 | 96,79% | (89.598) |

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 | 508 | 158 | 6 | 6 | 0,41% | 0,00% | 0,00% | 0 | (502) | (152) | |
| | Linkage | 43 | 6 | 6 | 6 | 0,19% | 0,02% | 0,02% | 0 | (37) | 0 | |
| | Local Champion | 465 | 152 | - | - | 0,46% | 0,00% | 0,00% | - | (465) | (152) | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | |
| 2 | MBG | 4.441 | 6.618 | 6.618 | 6.233 | 1.43% | 2,06% | 1,92% | (385) | 1.792 | (385) | |
| | KUR | 3.770 | 5.303 | 5.303 | 4.834 | 1,29% | 1,76% | 1,59% | (469) | 1.064 | (469) | |
| | Non KUR | 671 | 1.315 | 1.315 | 1.399 | 3,45% | 6,81% | 7,04% | 84 | 728 | 84 | |
| 3 | PWG | 155 | 86 | 86 | 2 | 0,08% | 0,03% | 0,00% | (84) | (153) | (84) | |
| | Cilem | 155 | - | - | 2 | 0,13% | 0,00% | 0,00% | 2 | (153) | 2 | |
| | Gadai | - | 86 | 86 | - | 0,00% | 0,00% | 0,00% | - | (86) | - | |
| 4 | CFG | 19.018 | 22.141 | 30.183 | 28.147 | 1,07% | 1,57% | 1,45% | (2036) | 9.130 | 6.007 | |
| | CF 1 | 8.456 | 8.236 | 11.874 | 11.479 | 1,83% | 2,33% | 2,21% | (396) | 3.203 | 3.243 | |
| | Total Griya | 6.832 | 6.851 | 10.848 | 10.463 | 1,74% | 2,54% | 2,40% | (385) | 3.630 | 3.611 | |
| | Oto | 1.624 | 1.385 | 1.027 | 1.016 | 2,29% | 1,23% | 1,23% | (11) | (608) | (368) | |
| | CF 2 | 10.562 | 13.905 | 18.309 | 16.669 | 0,81% | 1,30% | 1,17% | (1.640) | 6.107 | 2.764 | |
| | Mitraguna & Others | 10.315 | 13.889 | 17.929 | 16.481 | 0,85% | 1,36% | 1,24% | (1.448) | 6.166 | 3.092 | |
| | Pensiun | 247 | 516 | 379 | 188 | 0,26% | 0,39% | 0,19% | (192) | (59) | (328) | |
| | Total Pembiayaan | 38.001 | 44.522 | 34.235 | 34.188 | 1,59% | 1,28% | 1,26% | (47) | (3.813) | (10.334) | |
| | | | | | | | | | | 1,45% | -14,37% | 0,2% |

Asset & Contribution Margin

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

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
| --- | --- | --- | --- | --- | --- |
| Sep-24 | Aug-25 | Sep-25 |

</tbl_r

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 | 29.536 | 29.658 | 26.846 | 25.395 | (5.317) | (1.452) | (4.264) | -14,38% | (4.141) | -14,02% | 40.822 | 62,21% | (15.428) |
| 2 | Tabungan | 75.287 | 89.835 | 89.202 | 92.481 | 3.318 | 3.279 | 2.646 | 2,95% | 17.194 | 22,84% | 91.882 | 100,65% | 599 |
| 3 | Deposito | 166.481 | 132.830 | 142.703 | 142.703 | (19.775) | (0) | 9.873 | 7,43% | (23.778) | -14,28% | 167.727 | 85,08% | (25.024) |
| | Total | 271.304 | 252.324 | 258.752 | 260.579 | (21.774) | 1.827 | 8.255 | 3,27% | (10.725) | -3,95% | 300.431 | 86,73% | (39.852) |
| | CASA | 104.823 | 119.493 | 116.049 | 117.876 | (1.999) | 1.827 | (1.618) | -1,35% | 13.053 | 12,45% | 132.704 | 88,83% | (14.829) |
| | (%) CASA | 38,64% | 47,36% | 44,85% | 45,24% | | | | | | | | | |
| | FDR | 71,62% | 79,04% | 79,33% | 78,78% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 16.264 | 21.241 | 20.536 | 20.528 | | (9) | (713) | -3,36% | 4.263 | 26,21% | - | 0,00% | 20.528 |
| 2 | Giro ISE | 12.924 | 11.655 | 12.062 | 10.625 | | (1.437) | (1.030) | -8,84% | (2.299) | -17,79% | | 0,00% | 10.625 |
| 3 | Tabungan ISE | 1.712 | 7.934 | 6.820 | 8.249 | | 1.429 | 314 | 3,96% | 6.537 | 381,92% | | 0,00% | 8.249 |
| 4 | Deposito ISE | 1.628 | 1.651 | 1.654 | 1.654 | | 0 | 2 | 0,15% | 25 | 1,55% | | 0,00% | 1.654 |
| 5 | CIF ISE | 80 | 90 | 90 | 90 | | 0 | 0 | 0,00% | 10 | 12,50% | | 0,00% | 90 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 9.891 | 12.202 | 14.664 | - | 3.100 | 3.100 | -113 | 2.462 | 4.773 | 638 | 16.908 | 86,73% | (2.244) |
| | Linkage | 1.111 | 838 | 822 | - | - | - | -17 | -17 | -290 | 17 | 4.167 | 19,71% | (3.346) |
| | Non-Linkage | 8.780 | 11.364 | 13.842 | - | 3.100 | 3.100 | -96 | 2.478 | 5.063 | 622 | 12.741 | 108,64% | 1.101 |
| | • Local Champion | 6.630 | 6.714 | 9.192 | - | 3.100 | 3.100 | -96 | 2.478 | 2.563 | 622 | 8.508 | 108,05% | 685 |
| | • Value Chain | 2.150 | 4.650 | 4.650 | - | - | - | 0 | -0 | 2.500 | 0 | 4.233 | 109,84% | 417 |
| 2 | MBG | 65.409 | 59.479 | 60.423 | 2.020 | 3.225 | 1.205 | -260 | 944 | -4.986 | 2.281 | 69.051 | 87,50% | (8.628) |
| | KUR | 63.164 | 57.371 | 57.622 | 2.020 | 2.475 | 455 | -187 | 251 | -5.542 | 2.224 | 66.640 | 86,47% | (9.018) |
| | Non KUR | 2.245 | 2.107 | 2.800 | - | 750 | 750 | -73 | 693 | 556 | 57 | 2.411 | 116,15% | 389 |
| 3 | PWG | 10.519 | 14.295 | 14.446 | 976 | 1.460 | 483 | -71 | 152 | 3.927 | 1.308 | 16.238 | 88,96% | (1.792) |
| | Cilem | 10.519 | 14.295 | 14.446 | 976 | 1.460 | 483 | -71 | 152 | 3.927 | 1.308 | 16.238 | 88,96% | (1.792) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 108.478 | 113.457 | 115.743 | 1.761 | 4.307 | 2.546 | 218 | 2.286 | 7.266 | 2.021 | 130.550 | 88,66% | (14.806) |
| | CF 1 | 58.498 | 60.171 | 62.301 | 1.051 | 2.947 | 1.896 | 194 | 2.131 | 3.804 | 816 | 60.091 | 103,68% | 2.211 |
| | Total Griya | 56.812 | 57.447 | 59.489 | 785 | 2.781 | 1.995 | 0 | 2.041 | 2.677 | 740 | 56.788 | 104,76% | 2.700 |
| 4 | • Total Non Program | 55.952 | 56.627 | 58.671 | 785 | 2.781 | 1.995 | -146 | 2.044 | 2.719 | 737 | 53.862 | 108,93% | 4.810 |
| | • Program | 860 | 820 | 817 | - | - | 0 | -3 | -3 | -43 | 3 | 2.927 | 27,93% | (2.109) |
| | Oto | 1.686 | 2.723 | 2.813 | 266 | 166 | -99 | 194 | 89 | 1.127 | 77 | 3.302 | 85,17% | (490) |
| | CF 2 | 49.980 | 53.287 | 53.442 | 710 | 1.360 | 650 | 24 | 155 | 3.462 | 1.205 | 70.459 | 75,85% | (17.017) |
| | Mitraguna & Others | 49.699 | 53.008 | 53.170 | 710 | 1.360 | 650 | 107 | 162 | 3.470 | 1.198 | 69.630 | 76,36% | (16.460) |
| | Pensiun | 281 | 279 | 272 | - | - | 0 | -83 | -6 | -8 | 6 | 829 | 32,85% | (557) |
| | Total Pembiayaan | 194.296 | 199.432 | 205.276 | 4.758 | 12.092 | 7.334 | -225 | 5.844 | 10.980 | 6.248 | 232.747 | 88,20% | (27.471) |

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 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | 6 | 6 | 6 | 6 | 0,00% | 0,05% | 0,04% | 0 | 6 | 0 | | | |
| | Linkage | - | 6 | 6 | 6 | 6 | 0,00% | 0,72% | 0,74% | 0 | 6 | 0 | | | |
| | Local Champion | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 1.071 | 2.044 | 1.487 | 1.504 | 1.64% | 2,50% | 2,49% | 17 | 433 | (539) | | | | |
| | KUR | 1.022 | 1.488 | 1.291 | 1.029 | 1.62% | 2,25% | 1,79% | (262) | 7 | (459) | | | | |
| | Non KUR | 49 | 556 | 196 | 475 | 2,19% | 9,29% | 16,97% | 279 | 426 | (81) | | | | |
| 3 | PWG | 95 | 292 | - | - | 0,91% | 0,00% | 0,00% | - | (95) | (292) | | | | |
| | Cilem | 95 | 292 | - | - | 0,91% | 0,00% | 0,00% | - | (95) | (292) | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 1.865 | 2.156 | 2.551 | 2.403 | 1.72% | 2,25% | 2,08% | (149) | 538 | 247 | | | | |
| | CF 1 | 1.284 | 1.630 | 1.536 | 1.880 | 2,19% | 2,55% | 3,02% | 344 | 596 | 251 | | | | |
| | Total Griya | 1.284 | 1.630 | 1.536 | 1.880 | 2,26% | 2,67% | 3,16% | 344 | 596 | 251 | | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | CF 2 | 581 | 526 | 1.015 | 522 | 1,16% | 1,91% | 0,98% | (493) | (58) | (4) | | | | |
| | Mitraguna & Others | 581 | 526 | 1.015 | 522 | 1,17% | 1,92% | 0,98% | (493) | (58) | (4) | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 2.972 | 1.995 | 1.320 | 1.482 | 1,53% | 0,66% | 0,72% | 162 | (1.490) | (513) | 0,34% | 52,66% | -0,4% | |

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 | MtD | YtD | MtM | % | Penc. |
| 1 | SME | 196 | 196 | 196 | 196 | 1.98% | 1,61% | 1,34% | 0 | 0 | 0 | | | |
| | Linkage | 196 | 196 | 196 | 196 | 17,64% | 23,39% | 23,87% | 0 | 0 | 0 | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 423 | 736 | 742 | 907 | 0,65% | 1,25% | 1,50% | 165 | 483 | 171 | | | |
| | KUR | 260 | 686 | 691 | 859 | 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 | 24.761 | 26.918 | 22.160 | 22.043 | 633 | (116) | (4.874) | -18,11% | (2.718) | -10,98% | 35.851 | 61,49% | (13.807) |
| 2 | Tabungan | 139.675 | 133.158 | 136.926 | 136.927 | 1.374 | 1 | 3.770 | 2,83% | (2.748) | -1,97% | 156.231 | 87,64% | (19.304) |
| 3 | Deposito | 81.953 | 80.237 | 78.971 | 78.771 | (844) | (200) | (1.465) | -1,83% | (3.182) | -3,88% | 82.984 | 94,92% | (4.212) |
| | Total | 246.389 | 240.312 | 238.057 | 237.742 | 1.163 | (315) | (2.570) | -1,07% | (8.647) | -3,51% | 275.065 | 86,43% | (37.323) |
| | CASA | 164.436 | 160.075 | 159.086 | 158.971 | 2.007 | (115) | (1.105) | -0,69% | (5.466) | -3,32% | 192.082 | 82,76% | (33.111) |
| | (%) CASA | 66,74% | 66,61% | 66,83% | 66,87% | | | | | | | | | |
| | FDR | 63,49% | 70,94% | 72,27% | 72,37% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | DtD | Growth (1-31 Oct'25) | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|---------|-------|----------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 10.910 | 11.025 | 11.107 | 10.781 | (327) | (244) | -2,21% | (129) | -1,18% | - | 0,00% | 10.781 |
| 2 | Giro ISE | 6.429 | 6.899 | 7.272 | 7.250 | (22) | 351 | 5,09% | 820 | 12,76% | - | 0,00% | 7.250 |
| 3 | Tabungan ISE | 3.915 | 4.126 | 3.836 | 3.531 | (305) | (595) | -14,42% | (384) | -9,81% | - | 0,00% | 3.531 |
| 4 | Deposito ISE | 565 | - | - | - | 0 | 0 | #DIV/0! | (565) | -100,00% | - | 0,00% | 0 |
| 5 | CIF ISE | 134 | 143 | 146 | 146 | 0 | 3 | 2,10% | 12 | 8,96% | - | 0,00% | 146 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 19.048 | 19.363 | 19.195 | - | 350 | 350 | -1.170 | -168 | 146 | 518 | 24.252 | 79,15% | (5.057) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 2.266 | 0,00% | (2.266) |
| | Non-Linkage | 19.048 | 19.363 | 19.195 | - | 350 | 350 | -1.170 | -168 | 146 | 518 | 21.986 | 87,30% | (2.791) |
| | • Local Champion | 15.448 | 18.576 | 17.449 | - | 350 | 350 | -261 | -1.127 | 2.000 | 1.477 | 16.841 | 103,61% | 608 |
| | • Value Chain | 3.600 | 787 | 1.746 | - | - | - | -909 | 959 | -1.854 | (959) | 5.145 | 33,94% | (3.399) |
| 2 | MBG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 16 | 0,00% | (16) |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 16 | 0,00% | (16) |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 5.838 | 9.245 | 9.785 | 1.236 | 1.229 | -6 | 305 | 540 | 3.947 | 689 | 11.796 | 82,96% | (2.010) |
| | Cilem | 5.838 | 9.245 | 9.785 | 1.236 | 1.229 | -6 | 305 | 540 | 3.947 | 689 | 11.796 | 82,96% | (2.010) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 131.543 | 141.864 | 143.075 | 4.781 | 4.346 | -436 | 2.732 | 1.211 | 11.533 | 3.134 | 149.582 | 95,65% | (6.507) |
| | CF 1 | 81.145 | 75.487 | 75.863 | 935 | 2.219 | 1.283 | -99 | 377 | -5.282 | 1.842 | 80.881 | 93,80% | (5.018) |
| | Total Griya | 74.220 | 69.503 | 69.714 | 847 | 1.806 | 959 | 0 | 210 | -4.506 | 1.596 | 72.944 | 95,57% | (3.230) |
| 4 | • Total Non Program | 73.552 | 68.870 | 69.083 | 847 | 1.806 | 959 | -1.185 | 213 | -4.468 | 1.593 | 70.669 | 97,76% | (1.585) |
| | • Program | 669 | 633 | 630 | - | - | 0 | -4 | -3 | -38 | 3 | 2.275 | 27,71% | (1.645) |
| | Oto | 6.925 | 5.983 | 6.150 | 88 | 413 | 324 | -99 | 166 | -775 | 247 | 7.937 | 77,47% | (1.788) |
| | CF 2 | 50.397 | 66.377 | 67.212 | 3.846 | 2.127 | -1.719 | 2.831 | 835 | 16.814 | 1.292 | 68.701 | 97,83% | (1.489) |
| | Mitraguna & Others | 49.913 | 65.509 | 66.240 | 3.846 | 2.027 | -1.819 | 2.840 | 731 | 16.327 | 1.296 | 67.554 | 98,06% | (1.313) |
| | Pensiun | - | - | - | - | - | 100 | 100 | -9 | 104 | 487 | 1.147 | 84,68% | (176) |
| | Total Pembiayaan | 156.429 | 170.471 | 172.055 | 6.017 | 5.925 | -92 | 1.867 | 1.584 | 15.626 | 4.342 | 185.646 | 92,68% | (13.591) |

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 | 11 | 335 | - | - | 0,19% | 0,00% | 0,00% | - | - | (11) | (335) | | | | | |
| | Cilem | 11 | 335 | - | - | 0,19% | 0,00% | 0,00% | - | - | (11) | (335) | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 4 | CFG | 1.162 | 1.606 | 1.509 | 1.437 | 0,88% | 1,06% | 1,00% | - | (72) | 275 | (169) | | | | | |
| | CF 1 | 1.162 | 1.606 | 1.459 | 1.383 | 1,43% | 1,93% | 1,82% | - | (75) | 222 | (223) | | | | | |
| | Total Griya | 1.162 | 1.606 | 1.459 | 1.383 | 1,57% | 2,10% | 1,98% | - | (75) | 222 | (223) | | | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | CF 2 | - | - | 51 | 54 | 0,00% | 0,08% | 0,08% | - | 3 | 54 | 54 | | | | | |
| | Mitraguna & Others | - | - | 51 | 54 | 0,00% | 0,08% | 0,08% | - | 3 | 54 | 54 | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Total Pembiayaan | 778 | 1.448 | 1.309 | 1.299 | 0,50% | 0,77% | 0,75% | - | (10) | 521 | (149) | 0,00% | 100,00% | -0,8% | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 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 | 18.775 | 53.233 | 51.959 | 51.260 | 24.444 | (699) | (1.973) | -3,71% | 32.485 | 173,03% | 30.522 | 167,95% | 20.738 |
| 2 | Tabungan | 206.902 | 250.796 | 255.729 | 259.410 | (2.374) | 3.681 | 8.614 | 3,43% | 52.507 | 25,38% | 224.168 | 115,72% | 35.242 |
| 3 | Deposito | 118.442 | 99.808 | 104.388 | 104.385 | 12.661 | (3) | 4.578 | 4,59% | (14.057) | -11,87% | 119.857 | 87,09% | (15.472) |
| | Total | 344.119 | 403.836 | 412.076 | 415.055 | 34.730 | 2.978 | 11.219 | 2,78% | 70.936 | 20,61% | 374.547 | 110,82% | 40.508 |
| | CASA | 225.677 | 304.028 | 307.688 | 310.670 | 22.069 | 2.981 | 6.642 | 2,18% | 84.993 | 37,66% | 254.690 | 121,98% | 55.980 |
| | (%) CASA | 65,58% | 75,29% | 74,67% | 74,85% | | | | | | | | | |
| | FDR | 96,55% | 96,24% | 92,81% | 92,15% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 3.930 | 3.388 | 3.264 | 3.350 | | 86 | (38) | -1,13% | (581) | -14,77% | - | 0,00% | 3.350 |
| 2 | Giro ISE | 1.420 | 1.484 | 1.361 | 1.401 | | 40 | (84) | -5,63% | (19) | -1,34% | | 0,00% | 1.401 |
| 3 | Tabungan ISE | 2.001 | 1.290 | 1.289 | 1.335 | | 45 | 45 | 3,47% | (666) | -33,30% | | 0,00% | 1.335 |
| 4 | Deposito ISE | 510 | 614 | 614 | 614 | | 0 | 0 | 0,08% | 105 | 20,53% | | 0,00% | 614 |
| 5 | CIF ISE | 179 | 186 | 187 | 187 | | 0 | 1 | 0,54% | 8 | 4,47% | | 0,00% | 187 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 82.985 | 96.601 | 87.575 | 2.126 | 2.269 | 143 | 5.663 | -9,025 | 4.590 | 11.294 | 98.256 | 89,13% | (10.680) |
| | Linkage | 21.612 | 25.275 | 25.302 | 476 | 934 | 458 | (586) | 28 | 3.690 | 906 | 28.262 | 89,53% | (2.960) |
| | Non-Linkage | 61.373 | 71.326 | 62.273 | 1.650 | 1.335 | (315) | 6.249 | -9,053 | 900 | 10.388 | 69.993 | 88,97% | (7.720) |
| | • Local Champion | 55.173 | 50.677 | 37.334 | 1.650 | 970 | (680) | 1.831 | -13.343 | -17.839 | 14.313 | 59.260 | 63,00% | (21.926) |
| | • Value Chain | 6.200 | 20.649 | 24.939 | - | 365 | 365 | 4.418 | 4.291 | 18.739 | (3.926) | 10.734 | 232,35% | 14.206 |
| 2 | MBG | 43.181 | 42.999 | 43.262 | 1.105 | 1.895 | 790 | (485) | 264 | 81 | 1.631 | 46.124 | 93,80% | (2.861) |
| | KUR | 40.519 | 40.676 | 41.115 | 1.105 | 1.895 | 790 | (397) | 439 | 596 | 1.456 | 43.285 | 94,99% | (2.170) |
| | Non KUR | 2.662 | 2.323 | 2.147 | - | - | 0 | (88) | -175 | -515 | 175 | 2.839 | 75,64% | (691) |
| 3 | PWG | 26.463 | 41.100 | 43.181 | 12.379 | 10.343 | (2.036) | 3.822 | 2.081 | 16.717 | 8.262 | 35.996 | 119,96% | 7.185 |
| | Cilem | 12.356 | 22.408 | 24.198 | 5.133 | 3.045 | (2.088) | 3.536 | 1.790 | 11.843 | 1.255 | 16.966 | 142,63% | 7.233 |
| | Gadai | 14.108 | 18.691 | 18.982 | 7.246 | 7.298 | 52 | 287 | 291 | 4.875 | 7.007 | 19.030 | 99,75% | (48) |
| 4 | CFG | 179.631 | 207.954 | 208.442 | 6.624 | 7.292 | 668 | 1.235 | 488 | 28.811 | 6.804 | 196.796 | 105,92% | 11.646 |
| | CF 1 | 55.651 | 66.800 | 68.195 | 3.540 | 3.263 | (277) | 131 | 1.396 | 12.544 | 1.868 | 59.151 | 115,29% | 9.044 |
| | Total Griya | 50.392 | 58.396 | 59.584 | 3.160 | 2.760 | (400) | 0 | 1.188 | 9.192 | 1.572 | 52.245 | 114,05% | 7.339 |
| 4 | • Total Non Program | 50.392 | 58.396 | 59.584 | 3.160 | 2.760 | (400) | 1.972 | 1.188 | 9.192 | 1.572 | 52.245 | 114,05% | 7.339 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 5.260 | 8.404 | 8.611 | 380 | 503 | 123 | 131 | 207 | 3.352 | 296 | 6.906 | 124,69% | 1.705 |
| | CF 2 | 123.980 | 141.154 | 140.247 | 3.084 | 4.029 | 945 | 1.104 | (907) | 16.267 | 4.936 | 137.645 | 101,89% | 2.601 |
| | Mitraguna & Others | 122.658 | 139.810 | 138.841 | 3.084 | 3.960 | 876 | 1.111 | (970) | 16.183 | 4.930 | 135.502 | 102,46% | 3.339 |
| | Pensiun | 1.322 | 1.344 | 1.406 | - | 69 | 69 | 7 | 62 | 84 | 7 | 2.144 | 65,60% | (737) |
| | Total Pembiayaan | 332.261 | 388.653 | 382.460 | 22.234 | 21.799 | (434) | 10.236 | -6.192 | 50.199 | 27.992 | 377.171 | 101,40% | 5.289 |

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 | 508 | 152 | - | - | 508 | 0,61% | 0,00% | 0,00% | - | (508) | (152) | | | |
| | Linkage | 43 | - | - | - | 43 | 0,20% | 0,00% | 0,00% | - | (43) | - | | | |
| | Local Champion | 465 | 152 | - | - | 465 | 0,76% | 0,00% | 0,00% | - | (465) | (152) | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 409 | 1.016 | 968 | 740 | 740 | 0,95% | 0,25% | 1,71% | (229) | 330 | (276) | | | |
| | KUR | 305 | 807 | 765 | 686 | 686 | 0,75% | 1,88% | 1,67% | (79) | 382 | (120) | | | |
| | Non KUR | 104 | 209 | 203 | 53 | 53 | 3,92% | 8,75% | 2,47% | (150) | (51) | (156) | | | |
| 3 | PWG | - | 110 | - | - | - | 0,00% | 0,00% | 0,00% | - | - | (110) | | | |
| | Cilem | - | 110 | - | - | - | 0,00% | 0,00% | 0,00% | - | - | (110) | | | |
| | Gadai | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 673 | 818 | 1.272 | 1.279 | 1.279 | 0,37% | 0,61% | 0,61% | 6 | 606 | 460 | | | |
| | CF 1 | 295 | 263 | 265 | 196 | 196 | 0,53% | 0,40% | 0,29% | (69) | (99) | (67) | | | |
| | Total Griya | 295 | 228 | - | - | - | 0,58% | 0,00% | 0,00% | - | (295) | (228) | | | |
| | Oto | - | 34 | 265 | 196 | 196 | 0,00% | 3,15% | 2,28% | (69) | 196 | 162 | | | |
| | CF 2 | 379 | 556 | 1.007 | 1.083 | 1.083 | 0,31% | 0,71% | 0,77% | 75 | 704 | 527 | | | |
| | Mitraguna & Others | 379 | 556 | 1.007 | 1.083 | 1.083 | 0,31% | 0,72% | 0,78% | 75 | 704 | 527 | | | |
| | Pensiun | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 1.161 | 7.151 | 2.390 | 2.293 | 2.293 | 0,35% | 0,61% | 0,60% | (97) | 1.132 | (4.858) | 1,08% | -80,51% | 0,5% |

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 | 193 | 42 | 42 | 42 | 42 | 0,23% | 0,04% | 0,05% | 0 | (151) | 0 | | | |
| | Linkage | - | 42 | 42 | 42 | 42 | 0,00% | 0,17% | 0,17% | 0 | (42) | - | | | |
| | Non-Linkage | 193 | - | - | - | - | 0,31% | 0,00% | 0,00% | - | (193) | - | | | |
| | Value Chain | | | | | | | | | | | | | | |

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 | 19.819 | 2.847 | 2.678 | 2.636 | 165 | (42) | (211) | -7,42% | (17.183) | -86,70% | 29.919 | 8,81% | (27.283) |
| 2 | Tabungan | 188.323 | 159.348 | 166.604 | 168.806 | (623) | 2.202 | 9.458 | 5,94% | (19.517) | -10,36% | 204.895 | 82,39% | (36.089) |
| 3 | Deposito | 54.534 | 90.709 | 91.559 | 91.558 | 9.966 | (0) | 849 | 0,94% | 37.024 | 67,89% | 55.546 | 164,83% | 36.012 |
| | Total | 262.676 | 252.904 | 260.840 | 263.000 | 9.508 | 2.160 | 10.096 | 3,99% | 324 | 0,12% | 290.360 | 90,58% | (27.360) |
| | CASA | 208.142 | 162.195 | 169.282 | 171.442 | (457) | 2.160 | 9.247 | 5,70% | (36.700) | -17,63% | 234.814 | 73,01% | (63.372) |
| | (%) CASA | 79,24% | 64,13% | 64,90% | 65,19% | | | | | | | | | |
| | FDR | 66,71% | 77,92% | 77,44% | 76,80% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Oct'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 | DPK ISE | 6.187 | 3.849 | 3.581 | 3.542 | | (39) | (306) | -7,95% | (2.644) | -42,74% | - | 0,00% | 3.542 |
| 2 | Giro ISE | 879 | 700 | 377 | 380 | | 3 | (320) | -45,73% | (499) | -56,78% | - | 0,00% | 380 |
| 3 | Tabungan ISE | 5.307 | 3.149 | 3.205 | 3.163 | | (42) | 14 | 0,44% | (2.145) | -40,41% | - | 0,00% | 3.163 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 215 | 229 | 229 | 229 | | 0 | 0 | 0,00% | 14 | 6,51% | - | 0,00% | 229 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 6.986 | 435 | 434 | - | - | 0 | -1 | -1 | -6.553 | 1 | 6.986 | 6,21% | (6.553) |
| | Linkage | 26 | 15 | 14 | - | - | - | -1 | -1 | -12 | 1 | 26 | 52,76% | (12) |
| | Non-Linkage | 6.960 | 420 | 420 | - | - | 0 | -0 | -0 | -6.540 | 0 | 6.960 | 6,03% | (6.540) |
| | • Local Champion | 2.199 | - | - | - | - | 0 | 0 | 0 | -2.199 | - | 2.199 | 0,00% | (2.199) |
| | • Value Chain | 4.762 | 420 | 420 | - | - | - | -0 | -0 | -4.342 | 0 | 4.762 | 8,82% | (4.342) |
| 2 | MBG | 707 | 7.866 | 9.059 | 695 | 1.315 | 620 | 568 | 1.193 | 8.352 | 122 | 4.660 | 194,38% | 4.398 |
| | KUR | 498 | 6.697 | 7.829 | 545 | 1.245 | 700 | 425 | 1.132 | 7.332 | 113 | 4.169 | 187,82% | 3.661 |
| | Non KUR | 209 | 1.168 | 1.229 | 150 | 70 | (80) | 143 | 61 | 1.020 | 9 | 492 | 250,01% | 738 |
| 3 | PWG | 23.244 | 31.127 | 33.746 | 10.128 | 12.069 | 1.941 | 566 | 2.619 | 10.502 | 9.450 | 35.474 | 95,13% | (1.728) |
| | Cilem | 7.809 | 11.447 | 11.491 | 1.297 | 1.171 | (125) | 275 | 44 | 3.682 | 1.127 | 16.242 | 70,75% | (4.751) |
| | Gadai | 15.435 | 19.681 | 22.255 | 8.831 | 10.898 | 2.067 | 291 | 2.574 | 6.820 | 8.323 | 19.232 | 115,72% | 3.023 |
| 4 | CFG | 144.290 | 157.645 | 158.744 | 3.448 | 3.762 | 315 | 722 | 1.099 | 14.454 | 2.663 | 162.791 | 97,51% | (4.047) |
| | CF 1 | 8.588 | 11.348 | 11.624 | - | 688 | 688 | (25) | 277 | 3.036 | 411 | 11.541 | 100,72% | 83 |
| | Total Griya | 7.701 | 10.278 | 10.580 | - | 688 | 688 | 0 | 301 | 2.879 | 387 | 9.699 | 109,08% | 881 |
| 1 | • Total Non Program | 7.409 | 9.657 | 9.962 | - | 688 | 688 | (73) | 305 | 2.553 | 383 | 8.705 | 114,43% | 1.257 |
| | • Program | 292 | 621 | 618 | - | - | 0 | (3) | (3) | 326 | 3 | 993 | 62,17% | (376) |
| | Oto | 888 | 1.070 | 1.045 | - | - | 0 | (25) | (25) | 157 | 25 | 1.842 | 56,71% | (798) |
| | CF 2 | 135.702 | 146.297 | 147.119 | 3.448 | 3.074 | (374) | 747 | 822 | 11.418 | 2.252 | 151.250 | 97,27% | (4.131) |
| | Mitraguna & Others | 125.011 | 133.401 | 133.617 | 2.813 | 2.340 | (473) | 360 | 216 | 8.606 | 2.124 | 138.855 | 96,23% | (5.238) |
| | Pensiun | 10.691 | 12.897 | 13.503 | 635 | 734 | 99 | 387 | 606 | 2.812 | 128 | 12.395 | 108,93% | 1.107 |
| | Total Pembiayaan | 175.227 | 197.073 | 201.982 | 14.270 | 17.146 | 2.876 | 1.855 | 4.909 | 26.755 | 12.237 | 209.912 | 96,22% | (7.930) |

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 | - | - | - | - | 190 | 0,00% | 0,00% | 0,00% | 190 | 190 | 190 | 190 | | |
| | KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| | Non KUR | - | - | - | - | 190 | 0,00% | 0,00% | 0,00% | 15,42% | 190 | 190 | 190 | | |
| 3 | PWG | - | 6 | 86 | - | 0 | 0,00% | 0,28% | 0,00% | (86) | - | (6) | (6) | | |
| | Cilem | - | 6 | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| | Gadai | - | - | 86 | - | 0 | 0,00% | 0,44% | 0,00% | (86) | - | - | - | | |
| 4 | CFG | 2.296 | 2.213 | 3.915 | 3.664 | 0 | 1,59% | 2,48% | 2,31% | (251) | 1.368 | 1.451 | 1.451 | | |
| | CF 1 | 66 | 58 | 54 | 33 | 0 | 0,77% | 0,48% | 0,28% | (22) | (34) | (25) | (25) | | |
| | Total Griya | 66 | 58 | 54 | 33 | 0 | 0,86% | 0,53% | 0,31% | (22) | (34) | (25) | (25) | | |
| | Oto | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| | CF 2 | 2.230 | 2.155 | 3.861 | 3.631 | 0 | 1,64% | 2,64% | 2,47% | (230) | 1.401 | 1.476 | 1.476 | | |
| | Mitraguna & Others | 2.230 | 2.155 | 3.861 | 3.631 | 0 | 1,78% | 2,89% | 2,72% | (230) | 1.401 | 1.476 | 1.476 | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| | Total Pembiayaan | 4.120 | 4.766 | 3.933 | 3.440 | 0 | 2,35% | 2,00% | 1,70% | (493) | (680) | (1.326) | 5,88% | -245,06% | 4,2% |

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 | 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 | - | - | - | - | 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%</td | | | | | |

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 | 2.087 | 581 | 430 | 430 | (130) | (0) | (151) | -26,04% | (1.657) | -79,40% | 2.831 | 15,18% | (2.402) |
| 2 | Tabungan | 37.117 | 37.936 | 38.569 | 39.166 | 1.771 | 597 | 1.229 | 3,24% | 2.048 | 5,52% | 41.689 | 93,95% | (2.523) |
| 3 | Deposito | 10.740 | 12.543 | 12.547 | 12.547 | 3 | 0 | 4 | 0,03% | 1.808 | 16,83% | 10.799 | 116,19% | 1.749 |
| | Total | 49.943 | 51.061 | 51.546 | 52.143 | 1.644 | 597 | 1.082 | 2,12% | 2.199 | 4,40% | 55.319 | 94,26% | (3.176) |
| | CASA | 39.204 | 38.517 | 38.999 | 39.595 | 1.641 | 597 | 1.078 | 2,80% | 392 | 1,00% | 44.520 | 88,94% | (4.925) |
| | (%) CASA | 78,50% | 75,43% | 75,66% | 75,94% | | | | | | | | | |
| | FDR | 145,08% | 123,76% | 122,86% | 121,45% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 581 | 621 | 456 | 483 | | 27 | (138) | -22,27% | (98) | -16,86% | - | 0,00% | 483 |
| 2 | Giro ISE | 1 | 1 | 1 | 1 | | (0) | (0) | -1,32% | 0 | 13,71% | 0 | 0,00% | 1 |
| 3 | Tabungan ISE | 580 | 620 | 455 | 482 | | 27 | (138) | -22,31% | (98) | -16,91% | 0 | 0,00% | 482 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 5 | CIF ISE | 61 | 64 | 64 | 64 | | 0 | 0 | 0,00% | 3 | 4,92% | 0 | 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 | - | - | - | - | - | 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 | 1.235 | 2.786 | 2.874 | 518 | 323 | -195 | 279 | 88 | 1.640 | 234 | 2.437 | 117,96% | 438 |
| | Cilem | 1.235 | 2.786 | 2.874 | 518 | 323 | -195 | 279 | 88 | 1.640 | 234 | 2.437 | 117,96% | 438 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 71.222 | 60.408 | 60.453 | 1.486 | 950 | -536 | -236 | 45 | -10.769 | 905 | 65.025 | 92,97% | (4.572) |
| | CF 1 | 464 | 417 | 412 | - | - | 0 | -2 | -5 | -52 | 5 | 458 | 89,89% | (46) |
| | Total Griya | 301 | 275 | 272 | - | - | 0 | 0 | -3 | -29 | 3 | 296 | 92,20% | (23) |
| 4 | • Total Non Program | 301 | 275 | 272 | - | - | 0 | 0 | -3 | -29 | 3 | 296 | 92,20% | (23) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 163 | 142 | 139 | - | - | 0 | -2 | -2 | -23 | 2 | 163 | 85,70% | (23) |
| | CF 2 | 70.758 | 59.991 | 60.041 | 1.486 | 950 | -536 | -234 | 51 | -10.717 | 899 | 64.567 | 92,99% | (4.526) |
| | Mitraguna & Others | 66.540 | 55.348 | 55.435 | 1.370 | 950 | -420 | -292 | 87 | -11.105 | 863 | 58.095 | 95,42% | (2.660) |
| | Pensiun | 4.218 | 4.643 | 4.607 | - | - | -116 | 58 | -36 | 389 | 36 | 6.472 | 71,17% | (1.866) |
| | Total Pembiayaan | 72.457 | 63.194 | 63.328 | 2.004 | 1.273 | -731 | 43 | 134 | -9.129 | 1.139 | 67.462 | 93,87% | (4.134) |

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% | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | KUR | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| 3 | PWG | - | 18 | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | (18) | | | |
| | Cilem | - | 18 | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | (18) | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 3.023 | 3.788 | 2.416 | 2.337 | 4.24% | 4,00% | 3.87% | 6,93% | 227 | (8.125) | (885) | | | | | |
| | CF 1 | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Oto | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | CF 2 | 12.313 | 5.073 | 3.961 | 4.188 | 17,40% | 6,60% | 6,98% | 227 | (8.125) | (885) | | | | | | |
| | Mitraguna & Others | 11.834 | 4.895 | 3.785 | 4.013 | 17,79% | 6,84% | 7,24% | 227 | (7.822) | (883) | | | | | | |
| | Pensiun | 479 | 178 | 175 | 176 | 0,66% | 0,28% | 3,81% | 0 | (303) | (2) | | | | | | |
| | Total Pembiayaan | 12.313 | 5.073 | 3.961 | 4.188 | 16,99% | 6,27% | 6,61% | 227 | (8.125) | (885) | 0,00% | 100,00% | -6,6% | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | 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 | DPK ISE | 3.820 | 2.571 | 2.989 | 2.810 | (180) | 239 | 9,28% | (1.010) | -26,45% | - | 0,00% | 2.810 |
| 2 | Giro ISE | 954 | 1.109 | 1.373 | 1.173 | (200) | 65 | 5,84% | 219 | 22,99% | | 0,00% | 1.173 |
| 3 | Tabungan ISE | 2.866 | 1.462 | 1.616 | 1.636 | 20 | 174 | 11,88% | (1.230) | -42,91% | | 0,00% | 1.636 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 121 | 126 | 126 | 126 | 0 | 0 | 0,00% | 5 | 4,13% | | 0,00% | 126 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 3.301 | 2.509 | 3.243 | - | - | 0 | -803 | 733 | -58 | (733) | 3.301 | 98,25% | (58) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 3.301 | 2.509 | 3.243 | - | - | 0 | -803 | 733 | -58 | (733) | 3.301 | 98,25% | (58) |
| | • Local Champion | 3.301 | 2.509 | 3.243 | - | - | 0 | -803 | 733 | -58 | (733) | 3.301 | 98,25% | (58) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 46.097 | 49.952 | 49.790 | 1.975 | 2.020 | 45 | 192 | -162 | 3.693 | 2.182 | 50.846 | 97,92% | (1.056) |
| | KUR | 42.963 | 47.375 | 47.332 | 1.975 | 2.020 | 45 | 402 | -42 | 4.370 | 2.062 | 47.582 | 99,48% | (249) |
| | Non KUR | 3.135 | 2.578 | 2.458 | - | - | 0 | -210 | -120 | -677 | 120 | 3.264 | 75,29% | (806) |
| 3 | PWG | 20.876 | 29.833 | 31.646 | 9.021 | 10.111 | 1.090 | 783 | 1.812 | 10.770 | 8.299 | 34.041 | 92,96% | (2.396) |
| | Cilem | 7.514 | 12.221 | 12.700 | 1.951 | 1.414 | -537 | 700 | 479 | 5.185 | 935 | 15.758 | 80,59% | (3.058) |
| | Gadai | 13.361 | 17.612 | 18.946 | 7.070 | 8.697 | 1.627 | 83 | 1.334 | 5.585 | 7.363 | 18.284 | 103,62% | 662 |
| 4 | CFG | 127.111 | 132.702 | 131.908 | 2.785 | 5.468 | 2.682 | 1.128 | -794 | 4.797 | 6.262 | 138.671 | 95,12% | (6.763) |
| | CF 1 | 49.510 | 49.324 | 49.727 | 1.245 | 2.743 | 1.497 | 766 | 403 | 218 | 2.339 | 50.982 | 97,54% | (1.255) |
| | Total Griya | 39.898 | 38.758 | 39.179 | 150 | 2.358 | 2.208 | 0 | 420 | -720 | 1.938 | 40.670 | 96,33% | (1.492) |
| 1 | • Total Non Program | 39.898 | 38.758 | 39.179 | 150 | 2.358 | 2.208 | -310 | 420 | -720 | 1.938 | 40.670 | 96,33% | (1.492) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 9.611 | 10.566 | 10.549 | 1.095 | 385 | -711 | 766 | -17 | 937 | 402 | 10.312 | 102,29% | 237 |
| | CF 2 | 77.602 | 83.378 | 82.181 | 1.540 | 2.725 | 1.185 | 362 | -1.198 | 4.579 | 3.923 | 87.689 | 93,72% | (5.508) |
| | Mitraguna & Others | 75.812 | 81.522 | 80.105 | 1.540 | 2.425 | 885 | 383 | -1.417 | 4.293 | 3.842 | 85.492 | 93,70% | (5.387) |
| | Pensiun | 1.790 | 1.856 | 2.076 | - | 300 | 300 | -21 | 220 | 286 | 80 | 2.197 | 94,47% | (121) |
| | Total Pembiayaan | 197.385 | 214.997 | 216.587 | 13.782 | 17.599 | 3.817 | 1.301 | 1.589 | 19.202 | 16.010 | 226.859 | 95,47% | (10.272) |

Kualitas Pembiayaan (Kol 2)

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 | - | 1.500 | 1.500 | 1.500 | 0,00% | 59,77% | 46,25% | - | 1.500 | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | - | 1.500 | 1.500 | 1.500 | 0,00% | 59,77% | 46,25% | - | 1.500 | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 493 | 612 | 561 | 260 | 1,07% | 1,12% | 0,52% | (302) | (234) | (352) | | | |
| | KUR | 115 | 465 | 465 | 169 | 0,27% | 0,98% | 0,36% | (295) | 54 | (296) | | | |
| | Non KUR | 378 | 147 | 97 | 91 | 12,06% | 3,76% | 3,68% | (6) | (288) | (56) | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 336 | 2.384 | 2.374 | 935 | 0,26% | 1,79% | 0,71% | (1.439) | 599 | (1.449) | | | |
| | CF 1 | 297 | 1.504 | 1.529 | 90 | 0,60% | 3,10% | 0,18% | (1.439) | (207) | (1.414) | | | |
| | Total Griya | 297 | 1.504 | 1.529 | 90 | 0,74% | 3,94% | 0,23% | (1.439) | (207) | (1.414) | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 39 | 880 | 845 | 845 | 0,05% | 1,01% | 1,03% | 0 | 806 | (35) | | | |
| | Mitraguna & Others | 39 | 880 | 845 | 845 | 0,05% | 1,04% | 1,05% | 0 | 806 | (35) | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 829 | 4.496 | 4.435 | 2.695 | 0,42% | 2,06% | 1,24% | (1.740) | 1.865 | (1.802) | 0,25% | 79,77% | -1,0% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 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 | 1.927 | 4.356 | 1.449 | 1.391 | (6.165) | (58) | (2.965) | -68,06% | (536) | -27,80% | 9.349 | 14,88% | (7.957) |
| 2 | Tabungan | 70.495 | 80.102 | 80.798 | 82.378 | 60 | 1.581 | 2.277 | 2,84% | 11.883 | 16,86% | 83.156 | 99,06% | (778) |
| 3 | Deposito | 64.264 | 93.406 | 93.395 | 93.395 | (35) | 0 | (11) | -0,01% | 29.132 | 45,33% | 64.994 | 143,70% | 28.401 |
| | Total | 136.686 | 177.864 | 175.642 | 177.165 | (6.140) | 1.523 | (699) | -0,39% | 40.479 | 29,61% | 157.499 | 112,49% | 19.666 |
| | CASA | 72.423 | 84.458 | 82.247 | 83.770 | (6.105) | 1.523 | (688) | -0,81% | 11.347 | 15,67% | 92.505 | 90,56% | (8.735) |
| | (%) CASA | 52,98% | 47,48% | 46,83% | 47,28% | | | | | | | | | |
| | FDR | 94,77% | 83,31% | 85,67% | 84,93% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 1.322 | 4.213 | 3.550 | 3.545 | | (4) | (668) | -15,85% | 2.223 | 168,18% | - | 0,00% | 3.545 |
| 2 | Giro ISE | 771 | 617 | 626 | 627 | | 1 | 9 | 1,53% | (144) | -18,72% | | 0,00% | 627 |
| 3 | Tabungan ISE | 551 | 3.596 | 2.924 | 2.919 | | (5) | (677) | -18,84% | 2.368 | 429,64% | | 0,00% | 2.919 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 65 | 74 | 78 | 78 | | 0 | 4 | 5,41% | 13 | 20,00% | | 0,00% | 78 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 31.758 | 34.637 | 35.311 | 1.600 | 1.730 | 130 | 351 | 674 | 3.552 | 1.056 | 35.966 | 98,18% | (655) |
| | KUR | 29.577 | 32.136 | 32.881 | 1.400 | 1.730 | 330 | 208 | 745 | 3.304 | 985 | 33.596 | 97,87% | (715) |
| | Non KUR | 2.181 | 2.502 | 2.430 | 200 | - | -200 | 143 | -72 | 249 | 72 | 2.370 | 102,53% | 60 |
| 3 | PWG | 6.201 | 8.970 | 8.941 | 886 | 700 | -186 | 127 | -29 | 2.740 | 729 | 12.535 | 71,33% | (3.594) |
| | Cilem | 6.201 | 8.970 | 8.941 | 886 | 700 | -186 | 127 | -29 | 2.740 | 729 | 12.535 | 71,33% | (3.594) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 91.582 | 104.571 | 106.214 | 3.719 | 2.895 | -824 | 1.299 | 1.643 | 14.633 | 1.252 | 101.093 | 105,07% | 5.121 |
| | CF 1 | 23.474 | 29.603 | 29.546 | 621 | 350 | -271 | 136 | -57 | 6.072 | 407 | 26.174 | 112,89% | 3.373 |
| | Total Griya | 17.263 | 19.825 | 19.997 | 126 | 350 | 224 | 0 | 172 | 2.734 | 178 | 18.192 | 109,92% | 1.804 |
| 4 | • Total Non Program | 17.263 | 19.825 | 19.997 | 126 | 350 | 224 | -73 | 172 | 2.734 | 178 | 18.192 | 109,92% | 1.804 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 6.212 | 9.778 | 9.550 | 495 | - | -495 | 136 | -229 | 3.338 | 229 | 7.981 | 119,65% | 1.568 |
| | CF 2 | 68.107 | 74.968 | 76.668 | 3.098 | 2.545 | -553 | 1.163 | 1.700 | 8.561 | 845 | 74.920 | 102,33% | 1.748 |
| | Mitraguna & Others | 64.272 | 71.142 | 72.869 | 3.098 | 2.545 | -553 | 1.190 | 1.727 | 8.598 | 818 | 70.925 | 102,74% | 1.945 |
| | Pensiun | 3.835 | 3.826 | 3.799 | - | - | 0 | -27 | -27 | -37 | 27 | 3.995 | 95,08% | (196) |
| | Total Pembiayaan | 129.541 | 148.179 | 150.466 | 6.205 | 5.325 | -880 | 1.776 | 2.287 | 20.925 | 3.038 | 149.594 | 100,58% | 872 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Sep'25) | MtD (1-31 Oct'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 | MtD | YtD | MtM | % | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 0 | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0 | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 0 | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0 | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| 2 | MBG | 4 | 6 | 3 | 43 | 0,01% | 0,01% | 0,12% | 40 | 39 | 37 | | | | | | | |
| | KUR | - | 6 | 3 | 43 | 0,00% | 0,01% | 0,13% | 40 | 43 | 37 | | | | | | | |
| | Non KUR | 4 | - | - | - | 0,19% | 0,00% | 0,00% | - | - | (4) | | | | | | | |
| 3 | PWG | 48 | 155 | - | - | 0,78% | 0,00% | 0,00% | - | (48) | (155) | | | | | | | |
| | Cilem | 48 | 155 | - | - | 0,78% | 0,00% | 0,00% | - | (48) | (155) | | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| 4 | CFG | 547 | 1.719 | 1.430 | 1.422 | 0,60% | 1,37% | 1,34% | (9) | 874 | (297) | | | | | | | |
| | CF 1 | 172 | 1.253 | 1.127 | 1.125 | 0,73% | 3,81% | 3,81% | (2) | 953 | (128) | | | | | | | |
| | Total Griya | - | 1.128 | 1.127 | 1.125 | 0,00% | 5,68% | 5,62% | (2) | 1.125 | (3) | | | | | | | |
| | Oto | 172 | 125 | - | - | 2,76% | 0,00% | 0,00% | - | (172) | (125) | | | | | | | |
| | CF 2 | 375 | 466 | 304 | 297 | 0,55% | 0,41% | 0,39% | (7) | (79) | (169) | | | | | | | |
| | Mitraguna & Others | 375 | 466 | 304 | 297 | 0,58% | 0,43% | 0,41% | (7) | (79) | (169) | | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| | Total Pembiayaan | 567 | 672 | 669 | 704 | 0,44% | 0,45% | 0,47% | 35 | 137 | 32 | 0,39% | 17,04% | -0,1% | | | | |

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 | 121.260 | 136.686 | 177.864 | 56.604 | | PHR | 2,92 | 3,04 |
| 2 | Contribution Margin | 3.924 | 5.714 | 6.093 | 2.169 | -55,3% | CIF Payroll | 939 | 923 |

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 | 4.305 | 6.318 | 3.116 | 6.525 | (437) | 3.410 | 208 | 3,29% | 2.220 | 51,56% | 11.989 | 54,43% | (5.463) |
| 2 | Tabungan | 84.533 | 86.328 | 85.346 | 89.368 | 2.903 | 4.022 | 3.040 | 3,52% | 4.835 | 5,72% | 96.135 | 92,96% | (6.767) |
| 3 | Deposito | 19.903 | 28.614 | 28.334 | 26.834 | (41) | (1.500) | (1.780) | -6,22% | 6.931 | 34,82% | 20.471 | 131,08% | 6.363 |
| | Total | 108.741 | 121.259 | 116.795 | 122.727 | 2.425 | 5.932 | 1.468 | 1,21% | 13.986 | 12,86% | 128.595 | 95,44% | (5.868) |
| | CASA | 88.838 | 92.645 | 88.461 | 95.893 | 2.466 | 7.432 | 3.248 | 3,51% | 7.055 | 7,94% | 108.123 | 88,69% | (12.230) |
| | (%) CASA | 81,70% | 76,40% | 75,74% | 78,14% | | | | | | | | | |
| | FDR | 78,57% | 82,93% | 86,78% | 82,58% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 3.916 | 4.558 | 3.203 | 3.342 | | 139 | (1.216) | -26,67% | (573) | -14,64% | - | 0,00% | 3.342 |
| 2 | Giro ISE | 3.001 | 3.483 | 2.232 | 2.348 | | 115 | (1.135) | -32,59% | (653) | -21,75% | - | 0,00% | 2.348 |
| 3 | Tabungan ISE | 915 | 1.075 | 971 | 995 | | 24 | (81) | -7,52% | 80 | 8,70% | - | 0,00% | 995 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 109 | 120 | 120 | 120 | | 0 | 0 | 0,00% | 11 | 10,09% | - | 0,00% | 120 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 695 | - | - | - | - | 0 | 0 | 0 | -695 | - | 695 | 0,00% | (695) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 695 | - | - | - | - | 0 | 0 | 0 | -695 | - | 695 | 0,00% | (695) |
| | • Local Champion | 695 | - | - | - | - | 0 | 0 | 0 | -695 | - | 695 | 0,00% | (695) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 3.069 | 3.677 | 3.873 | - | 300 | 300 | -116 | 197 | 804 | 103 | 6.683 | 57,96% | (2.810) |
| | KUR | 2.657 | 3.421 | 3.623 | - | 300 | 300 | -110 | 202 | 965 | 98 | 6.060 | 59,78% | (2.437) |
| | Non KUR | 412 | 256 | 251 | - | 0 | 0 | -5 | -5 | -161 | 5 | 623 | 40,23% | (372) |
| 3 | PWG | 13.521 | 18.647 | 18.803 | 4.658 | 5.189 | 531 | 465 | 156 | 5.282 | 5.033 | 25.439 | 73,92% | (6.636) |
| | Cilem | 6.370 | 9.633 | 9.288 | 1.156 | 579 | -577 | 180 | -345 | 2.917 | 924 | 15.191 | 61,14% | (5.903) |
| | Gadai | 7.151 | 9.015 | 9.515 | 3.502 | 4.610 | 1.108 | 285 | 500 | 2.365 | 4.110 | 10.247 | 22,85% | (732) |
| 4 | CFG | 68.150 | 78.238 | 78.677 | 3.022 | 2.379 | -644 | 1.605 | 439 | 10.527 | 1.940 | 85.232 | 92,31% | (6.555) |
| | CF 1 | 32.030 | 34.375 | 33.916 | 360 | 150 | -210 | 181 | -460 | 1.885 | 610 | 33.473 | 101,32% | 442 |
| | Total Griya | 25.555 | 26.636 | 26.419 | - | 150 | 150 | 0 | -217 | 864 | 367 | 25.620 | 103,12% | 799 |
| 4 | • Total Non Program | 25.555 | 26.636 | 26.419 | - | 150 | 150 | -440 | -217 | 864 | 367 | 25.620 | 103,12% | 799 |
| | • Program | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 6.475 | 7.739 | 7.496 | 360 | - | -360 | 181 | -243 | 1.021 | 243 | 7.853 | 95,46% | (357) |
| | CF 2 | 36.119 | 43.863 | 44.761 | 2.662 | 2.229 | -434 | 1.424 | 898 | 8.642 | 1.330 | 51.759 | 86,48% | (6.997) |
| | Mitraguna & Others | 32.486 | 40.541 | 41.386 | 2.662 | 2.069 | -594 | 1.458 | 845 | 8.900 | 1.223 | 48.065 | 86,11% | (6.678) |
| | Pensiun | 3.633 | 3.322 | 3.375 | - | 160 | 160 | -34 | 53 | -258 | 107 | 3.694 | 91,36% | (319) |
| | Total Pembiayaan | 85.434 | 100.562 | 101.353 | 7.680 | 7.868 | 187 | 1.954 | 791 | 15.919 | 7.077 | 118.049 | 85,86% | (16.695) |

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 | - | - | 33 | 100 | 0 | 0,00% | 0,90% | 2,57% | 67 | 100 | 100 | 100 |
| | KUR | - | - | 33 | 100 | 0 | 0,00% | 0,96% | 2,75% | 67 | 100 | 100 | 100 |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - |
| 3 | PWG | - | - | 95 | - | 0 | 0,00% | 0,00% | 0,00% | - | - | (95) | (95) |
| | Cilem | - | - | 95 | - | 0 | 0,00% | 0,00% | 0,00% | - | - | (95) | (95) |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - |
| 4 | CFG | 1.050 | 320 | 644 | 794 | 1 | 100,00% | 0,49% | 1,15% | 1,13% | (9) | 556 | 77 |
| | CF 1 | 1.050 | 227 | 520 | 669 | 1 | 4,32% | 2,35% | 2,23% | 0 | (46) | 0 | 7 |
| | Total Griya | 697 | 227 | 520 | 669 | 1 | 2,73% | 1,95% | 2,53% | 0 | (46) | 0 | 442 |
| | Oto | 353 | - | - | - | 1 | 5,46% | 0,00% | 0,00% | - | (353) | - | - |
| | CF 2 | - | 93 | 124 | 125 | 1 | 0,00% | 0,28% | 0,28% | 1 | 125 | 32 | 32 |
| | Mitraguna & Others | - | 93 | 124 | 125 | 1 | 0,00% | 0,31% | 0,30% | 1 | 125 | 32 | 32 |
| | Pensiun | - | - | - | - | 1 | 0,00% | 0,00% | 0,00% | - | - | - | - |
| | Total Pembiayaan | 1.164 | 902 | 988 | 979 | 1 | 1,36% | 0,98% | 0,97% | (9) | (185) | 77 | 4,15% |
| | | | | | | | | | | | | | -329,81% |
| | | | | | | | | | | | | | 3,2% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 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 | 7.681 | 9.449 | 8.383 | 9.360 | (16.331) | 977 | (89) | -0,95% | 1.679 | 21,86% | 14.948 | 62,62% | (5.588) |
| 2 | Tabungan | 96.197 | 117.846 | 115.116 | 116.467 | 15.747 | 1.351 | (1.379) | -1,17% | 20.270 | 21,07% | 109.632 | 106,23% | 6.835 |
| 3 | Deposito | 50.701 | 45.337 | 45.951 | 45.950 | 792 | (0) | 614 | 1,35% | (4.751) | -9,37% | 51.441 | 89,33% | (5.491) |
| | Total | 154.579 | 172.632 | 169.449 | 171.777 | 208 | 2.328 | (855) | -0,50% | 17.198 | 11,13% | 176.021 | 97,59% | (4.244) |
| | CASA | 103.878 | 127.295 | 123.498 | 125.827 | (584) | 2.328 | (1.468) | -1,15% | 21.949 | 21,13% | 124.580 | 101,00% | 1.247 |
| | (%) CASA | 67,20% | 73,74% | 72,88% | 73,25% | | | | | | | | | |
| | FDR | 122,53% | 116,46% | 119,95% | 118,32% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 3.938 | 4.386 | 4.156 | 4.057 | | (100) | (329) | -7,51% | 119 | 3,01% | - | 0,00% | 4.057 |
| 2 | Giro ISE | 1.498 | 2.690 | 2.709 | 2.633 | | (76) | (57) | -2,12% | 1.134 | 75,71% | | 0,00% | 2.633 |
| 3 | Tabungan ISE | 2.310 | 1.566 | 1.317 | 1.294 | | (23) | (272) | -17,38% | (1.016) | -43,98% | | 0,00% | 1.294 |
| 4 | Deposito ISE | 130 | 130 | 130 | 130 | | 0 | 0 | 0,00% | 0 | 0,00% | | 0,00% | 130 |
| 5 | CIF ISE | 147 | 158 | 160 | 160 | | 0 | 2 | 1,27% | 13 | 8,84% | | 0,00% | 160 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 34.419 | 35.815 | 35.888 | 1.408 | 1.800 | 392 | 258 | 73 | 1.468 | 1.727 | 38.024 | 94,38% | (2.137) |
| | KUR | 32.500 | 34.010 | 34.255 | 1.408 | 1.800 | 392 | 336 | 245 | 1.755 | 1.555 | 35.917 | 95,37% | (1.662) |
| | Non KUR | 1.920 | 1.805 | 1.633 | - | - | 0 | 78 | -172 | -287 | 172 | 2.107 | 77,49% | (474) |
| 3 | PWG | 17.830 | 27.612 | 30.105 | 7.057 | 12.230 | 5.173 | 1.310 | 2.493 | 12.275 | 9.737 | 29.751 | 101,19% | 354 |
| | Cilem | 5.164 | 9.572 | 10.604 | 1.060 | 1.805 | 744 | 195 | 1.032 | 5.440 | 773 | 12.528 | 84,64% | (1.924) |
| | Gadai | 12.666 | 18.040 | 19.501 | 5.997 | 10.426 | 4.429 | 1.115 | 1.461 | 6.835 | 8.964 | 17.223 | 113,23% | 2.278 |
| 4 | CFG | 137.158 | 137.626 | 137.253 | 1.944 | 1.436 | -508 | -2.117 | -372 | 95 | 1.809 | 145.889 | 94,08% | (8.636) |
| | CF 1 | 38.164 | 40.347 | 40.292 | 665 | 446 | -219 | -49 | -54 | 2.128 | 501 | 39.148 | 102,92% | 1.144 |
| | Total Griya | 33.008 | 34.101 | 34.228 | 530 | 446 | -84 | 0 | 127 | 1.220 | 319 | 32.722 | 104,60% | 1.507 |
| 4 | • Total Non Program | 33.008 | 34.101 | 34.228 | 530 | 446 | -84 | -483 | 127 | 1.220 | 319 | 32.722 | 104,60% | 1.507 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 5.156 | 6.245 | 6.064 | 135 | - | -135 | -49 | -181 | 908 | 181 | 6.426 | 94,36% | (362) |
| | CF 2 | 98.994 | 97.279 | 96.961 | 1.279 | 990 | -289 | -2.068 | -318 | -2.033 | 1.308 | 106.742 | 90,84% | (9.781) |
| | Mitraguna & Others | 71.310 | 71.137 | 70.983 | 965 | 760 | -205 | -1.970 | -155 | -328 | 915 | 80.263 | 88,44% | (9.280) |
| | Pensiun | 27.683 | 26.142 | 25.978 | 314 | 230 | -84 | -98 | -163 | -1.705 | 393 | 26.479 | 98,11% | (500) |
| | Total Pembiayaan | 189.407 | 201.052 | 203.246 | 10.409 | 15.467 | 5.058 | -548 | 2.194 | 13.838 | 13.273 | 213.665 | 95,12% | (10.419) |

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 | - | - | - | - | 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 | 238 | 874 | 721 | 634 | 0,69% | 2,01% | 1,77% | (87) | 396 | (241) | | | | | | |
| | KUR | 105 | 712 | 543 | 522 | 0,32% | 1,60% | 1,53% | (21) | 417 | (190) | | | | | | |
| | Non KUR | 133 | 163 | 177 | 111 | 6,92% | 9,83% | 6,81% | (66) | (22) | (51) | | | | | | |
| 3 | PWG | - | 23 | - | - | 0,00% | 0,00% | 0,00% | - | - | (23) | | | | | | |
| | Cilem | - | 23 | - | - | 0,00% | 0,00% | 0,00% | - | - | (23) | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 4 | CFG | 1.146 | 1.276 | 1.668 | 999 | 0,84% | 1,21% | 0,73% | (668) | (147) | (277) | | | | | | |
| | CF 1 | 198 | 225 | 738 | 258 | 0,52% | 1,83% | 0,64% | (480) | 60 | 34 | | | | | | |
| | Total Griya | 73 | 4 | 609 | - | 0,22% | 1,79% | 0,00% | (609) | (73) | (4) | | | | | | |
| | Oto | 125 | 221 | 129 | 258 | 2,42% | 2,07% | 4,26% | 129 | 133 | 37 | | | | | | |
| | CF 2 | 948 | 1.052 | 929 | 741 | 0,96% | 0,96% | 0,76% | (188) | (206) | (310) | | | | | | |
| | Mitraguna & Others | 799 | 816 | 691 | 690 | 1,12% | 0,97% | 0,97% | (1) | (109) | (126) | | | | | | |
| | Pensiun | 149 | 236 | 238 | 51 | 0,54% | 0,91% | 0,20% | (187) | (98) | (185) | | | | | | |
| | Total Pembiayaan | 4.871 | 5.148 | 2.699 | 2.966 | 2,57% | 1,34% | 1,46% | 267 | (1.906) | (2.182) | 1,34% | 8,50% | -0,1% | | | |

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 | 184.816 | 193.297 | 211.772 | 26.956 | | 2.70 | 2.86 | 2.85 |
| 2 | Contribution Margin | 4.637 | 6.941 | 7.375 | 2.738 | -59,0% | (0,01) | 4 | 0,15 |
| | CIF Payroll | | | | | | 1.098 | 1.553 | 1.557 |

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 | 12.796 | 13.161 | 13.815 | 14.957 | (293) | 1.142 | 1.795 | 13,64% | 2.161 | 16,89% | 23.544 | 63,53% | (8.587) |
| 2 | Tabungan | 133.664 | 148.730 | 151.386 | 151.079 | 4.363 | (308) | 2.349 | 1,58% | 17.415 | 13,03% | 150.993 | 100,06% | 86 |
| 3 | Deposito | 120.976 | 139.871 | 138.272 | 138.301 | 250 | 30 | (1.570) | -1,12% | 17.326 | 14,32% | 122.375 | 113,01% | 15.926 |
| | Total | 267.435 | 301.762 | 303.473 | 304.336 | 4.321 | 864 | 2.574 | 0,85% | 36.901 | 13,80% | 296.912 | 102,50% | 7.425 |
| | CASA | 146.460 | 161.891 | 165.201 | 166.035 | 4.071 | 834 | 4.144 | 2,56% | 19.576 | 13,37% | 174.537 | 95,13% | (8.502) |
| | (%) CASA | 54,76% | 53,65% | 54,44% | 54,56% | | | | | | | | | |
| | FDR | 60,13% | 60,18% | 60,49% | 60,32% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Oct'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 | DPK ISE | 3.582 | 3.921 | 4.328 | 4.134 | (195) | 213 | 5,43% | 552 | 15,41% | - | 0,00% | 4.134 | |
| 2 | Giro ISE | 1.025 | 1.483 | 1.305 | 1.271 | (33) | (211) | -14,25% | 247 | 24,06% | - | 0,00% | 1.271 | |
| 3 | Tabungan ISE | 2.557 | 2.438 | 3.024 | 2.862 | (161) | 424 | 17,39% | 305 | 11,94% | - | 0,00% | 2.862 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 213 | 224 | 226 | 226 | 0 | 2 | 0,89% | 13 | 6,10% | - | 0,00% | 226 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 40.652 | 39.082 | 38.794 | 1.350 | 1.060 | -290 | -1.024 | -288 | -1.858 | 1.348 | 43.620 | 88,94% | (4.826) |
| | KUR | 37.299 | 37.085 | 36.721 | 1.350 | 900 | -450 | -932 | -364 | -578 | 1.264 | 40.221 | 91,30% | (3.499) |
| | Non KUR | 3.353 | 1.997 | 2.073 | - | 160 | 160 | -93 | 76 | -1.280 | 84 | 3.399 | 60,98% | (1.326) |
| 3 | PWG | 6.039 | 12.787 | 13.363 | 1.325 | 1.279 | -46 | 295 | 576 | 7.324 | 703 | 13.318 | 100,34% | 45 |
| | Cilem | 6.039 | 12.787 | 13.363 | 1.325 | 1.279 | -46 | 295 | 576 | 7.324 | 703 | 13.318 | 100,34% | 45 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 114.108 | 129.730 | 131.419 | 2.895 | 4.431 | 1.536 | 1.025 | 1.690 | 17.311 | 2.741 | 122.231 | 107,52% | 9.189 |
| | CF 1 | 24.580 | 27.346 | 27.681 | 763 | 825 | 62 | -230 | 335 | 3.100 | 490 | 27.603 | 100,28% | 78 |
| | Total Griya | 19.863 | 21.032 | 21.337 | 634 | 622 | -12 | 0 | 305 | 1.474 | 317 | 21.311 | 100,12% | 26 |
| 4 | • Total Non Program | 19.863 | 21.032 | 21.337 | 634 | 622 | -12 | 332 | 305 | 1.474 | 317 | 21.311 | 100,12% | 26 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 4.718 | 6.314 | 6.344 | 129 | 203 | 74 | -230 | 30 | 1.626 | 173 | 6.292 | 100,83% | 53 |
| | CF 2 | 89.528 | 102.383 | 103.738 | 2.132 | 3.606 | 1.474 | 1.255 | 1.355 | 14.211 | 2.251 | 94.628 | 109,63% | 9.111 |
| | Mitraguna & Others | 89.444 | 101.973 | 103.126 | 2.132 | 3.401 | 1.269 | 1.258 | 1.153 | 13.683 | 2.248 | 93.970 | 109,74% | 9.156 |
| | Pensiun | - | 411 | 612 | - | 205 | 205 | -3 | 202 | 528 | 3 | 658 | 93,13% | (45) |
| | Total Pembiayaan | 160.799 | 181.599 | 183.577 | 5.570 | 6.770 | 1.200 | 295 | 1.977 | 22.778 | 4.792 | 179.168 | 102,46% | 4.409 |

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 | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | |
| 2 | MBG | 1.072 | 1.222 | 1.028 | 797 | 2.64% | 2.63% | 2.05% | (232) | (275) | (426) | | | | | | |
| | KUR | 877 | 1.138 | 947 | 705 | 2,35% | 2,55% | 1,92% | (242) | (172) | (433) | | | | | | |
| | Non KUR | 194 | 85 | 81 | 92 | 5,80% | 4,06% | 4,42% | 11 | (103) | 7 | | | | | | |
| 3 | PWG | - | 92 | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | (92) | | |
| | Cilem | - | 92 | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | (92) | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | |
| 4 | CFG | 792 | 40 | 342 | 161 | 0,69% | 0,26% | 0,12% | (181) | (631) | 121 | | | | | | |
| | CF 1 | 630 | 40 | 216 | 38 | 2,56% | 0,79% | 0,14% | (178) | (592) | (2) | | | | | | |
| | Total Griya | 568 | - | 175 | - | 2,86% | 0,83% | 0,00% | (175) | (568) | - | | | | | | |
| | Oto | 61 | 40 | 41 | 38 | 1,30% | 0,64% | 0,60% | (2) | (23) | (2) | | | | | | |
| | CF 2 | 162 | - | 126 | 123 | 0,18% | 0,12% | 0,12% | (4) | (39) | 123 | | | | | | |
| | Mitraguna & Others | 162 | - | 126 | 123 | 0,18% | 0,12% | 0,12% | (4) | (39) | 123 | | | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 1.332 | 2.317 | 2.123 | 2.320 | 0,83% | 1,17% | 1,26% | 196 | 988 | 3 | 0,44% | 65,28% | -0,8% | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 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 | 39.183 | 49.404 | 49.915 | 64.855 | (1.317) | 14.940 | 15.451 | 31,28% | 25.672 | 65,52% | 48.893 | 132,65% | 15.962 |
| 2 | Tabungan | 123.525 | 144.042 | 145.505 | 146.373 | 2.628 | 868 | 2.331 | 1,62% | 22.849 | 18,50% | 139.606 | 104,85% | 6.767 |
| 3 | Deposito | 68.863 | 130.786 | 124.306 | 124.306 | (20.438) | (0) | (6.480) | -4,95% | 55.443 | 80,51% | 69.895 | 177,85% | 54.411 |
| | Total | 231.570 | 324.232 | 319.726 | 335.534 | (19.127) | 15.808 | 11.302 | 3,49% | 103.964 | 44,90% | 258.394 | 129,85% | 77.140 |
| | CASA | 162.707 | 193.446 | 195.420 | 211.228 | 1.311 | 15.808 | 17.782 | 9,19% | 48.521 | 29,82% | 188.499 | 112,06% | 22.729 |
| | (%) CASA | 70,26% | 59,66% | 61,12% | 62,95% | | | | | | | | | |
| | FDR | 34,66% | 31,02% | 32,02% | 30,51% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 5.891 | 6.412 | 6.677 | 6.709 | | 32 | 297 | 4,63% | 818 | 13,88% | - | 0,00% | 6.709 |
| 2 | Giro ISE | 3.773 | 3.632 | 3.735 | 3.799 | | 64 | 167 | 4,60% | 26 | 0,69% | - | 0,00% | 3.799 |
| 3 | Tabungan ISE | 2.118 | 2.780 | 2.942 | 2.910 | | (32) | 130 | 4,68% | 792 | 37,38% | - | 0,00% | 2.910 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 116 | 122 | 125 | 125 | | 0 | 3 | 2,46% | 9 | 7,76% | - | 0,00% | 125 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 6.849 | 10.832 | 10.591 | 1.209 | 651 | -558 | 406 | -241 | 3.741 | 892 | 12.359 | 85,69% | (1.768) |
| | Cilem | 6.849 | 10.832 | 10.591 | 1.209 | 651 | -558 | 406 | -241 | 3.741 | 892 | 12.359 | 85,69% | (1.768) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 73.419 | 89.737 | 91.773 | 3.809 | 3.116 | -693 | 1.025 | 2.036 | 18.354 | 1.079 | 94.346 | 97,27% | (2.573) |
| | CF 1 | 59.117 | 70.636 | 72.436 | 3.359 | 2.486 | -873 | 809 | 1.800 | 13.319 | 686 | 67.036 | 108,05% | 5.399 |
| | Total Griya | 51.507 | 62.435 | 63.844 | 2.352 | 1.889 | -464 | 0 | 1.409 | 12.336 | 480 | 58.383 | 109,35% | 5.461 |
| 4 | • Total Non Program | 49.547 | 60.583 | 62.004 | 2.352 | 1.889 | -464 | 1.902 | 1.421 | 12.457 | 467 | 51.714 | 119,90% | 10.290 |
| | • Program | 1.960 | 1.852 | 1.839 | - | - | 0 | -12 | -13 | -121 | 13 | 6.669 | 27,58% | (4.829) |
| | Oto | 7.609 | 8.201 | 8.592 | 1.007 | 597 | -410 | 809 | 391 | 983 | 206 | 8.653 | 99,29% | (61) |
| | CF 2 | 14.303 | 19.101 | 19.337 | 450 | 630 | 180 | 216 | 236 | 5.035 | 394 | 27.310 | 70,81% | (7.972) |
| | Mitraguna & Others | 14.303 | 19.089 | 19.326 | 450 | 630 | 180 | 216 | 236 | 5.023 | 394 | 27.073 | 71,38% | (7.747) |
| | Pensiun | - | - | 12 | 12 | - | 0 | -0 | -0 | 12 | 0 | 237 | 4,98% | (225) |
| | Total Pembiayaan | 80.269 | 100.568 | 102.364 | 5.018 | 3.766 | -1.251 | 1.432 | 1.795 | 22.095 | 1.971 | 106.705 | 95,93% | (4.341) |

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 | - | 185 | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | (185) | | | |
| | Cilem | - | 185 | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | (185) | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 650 | 1.469 | 3.077 | 2.768 | 0,88% | 3,43% | 3,02% | (310) | 2.118 | 1.299 | | | | |
| | CF 1 | 650 | 1.469 | 3.077 | 2.768 | 1,10% | 4,36% | 3,82% | (310) | 2.118 | 1.299 | | | | |
| | Total Griya | 404 | 1.275 | 2.891 | 2.588 | 0,79% | 4,63% | 4,05% | (303) | 2.183 | 1.312 | | | | |
| | Oto | 245 | 193 | 187 | 180 | 3,22% | 2,28% | 2,09% | (7) | (65) | (14) | | | | |
| | 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 | 800 | 535 | 535 | 534 | 0,81% | 3,06% | 2,70% | (1) | (266) | (1) | 0,94% | -80,31% | 0,4% | |

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 | 205.326 | 231.570 | 324.232 | 118.906 | | 2.54 | 2.84 | 2.86 |
| 2 | Contribution Margin | 4.598 | 6.760 | 5.281 | 683 | -14,9% | 1.411 | 1.602 | 1.677 |

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 | 8.833 | 8.782 | 7.461 | 7.314 | 766 | (147) | (1.468) | -16,71% | (1.519) | -17,20% | 17.563 | 41,65% | (10.249) |
| 2 | Tabungan | 83.648 | 72.195 | 75.353 | 76.820 | (521) | 1.467 | 4.625 | 6,41% | (6.828) | -8,16% | 95.539 | 80,41% | (18.719) |
| 3 | Deposito | 21.297 | 29.110 | 29.101 | 29.103 | 186 | 3 | (7) | -0,02% | 7.806 | 36,66% | 21.602 | 134,73% | 7.502 |
| | Total | 113.778 | 110.087 | 111.915 | 113.238 | 431 | 1.323 | 3.150 | 2,86% | (541) | -0,48% | 134.703 | 84,06% | (21.466) |
| | CASA | 92.481 | 80.977 | 82.814 | 84.134 | 245 | 1.320 | 3.157 | 3,90% | (8.347) | -9,03% | 113.102 | 74,39% | (28.968) |
| | (%) CASA | 81,28% | 73,56% | 74,00% | 74,30% | | | | | | | | | |
| | FDR | 151,33% | 174,55% | 176,75% | 174,69% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 3.415 | 5.358 | 5.105 | 5.543 | | 438 | 185 | 3,44% | 2.128 | 62,30% | - | 0,00% | 5.543 |
| 2 | Giro ISE | 1.685 | 1.616 | 2.139 | 2.124 | (15) | 509 | 31,49% | 439 | 26,04% | | 0,00% | 2.124 | |
| 3 | Tabungan ISE | 1.730 | 3.743 | 2.966 | 3.419 | | 453 | (324) | -8,66% | 1.689 | 97,63% | 3.419 | 0,00% | 3.419 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 157 | 173 | 173 | 173 | | 0 | 0 | 0,00% | 16 | 10,19% | 173 | 0,00% | 173 |

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 | 15.500 | 12.073 | 11.605 | 55 | 190 | 135 | (525) | -468 | -3.895 | 658 | 17.370 | 66,81% | (5.765) |
| | KUR | 13.526 | 9.186 | 8.643 | - | 30 | 30 | (521) | -544 | -4.884 | 574 | 15.342 | 56,33% | (6.699) |
| | Non KUR | 1.974 | 2.886 | 2.963 | 55 | 160 | 105 | (4) | 76 | 988 | 84 | 2.029 | 146,02% | 934 |
| 3 | PWG | 14.491 | 21.774 | 22.837 | 5.708 | 5.991 | 283 | 1.115 | 1.063 | 8.346 | 4.928 | 27.944 | 81,72% | (5.107) |
| | Cilem | 6.823 | 10.707 | 11.029 | 1.207 | 991 | (216) | 472 | 322 | 4.206 | 669 | 16.096 | 68,52% | (5.067) |
| | Gadai | 7.668 | 11.067 | 11.808 | 4.501 | 5.000 | 499 | 643 | 741 | 4.140 | 4.259 | 11.849 | 99,66% | (41) |
| 4 | CFG | 142.193 | 158.314 | 163.370 | 5.664 | 7.216 | 1.552 | 2.416 | 5.056 | 21.177 | 2.160 | 151.972 | 107,50% | 11.398 |
| | CF 1 | 6.747 | 8.905 | 8.753 | - | - | 0 | (136) | (152) | 2.006 | 152 | 8.513 | 102,82% | 240 |
| | Total Griya | 3.465 | 5.267 | 5.226 | - | - | 0 | 0 | (41) | 1.761 | 41 | 4.650 | 112,38% | 576 |
| 4 | • Total Non Program | 3.465 | 5.267 | 5.226 | - | - | 0 | 0 | (41) | 1.761 | 41 | 4.650 | 112,38% | 576 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.282 | 3.638 | 3.527 | - | - | 0 | (136) | (111) | 245 | 111 | 3.863 | 91,32% | (335) |
| | CF 2 | 135.445 | 149.408 | 154.617 | 5.664 | 7.216 | 1.552 | 2.552 | 5.209 | 19.172 | 2.007 | 143.460 | 107,78% | 11.157 |
| | Mitraguna & Others | 125.884 | 140.596 | 145.797 | 5.664 | 7.116 | 1.452 | 2.644 | 5.201 | 19.913 | 1.915 | 133.242 | 109,42% | 12.555 |
| | Pensiun | 9.561 | 8.812 | 8.820 | - | 100 | 100 | (92) | 8 | (741) | 92 | 10.217 | 86,32% | (1.397) |
| | Total Pembiayaan | 172.184 | 192.160 | 197.812 | 11.427 | 13.397 | 1.970 | 3.007 | 5.652 | 25.628 | 7.745 | 197.287 | 100,27% | 525 |

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 | 1.372 | 1.318 | 1.610 | 1.182 | 8.85% | 13,34% | 10,18% | (428) | (190) | (136) | | | | |
| | KUR | 1.295 | 954 | 1.152 | 819 | 9,57% | 12,54% | 9,47% | (333) | (476) | (135) | | | | |
| | Non KUR | 77 | 364 | 458 | 363 | 3,89% | 15,88% | 12,25% | (95) | 286 | (1) | | | | |
| 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 | 6 | 146 | 577 | - | 0 | 0,00% | 0,36% | 0,00% | (577) | (6) | (146) | | | |
| | 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 | 6 | 146 | 577 | - | 0 | 0,00% | 0,39% | 0,00% | (577) | (6) | (146) | | | |
| | Mitraguna & Others | - | - | - | - | 0 | 0,00% | 0,41% | 0,00% | (577) | - | (146) | | | |
| | Pensiun | 6 | - | - | - | 0 | 0,06% | 0,00% | 0,00% | - | (6) | - | | | |
| | Total Pembiayaan | 971 | 2.023 | 1.812 | 1.803 | 0,56% | 0,94% | 0,94% | (9) | 832 | (220) | 0,11% | 87,62% | -0,8% | |

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 | 175.005 | 176.155 | 201.258 | 26.253 | | 3,05 | 3,49 | 3,52 |
| 2 | Contribution Margin | 6.268 | 9.134 | 7.305 | 1.037 | -16,5% | 1.376 | 1.106 | 1.114 |

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 | 873 | 877 | 867 | 942 | 166 | 75 | 65 | 7,40% | 70 | 7,98% | 1.468 | 64,20% | (525) |
| 2 | Tabungan | 63.525 | 59.825 | 61.050 | 62.562 | 3.484 | 1.512 | 2.737 | 4,57% | (963) | -1,52% | 69.755 | 89,69% | (7.192) |
| 3 | Deposito | 5.722 | 7.461 | 7.427 | 7.427 | (34) | (0) | (34) | -0,45% | 1.704 | 29,78% | 5.899 | 125,90% | 1.528 |
| | Total | 70.120 | 68.163 | 69.345 | 70.931 | 3.616 | 1.587 | 2.768 | 4,06% | 811 | 1,16% | 77.121 | 91,97% | (6.190) |
| | CASA | 64.398 | 60.703 | 61.918 | 63.504 | 3.650 | 1.587 | 2.802 | 4,62% | (893) | -1,39% | 71.222 | 89,16% | (7.718) |
| | (%) CASA | 91,84% | 89,05% | 89,29% | 89,53% | | | | | | | | | |
| | FDR | 73,73% | 90,51% | 91,69% | 89,64% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 3.487 | 3.386 | 3.427 | 3.429 | 2 | 43 | 1,27% | (58) | -1,65% | | - | 0,00% | 3.429 |
| 2 | Giro ISE | 561 | 445 | 443 | 443 | (0) | (2) | -0,46% | (118) | -21,03% | | | 0,00% | 443 |
| 3 | Tabungan ISE | 2.926 | 2.941 | 2.984 | 2.987 | 2 | 45 | 1,54% | 60 | 2,06% | | | 0,00% | 2.987 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 123 | 127 | 128 | 128 | 0 | 1 | 0,79% | 5 | 4,07% | | | 0,00% | 128 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 2.583 | 4.876 | 4.934 | 273 | 439 | 166 | 46 | 58 | 2.351 | 382 | 4.963 | 99,40% | (30) |
| | Cilem | 2.583 | 4.876 | 4.934 | 273 | 439 | 166 | 46 | 58 | 2.351 | 382 | 4.963 | 99,40% | (30) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 49.116 | 56.821 | 58.651 | 1.870 | 2.935 | 1.065 | 1.032 | 1.830 | 9.535 | 1.105 | 57.211 | 102,52% | 1.440 |
| | CF 1 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| | Total Griya | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Total Non Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | CF 2 | 49.116 | 56.821 | 58.651 | 1.870 | 2.935 | 1.065 | 1.032 | 1.830 | 9.535 | 1.105 | 57.211 | 102,52% | 1.440 |
| | Mitraguna & Others | 45.066 | 52.568 | 54.231 | 1.735 | 2.545 | 810 | 935 | 1.663 | 9.165 | 882 | 50.440 | 107,52% | 3.791 |
| | Pensiun | 4.050 | 4.253 | 4.420 | 135 | 390 | 255 | 97 | 167 | 370 | 223 | 6.771 | 65,28% | (2.351) |
| | Total Pembiayaan | 51.699 | 61.697 | 63.584 | 2.143 | 3.374 | 1.231 | 1.079 | 1.887 | 11.885 | 1.487 | 62.174 | 102,27% | 1.410 |

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 | 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 | - | - | - | - | 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 | 220 | 210 | 209 | 208 | 0,45% | 0,37% | 0,35% | (1) | (12) | (3) | | | | |
| | 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 | 220 | 210 | 209 | 208 | 0,45% | 0,37% | 0,35% | (1) | (12) | (3) | | | | |
| | Mitraguna & Others | 220 | 210 | 209 | 208 | 0,49% | 0,40% | 0,38% | (1) | (12) | (3) | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 220 | 210 | 209 | 208 | 0,43% | 0,34% | 0,33% | (1) | (12) | (3) | 3,82% | ##### | 3,5% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 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 | 2.084 | 2.533 | 1.959 | 1.962 | 127 | 3 | (571) | -22,55% | (123) | -5,88% | 5.545 | 35,37% | (3.584) |
| 2 | Tabungan | 153.901 | 142.288 | 146.149 | 146.675 | (2.334) | 526 | 4.387 | 3,08% | (7.226) | -4,69% | 167.276 | 87,68% | (20.600) |
| 3 | Deposito | 36.197 | 30.886 | 29.274 | 29.274 | (1.174) | 0 | (1.612) | -5,22% | (6.922) | -19,12% | 36.899 | 79,34% | (7.624) |
| | Total | 192.181 | 175.707 | 177.382 | 177.911 | (3.380) | 529 | 2.204 | 1,25% | (14.270) | -7,43% | 209.719 | 84,83% | (31.808) |
| | CASA | 155.985 | 144.821 | 148.108 | 148.637 | (2.206) | 529 | 3.816 | 2,63% | (7.348) | -4,71% | 172.821 | 86,01% | (24.184) |
| | (%) CASA | 81,17% | 82,42% | 83,50% | 83,55% | | | | | | | | | |
| | FDR | 138,97% | 169,47% | 169,65% | 169,15% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Oct'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 | DPK ISE | 529 | 470 | 2.118 | 2.147 | | 29 | 1.677 | 357,11% | 1.618 | 305,77% | - | 0,00% | 2.147 |
| 2 | Giro ISE | 45 | 50 | 735 | 763 | | 28 | 713 | 1419,00% | 718 | 1591,29% | | 0,00% | 763 |
| 3 | Tabungan ISE | 484 | 419 | 1.382 | 1.383 | | 1 | 964 | 229,86% | 899 | 185,87% | | 0,00% | 1.383 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 35 | 36 | 107 | 107 | | 0 | 71 | 197,22% | 72 | 205,71% | | 0,00% | 107 |

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 | 56 | 48 | 47 | - | - | 0 | -1 | -1 | -9 | 1 | 56 | 83,18% | (9) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 56 | 48 | 47 | - | - | 0 | -1 | -1 | -9 | 1 | 56 | 83,18% | (9) |
| | • Local Champion | 56 | 48 | 47 | - | - | 0 | -1 | -1 | -9 | 1 | 56 | 83,18% | (9) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 5.081 | 6.356 | 6.563 | 350 | 370 | 20 | 178 | 206 | 1.482 | 164 | 8.115 | 80,87% | (1.553) |
| | KUR | 4.827 | 6.161 | 6.313 | 350 | 315 | -35 | 192 | 152 | 1.486 | 163 | 7.591 | 83,16% | (1.278) |
| | Non KUR | 254 | 195 | 250 | - | 55 | 55 | -14 | 54 | -4 | 1 | 524 | 47,63% | (274) |
| 3 | PWG | 24.335 | 47.140 | 48.034 | 6.073 | 4.701 | -1.372 | 2.141 | 895 | 23.699 | 3.806 | 38.986 | 123,21% | 9.049 |
| | Cilem | 24.335 | 47.140 | 48.034 | 6.073 | 4.701 | -1.372 | 2.141 | 895 | 23.699 | 3.806 | 38.986 | 123,21% | 9.049 |
| | Gadai | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 237.604 | 244.219 | 246.289 | 7.479 | 5.060 | -2.419 | 877 | 2.071 | 8.686 | 2.989 | 245.515 | 100,32% | 774 |
| | CF 1 | 8.506 | 8.682 | 8.927 | 324 | 420 | 96 | -74 | 245 | 421 | 175 | 9.959 | 89,64% | (1.032) |
| | Total Griya | 6.805 | 6.635 | 6.954 | 324 | 420 | 96 | 0 | 318 | 149 | 102 | 7.194 | 96,66% | (241) |
| 4 | • Total Non Program | 6.655 | 6.492 | 6.810 | - | - | 0 | 0 | -0 | -6 | 0 | 6.686 | 101,85% | 124 |
| | • Program | 149 | 144 | 143 | - | - | 0 | 0 | -74 | -73 | 272 | 508 | 28,23% | (364) |
| | Oto | 1.701 | 2.046 | 1.973 | - | - | 0 | 0 | -74 | -73 | 73 | 2.764 | 71,38% | (791) |
| | CF 2 | 229.097 | 235.537 | 237.362 | 7.155 | 4.640 | -2.515 | 950 | 1.825 | 8.265 | 2.815 | 235.557 | 100,77% | 1.806 |
| | Mitraguna & Others | 203.836 | 209.392 | 211.430 | 6.075 | 4.480 | -1.595 | 466 | 2.038 | 7.595 | 2.442 | 206.862 | 102,21% | 4.568 |
| | Pensiun | 25.262 | 26.145 | 25.932 | 1.080 | 160 | -920 | 484 | -213 | 670 | 373 | 28.694 | 90,37% | (2.762) |
| | Total Pembiayaan | 267.076 | 297.763 | 300.933 | 13.902 | 10.131 | -3.771 | 3.195 | 3.171 | 33.857 | 6.960 | 292.673 | 102,82% | 8.260 |

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 | - | 48 | - | 22 | 0 | 0,00% | 0,00% | 0,33% | 22 | 22 | (26) | | | | |
| | KUR | - | - | - | 22 | 0 | 0,00% | 0,00% | 0,35% | 22 | 22 | 22 | | | | |
| | Non KUR | - | 48 | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | (48) | | | | |
| 3 | PWG | - | 297 | - | 2 | 0 | 0,00% | 0,00% | 0,00% | 2 | 2 | (295) | | | | |
| | Cilem | - | 297 | - | 2 | 0 | 0,00% | 0,00% | 0,00% | 2 | 2 | (295) | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 2.584 | 2.755 | 3.424 | 3.719 | 1 | 0,99% | 1,09% | 1,40% | 1,51% | 295 | 1.134 | 964 | | | |
| | CF 1 | 819 | 603 | 533 | 854 | 9,63% | 6,14% | 9,56% | 12,28% | 320 | 35 | 250 | | | | |
| | Total Griya | 819 | 603 | 533 | 854 | 12,04% | 8,04% | 10,28% | 12,28% | 320 | 35 | 250 | | | | |
| | Oto | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | CF 2 | 1.765 | 2.152 | 2.890 | 2.865 | 0,77% | 1,23% | 1,21% | 1,21% | (25) | 1.100 | 714 | | | | |
| | Mitraguna & Others | 1.765 | 1.872 | 2.749 | 2.729 | 0,87% | 1,31% | 1,29% | 1,29% | (21) | 963 | 857 | | | | |
| | Pensiun | 90 | - | - | 138 | 0,03% | 0,00% | 0,53% | 138 | 48 | 138 | 138 | | | | |
| | Total Pembiayaan | 3.370 | 3.644 | 3.535 | 3.498 | 1,26% | 1,19% | 1,16% | (37) | 128 | (146) | 0,51% | 56,19% | -0,7% | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 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 | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 3 | Deposito | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | Total | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | CASA | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| (%) CASA | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | | | | | | | | | | |
| FDR | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 1.501 | 1.544 | - | - | 0 | 0 | (1.544) | -100,00% | (1.501) | -100,00% | - | 0,00% | 0 |
| 2 | Giro ISE | 851 | 854 | - | - | 0 | 0 | (854) | -100,00% | (851) | -100,00% | 0 | 0,00% | 0 |
| 3 | Tabungan ISE | 650 | 690 | - | - | 0 | 0 | (690) | -100,00% | (650) | -100,00% | 0 | 0,00% | 0 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0 | 0,00% | 0 |
| 5 | CIF ISE | 65 | 71 | - | - | 0 | 0 | (71) | -100,00% | (65) | -100,00% | 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 | | | 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% | - | - | - | - | - | - | | | |
| | 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% | - | - | - | - | - | - | 1,36% | #DIV/0! | 1,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-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% | - | - | - | - | - | - | | | |
| | 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 | - | < | | | | | | | | | | | | | | | |

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 | 595 | 1.704 | 655 | 1.812 | 784 | 1.157 | 108 | 6,32% | 1.216 | 204,26% | 8.467 | 21,39% | (6.656) |
| 2 | Tabungan | 46.385 | 45.400 | 46.926 | 47.950 | 660 | 1.024 | 2.551 | 5,62% | 1.565 | 3,37% | 57.671 | 83,14% | (9.721) |
| 3 | Deposito | 18.302 | 22.298 | 47.011 | 47.011 | (907) | (0) | 24.713 | 110,83% | 28.709 | 156,86% | 18.838 | 249,56% | 28.173 |
| | Total | 65.283 | 69.401 | 94.592 | 96.773 | 537 | 2.181 | 27.371 | 39,44% | 31.490 | 48,24% | 84.976 | 113,88% | 11.797 |
| | CASA | 46.981 | 47.103 | 47.581 | 49.762 | 1.444 | 2.181 | 2.658 | 5,64% | 2.781 | 5,92% | 66.138 | 75,24% | (16.377) |
| | (%) CASA | 71,97% | 67,87% | 50,30% | 51,42% | | | | | | | | | |
| | FDR | 134,21% | 137,49% | 103,13% | 100,81% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 1.398 | 953 | 978 | 991 | | 13 | 38 | 3,94% | (407) | -29,12% | - | 0,00% | 991 |
| 2 | Giro ISE | 39 | 1 | 1 | 1 | | (0) | (0) | -2,88% | (38) | -97,86% | - | 0,00% | 1 |
| 3 | Tabungan ISE | 1.358 | 952 | 977 | 990 | | 13 | 38 | 3,94% | (368) | -27,13% | - | 0,00% | 990 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 87 | 94 | 94 | 94 | | 0 | 0 | 0,00% | 7 | 8,05% | - | 0,00% | 94 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | 15.438 | 15.773 | 16.330 | 445 | 1.335 | 890 | -82 | 557 | 892 | 778 | 17.643 | 92,56% | (1.313) |
| | KUR | 14.693 | 15.230 | 15.812 | 445 | 1.335 | 890 | -62 | 581 | 1.119 | 754 | 16.784 | 94,21% | (972) |
| | Non KUR | 745 | 543 | 518 | - | - | 0 | -20 | -24 | -227 | 24 | 860 | 60,27% | (342) |
| 3 | PWG | 3.211 | 6.099 | 6.101 | 860 | 533 | -327 | 427 | 2 | 2.890 | 531 | 7.318 | 83,37% | (1.217) |
| | Cilem | 3.211 | 6.099 | 6.101 | 860 | 533 | -327 | 427 | 2 | 2.890 | 531 | 7.318 | 83,37% | (1.217) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 68.969 | 73.551 | 75.127 | 1.716 | 2.256 | 540 | 216 | 1.576 | 6.158 | 680 | 76.308 | 98,45% | (1.181) |
| | CF 1 | 2.071 | 9.541 | 11.185 | 690 | 1.631 | 941 | -0 | 1.644 | 9.114 | (13) | 4.985 | 224,40% | 6.201 |
| | Total Griya | 1.516 | 8.512 | 10.178 | 669 | 1.631 | 962 | 0 | 1.666 | 8.662 | (35) | 3.711 | 274,26% | 6.467 |
| 4 | • Total Non Program | 1.516 | 4.274 | 4.880 | - | 636 | 636 | -29 | 606 | 3.364 | 30 | 3.711 | 131,50% | 1.169 |
| | • Program | - | 4.238 | 5.298 | 669 | 995 | 326 | 705 | 1.060 | 5.298 | (65) | 0 | 0,00% | 5.298 |
| | Oto | 555 | 1.029 | 1.007 | 21 | - | -21 | -0 | -22 | 452 | 22 | 1.274 | 79,11% | (266) |
| | CF 2 | 66.897 | 64.010 | 63.942 | 1.026 | 625 | -401 | 216 | -68 | -2.956 | 693 | 71.324 | 89,65% | (7.382) |
| | Mitraguna & Others | 64.762 | 61.071 | 61.118 | 890 | 625 | -265 | 110 | 47 | -3.644 | 578 | 68.225 | 89,58% | (7.107) |
| | Pensiun | 2.135 | 2.939 | 2.824 | 136 | - | -136 | 106 | -115 | 689 | 115 | 3.098 | 91,13% | (275) |
| | Total Pembiayaan | 87.617 | 95.422 | 97.557 | 3.021 | 4.124 | 1.103 | 561 | 2.135 | 9.940 | 1.989 | 101.269 | 96,33% | (3.712) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-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% | - | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 2 | MBG | 151 | 375 | 323 | 475 | 0,98% | 2,05% | 2,91% | 151 | 323 | 99 | | | | | | | |
| | KUR | 98 | 286 | 236 | 475 | 0,67% | 1,55% | 3,00% | 238 | 377 | 189 | | | | | | | |
| | Non KUR | 53 | 90 | 87 | - | 7,15% | 15,97% | 0,00% | (87) | (53) | (90) | | | | | | | |
| 3 | PWG | - | 132 | - | - | 0,00% | 0,00% | 0,00% | - | - | - | (132) | | | | | | |
| | Cilem | - | 132 | - | - | 0,00% | 0,00% | 0,00% | - | - | - | (132) | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| 4 | CFG | 846 | 2.815 | 3.078 | 2.796 | 1,23% | 4,18% | 3,72% | (282) | 1.950 | (19) | | | | | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| | CF 2 | 2.420 | 3.633 | 3.817 | 5.673 | 3,62% | 5,96% | 8,87% | 1.856 | 3.253 | 2.040 | | | | | | | |
| | Mitraguna & Others | 2.420 | 3.633 | 3.817 | 5.673 | 3,74% | 6,25% | 9,28% | 1.856 | 3.253 | 2.040 | | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| | Total Pembiayaan | 2.532 | 3.970 | 4.145 | 5.780 | 2,89% | 4,34% | 5,92% | 1.635 | 3.248 | 1.810 | 3,86% | 34,79% | -2,1% | | | | |

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 | 87.310 | 90.194 | 98.622 | 11.312 | | 3,33 | 2,79 | 2,79 |
| 2 | Contribution Margin | 1.440 | 2.111 | 1.558 | 118 | -8,2% | 0,01 | (0,54) | 453 |

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 | 5.877 | 3.336 | 4.456 | 3.589 | 720 | (867) | 252 | 7,56% | (2.288) | -38,94% | 13.272 | 27,04% | (9.684) |
| 2 | Tabungan | 83.977 | 87.989 | 90.993 | 92.628 | (1.320) | 1.636 | 4.640 | 5,27% | 8.651 | 10,30% | 95.909 | 96,58% | (3.280) |
| 3 | Deposito | 19.184 | 13.176 | 13.402 | 13.402 | (396) | 0 | 227 | 1,72% | (5.782) | -30,14% | 19.742 | 67,89% | (6.340) |
| | Total | 109.038 | 104.501 | 108.851 | 109.619 | (996) | 769 | 5.119 | 4,90% | 581 | 0,53% | 128.924 | 85,03% | (19.304) |
| | CASA | 89.854 | 91.325 | 95.448 | 96.217 | (600) | 769 | 4.892 | 5,36% | 6.363 | 7,08% | 109.181 | 88,13% | (12.964) |
| | (%) CASA | 82,41% | 87,39% | 87,69% | 87,77% | | | | | | | | | |
| | FDR | 40,48% | 58,79% | 57,05% | 56,65% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 8.581 | 8.282 | 8.430 | 8.459 | 29 | 177 | 2,13% | (122) | -1,42% | | - | 0,00% | 8.459 |
| 2 | Giro ISE | 1.236 | 912 | 837 | 802 | (35) | (111) | -12,12% | (434) | -35,13% | | | 0,00% | 802 |
| 3 | Tabungan ISE | 7.345 | 7.370 | 7.594 | 7.657 | 64 | 287 | 3,90% | 312 | 4,25% | | | 0,00% | 7.657 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 146 | 154 | 154 | 154 | 0 | 0 | 0,00% | 8 | 5,48% | | | 0,00% | 154 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 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 | - | 145 | 134 | - | - | 0 | -11 | -11 | 134 | 11 | 0 | 0,00% | 134 | |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Non-Linkage | - | 145 | 134 | - | - | 0 | -11 | -11 | 134 | 11 | 0 | 0,00% | 134 | |
| | • Local Champion | - | 145 | 134 | - | - | 0 | -11 | -11 | 134 | 11 | 0 | 0,00% | 134 | |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| 2 | MBG | 9.504 | 12.927 | 13.642 | 1.200 | 990 | -210 | 961 | 715 | 4.138 | 275 | 13.454 | 101,40% | 188 | |
| | KUR | 9.147 | 11.975 | 12.517 | 950 | 800 | -150 | 720 | 542 | 3.370 | 258 | 12.886 | 97,14% | (368) | |
| | Non KUR | 358 | 953 | 1.125 | 250 | 190 | -60 | 241 | 173 | 768 | 17 | 569 | 197,78% | 556 | |
| 3 | PWG | 9.262 | 11.837 | 11.461 | 498 | 565 | 67 | -1.029 | -376 | 2.199 | 940 | 15.146 | 75,67% | (3.685) | |
| | Cilem | 9.262 | 11.837 | 11.461 | 498 | 565 | 67 | -1.029 | -376 | 2.199 | 940 | 15.146 | 75,67% | (3.685) | |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| 4 | CFG | 25.377 | 36.524 | 36.866 | 1.418 | 1.484 | 66 | -0 | 342 | 11.489 | 1.142 | 44.532 | 82,79% | (7.666) | |
| | CF 1 | 14.455 | 17.279 | 17.700 | 1.138 | 916 | -222 | -117 | 421 | 3.245 | 495 | 16.635 | 106,40% | 1.065 | |
| | Total Griya | 3.903 | 7.993 | 8.700 | 1.004 | 729 | -275 | 0 | 707 | 4.797 | 22 | 4.696 | 185,26% | 4.004 | |
| 4 | • Total Non Program | 3.903 | 6.912 | 6.900 | - | 60 | 60 | -72 | -12 | 2.997 | 72 | 4.696 | 146,92% | 2.203 | |
| | • Program | - | 1.082 | 1.801 | 1.004 | 669 | -335 | 1.082 | 719 | 1.801 | (50) | 0 | 0,00% | 1.801 | |
| | Oto | 10.552 | 9.286 | 9.000 | 134 | 187 | 53 | -117 | -286 | -1.552 | 473 | 11.939 | 75,38% | (2.939) | |
| | CF 2 | 10.922 | 19.245 | 19.166 | 280 | 568 | 288 | 117 | -79 | 8.244 | 647 | 27.897 | 68,70% | (8.731) | |
| | Mitraguna & Others | 10.683 | 18.712 | 18.429 | 280 | 361 | 81 | 120 | -283 | 7.746 | 644 | 27.258 | 67,61% | (8.829) | |
| | Pensiun | 239 | 533 | 737 | - | 207 | 207 | -3 | 204 | 498 | 3 | 639 | 115,44% | 99 | |
| | Total Pembiayaan | 44.143 | 61.434 | 62.104 | 3.116 | 3.039 | -77 | -79 | 670 | 17.960 | 2.369 | | 73.132 | 84,92% | (11.029) |

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 | - | 170 | 170 | - | 0 | 0,00% | 0,46% | 0,00% | (170) | - | (170) | - |
| | CF 1 | - | 170 | 170 | - | 0 | 0,00% | 0,98% | 0,00% | (170) | - | (170) | - |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - |
| | Oto | - | 170 | 170 | - | 0 | 0,00% | 1,83% | 0,00% | (170) | - | (170) | - |
| | 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 | - | 170 | 170 | - | 0 | 0,00% | 0,28% | 0,00% | (170) | - | (170) | 1,74% |
| | | | | | | | | | | | | | #DIV/0! |
| | | | | | | | | | | | | | 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 | 99.375 | 109.038 | 104.501 | 5.126 | | PHR | 3,03 | 3,14 |
| 2 | Contribution Margin | 1.760 | 2.877 | 3.589 | 1.829 | -103,9% | CIF Payroll | 602 | 494 |

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 | 1.252 | 822 | 811 | (348) | (11) | (442) | -35,25% | 807 | 23370,99% | 5 | ##### | 805 |
| 2 | Tabungan | 34.487 | 30.560 | 31.037 | 31.138 | (409) | 100 | 578 | 1,89% | (3.350) | -9,71% | 39.133 | 79,57% | (7.996) |
| 3 | Deposito | 3.517 | 2.505 | 2.505 | 2.505 | 100 | (0) | 0 | 0,00% | (1.012) | -28,78% | 3.567 | 70,21% | (1.063) |
| | Total | 38.008 | 34.317 | 34.364 | 34.454 | (658) | 89 | 137 | 0,40% | (3.554) | -9,35% | 42.706 | 80,68% | (8.253) |
| | CASA | 34.491 | 31.812 | 31.860 | 31.949 | (758) | 89 | 137 | 0,43% | (2.542) | -7,37% | 39.139 | 81,63% | (7.190) |
| | (%) CASA | 90,75% | 92,70% | 92,71% | 92,73% | | | | | | | | | |
| | FDR | 1,90% | 2,84% | 2,84% | 2,84% | | | | | | | | | |

Kinerja ISE

| 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 | DPK ISE | 159 | 76 | 80 | 62 | (17) | (14) | -18,12% | (97) | -60,93% | - | 0,00% | 62 | |
| 2 | Giro ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 | |
| 3 | Tabungan ISE | 159 | 76 | 80 | 62 | (17) | (14) | -18,12% | (97) | -60,93% | 0 | 0,00% | 62 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 | |
| 5 | CIF ISE | 44 | 46 | 46 | 46 | 0 | 0 | 0,00% | 2 | 4,55% | 0 | 0,00% | 46 | |

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 | 644 | 949 | 889 | 54 | 4 | -50 | -68 | -60 | 246 | 64 | 1.666 | 53,38% | (777) |
| | Cilem | 644 | 949 | 889 | 54 | 4 | -50 | -68 | -60 | 246 | 64 | 1.666 | 53,38% | (777) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 78 | 26 | 88 | - | 70 | 70 | -1 | 62 | 9 | 8 | 78 | 112,00% | 9 |
| | CF 1 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| | Total Griya | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Total Non Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | CF 2 | 78 | 26 | 88 | - | 70 | 70 | -1 | 62 | 9 | 8 | 78 | 112,00% | 9 |
| | Mitraguna & Others | 78 | 26 | 88 | - | 70 | 70 | -1 | 62 | 9 | 8 | 78 | 112,00% | 9 |
| | Pensiun | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Total Pembiayaan | 722 | 975 | 977 | 54 | 74 | 20 | -70 | 2 | 255 | 72 | 1.744 | 56,01% | (767) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-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% | - | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 4 | CFG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | CF 2 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Mitraguna & Others | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Total Pembiayaan | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | 185,96% | #DIV/0! | 186,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-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% | - | - | - | - | - | - | | | |
| | 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% | - | -</td | | | | | | | |