

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|---------------|--------------|----------------|--------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 155.866 | 132.926 | 151.808 | 163.653 | (20.234) | 11.844 | 30.726 | 23,12% | 7.786 | 5,00% | 307.972 | 53,14% | (144.319) |
| 2 | Tabungan | 1.803.617 | 1.929.405 | 1.935.286 | 1.937.020 | 8.980 | 1.734 | 7.615 | 0,39% | 133.403 | 7,40% | 2.053.217 | 94,34% | (116.197) |
| 3 | Deposito | 681.198 | 794.773 | 797.751 | 795.194 | 13.126 | (2.557) | 421 | 0,05% | 113.996 | 16,73% | 695.719 | 114,30% | 99.475 |
| | Total | 2.640.681 | 2.857.104 | 2.884.845 | 2.895.866 | 1.872 | 11.021 | 38.762 | 1,36% | 255.185 | 9,66% | 3.056.908 | 94,73% | (161.042) |
| | CASA | 1.959.483 | 2.062.331 | 2.087.094 | 2.100.672 | (11.254) | 13.578 | 38.342 | 1,86% | 141.189 | 7,21% | 2.361.189 | 88,97% | (260.517) |
| | (%) CASA | 74,20% | 72,18% | 72,35% | 72,54% | | | | | | | | | |
| | FDR | 99,99% | 103,86% | 103,85% | 103,45% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | DtD | Growth (1-23 Nov'25) | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------|----------------------|--------|---------|---------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 65.610 | 78.195 | 88.130 | 88.384 | 254 | 10.189 | 13,03% | 22.774 | 34,71% | 93.649 | 94,38% | (5,265) |
| 2 | Giro ISE | 23.758 | 19.240 | 24.186 | 24.462 | 275 | 5.221 | 27,14% | 703 | 2,96% | 40.752 | 60,02% | (16.291) |
| 3 | Tabungan ISE | 30.646 | 49.287 | 54.276 | 54.255 | (22) | 4.967 | 10,08% | 23.609 | 77,04% | 34.543 | 157,06% | 19.712 |
| 4 | Deposito ISE | 11.205 | 9.667 | 9.667 | 9.667 | 0 | 0 | 0,00% | (1.538) | -13,73% | 18.354 | 52,67% | (8,686) |
| 5 | CIF ISE | 1.945 | 2.780 | 2.803 | 2.803 | 0 | 23 | 0,83% | 858 | 44,11% | | 0,00% | 2.803 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|------------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 80.398 | 96.289 | 100.396 | 3.115 | 5.900 | 2.785 | 1.646 | 4.107 | 19.998 | 1.793 | 108.670 | 92,39% | (8,274) |
| | Linkage | 14.865 | 24.410 | 24.410 | - | - | - | 54 | 0 | 9.545 | - | 27.177 | 89,82% | (2,766) |
| | Non-Linkage | 65.533 | 71.879 | 75.986 | 3.115 | 5.900 | 2.785 | 1.592 | 4.107 | 10.453 | 1.793 | 81.493 | 93,24% | (5,507) |
| | • Local Champion | 62.373 | 68.775 | 72.910 | 3.115 | 5.900 | 2.785 | 1.923 | 4.135 | 10.537 | 1.765 | 69.939 | 104,25% | 2,970 |
| | • Value Chain | 3.160 | 3.104 | 3.076 | - | - | - | -330 | -28 | -84 | 28 | 11.554 | 26,62% | (8,478) |
| 2 | MBG | 368.059 | 386.301 | 387.209 | 10.640 | 10.140 | -500 | 2.427 | 908 | 19.150 | 9.232 | 416.638 | 92,94% | (29,429) |
| | KUR | 343.457 | 360.866 | 361.300 | 9.540 | 9.350 | -190 | 2.172 | 434 | 17.843 | 8.916 | 389.607 | 92,73% | (28,307) |
| 3 | PWG | 200.888 | 337.104 | 353.836 | 70.092 | 59.087 | -11.004 | 15.679 | 16.732 | 152.948 | 42.355 | 352.958 | 100,25% | 879 |
| | Cilem | 92.590 | 179.567 | 192.803 | 16.823 | 21.274 | 4.451 | 5.131 | 13.236 | 100.212 | 8.038 | 214.664 | 89,82% | (21,861) |
| | Gadai | 108.298 | 157.537 | 161.034 | 53.268 | 37.813 | -15.455 | 10.549 | 3.497 | 52.736 | 34.317 | 138.294 | 116,44% | 22.740 |
| 4 | CFG | 1.991.066 | 2.147.657 | 2.154.477 | 42.682 | 36.406 | -6.275 | 24.686 | 6.821 | 163.412 | 29.586 | 2.201.267 | 97,87% | (46,790) |
| | CF 1 | 271.158 | 283.456 | 283.199 | 3.662 | 2.435 | -1.227 | 1.344 | -257 | 12.041 | 2.693 | 306.261 | 92,47% | (23,062) |
| | Total Griya | 236.939 | 234.916 | 233.376 | 850 | 160 | -690 | 0 | -1.540 | -3.563 | 1.700 | 254.302 | 91,77% | (20,926) |
| | • Total Non Program | 155.508 | 157.635 | 156.364 | 850 | - | -850 | -522 | -1.271 | 856 | 1.271 | 163.178 | 95,82% | (6,814) |
| | • Program | 81.431 | 77.281 | 77.012 | - | 160 | 160 | -763 | -269 | -4.419 | 430 | 91.124 | 84,51% | (14,112) |
| | Oto | 34.219 | 48.540 | 49.823 | 2.812 | 2.275 | -537 | 1.344 | 1.283 | 15.604 | 992 | 51.959 | 95,89% | (2,136) |
| | CF 2 | 1.719.908 | 1.864.201 | 1.871.278 | 39.020 | 33.971 | -5.049 | 23.342 | 7.078 | 151.371 | 26.893 | 1.895.007 | 98,75% | (23,728) |
| | Mitraguna & Others | 1.474.657 | 1.597.603 | 1.604.485 | 34.339 | 30.973 | -3.366 | 17.258 | 6.882 | 129.828 | 24.091 | 1.633.534 | 98,22% | (29,049) |
| | Pensiun | 245.250 | 266.598 | 266.793 | 4.681 | 2.998 | -1.683 | 6.084 | 196 | 21.543 | 2.802 | 261.473 | 102,03% | 5.321 |
| | Total Pembiayaan | 2.640.411 | 2.967.351 | 2.995.918 | 126.528 | 111.534 | -14.995 | 44.438 | 28.568 | 355.508 | 82.966 | 3.079.533 | 97,28% | (83,614) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|---------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | % Relatif | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | 602 | - | 4.789 | 0,00% | 0,00% | 4,77% | 4.789 | 4.789 | 4.187 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | 602 | - | 4.789 | 0,00% | 0,00% | 6,30% | 4.789 | 4.789 | 4.187 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 2.275 | 5.444 | 5.444 | 33.629 | 0,62% | 1,41% | 8,68% | 28.185 | 31.354 | 28.185 | | | |
| | KUR | 1.785 | 4.476 | 4.476 | 29.688 | 0,52% | 1,24% | 8,22% | 25.212 | 27.903 | 25.212 | | | |
| | Non KUR | 489 | 968 | 968 | 3.940 | 1,99% | 3,81% | 15,21% | 2.972 | 3.451 | 2.972 | | | |
| 3 | PWG | 10 | - | - | 11.618 | 0,00% | 0,00% | 3,28% | 11.618 | 11.608 | 11.618 | | | |
| | Cilem | 10 | - | - | 7.684 | 0,01% | 0,00% | 3,99% | 7.684 | 7.674 | 7.684 | | | |
| | Gadai | - | - | - | 3.933 | 0,00% | 0,00% | 2,44% | 3.933 | 3.933 | 3.933 | | | |
| 4 | CFG | 19.717 | 27.801 | 28.500 | 63.651 | 0,99% | 1,33% | 2,95% | 35.151 | 43.934 | 35.850 | | | |
| | CF 1 | 13.249 | 15.216 | 16.070 | 25.336 | 4,89% | 5,67% | 8,95% | 9.265 | 12.087 | 10.119 | | | |
| | Total Griya | 9.274 | 9.871 | 9.315 | 10.500 | 3,91% | 3,97% | 4,50% | 1.185 | 1.227 | 630 | | | |
| | Oto | 476 | 540 | 540 | 717 | 1,39% | 1,11% | 1,44% | 177 | 241 | 177 | | | |
| | CF 2 | 15.917 | 12.639 | 13.636 | 13.926 | 0,93% | 0,73% | 0,74% | 289 | (1.992) | 1.287 | | | |
| | Mitraguna & Others | 14.983 | 11.801 | 12.664 | 12.953 | 1,02% | 0,79% | 0,81% | 289 | (2.030) | 1.153 | | | |
| | Pensiun | 934 | 838 | 972 | 972 | 0,04% | 0,03% | 0,36% | - | 38 | 134 | | | |
| | Total Pembiayaan | 46.399 | 49.332 | 50.747 | 52.526 | 1,76% | 1,71% | 1,75% | 1.779 | 6.127 | 3.194 | 1,79% | -1,92% | 0,0% |

Asset & Contribution Margin

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

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|---------|--------|--|--|--------------|--------------|
| | | | | | |

Kinerja Pendanaan

Kineria ISE

| No. | Segmen/Produk | Posisi | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|-------|---------|-------|----------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 15.474 | 15.561 | 23.329 | 23.155 | (174) | 7.594 | 48,80% | 7.680 | 49,63% | - | 0,00% | 23.155 |
| 2 | Giro ISE | 9.559 | 8.666 | 12.893 | 12.890 | (3) | 4.224 | 48,74% | 3.331 | 34,85% | | 0,00% | 12.890 |
| 3 | Tabungan ISE | 5.622 | 6.895 | 10.435 | 10.265 | (171) | 3.370 | 48,88% | 4.643 | 82,58% | | 0,00% | 10.265 |
| 4 | Deposito ISE | 293 | - | - | - | 0 | 0 | #DIV/0! | (293) | -100,00% | | 0,00% | 0 |
| 5 | CIF ISE | 427 | 445 | 448 | 448 | 0 | 3 | 0,67% | 21 | 4,92% | | 0,00% | 448 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|----------------------------|----------------------------|------------------|----------------------|----------------------|---------------|-------------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 17.555 | 13.598 | 18.516 | 3.115 | 5.000 | 1.885 | 2.782 | 4.918 | 960 | 82 | 24.634 | 75,16% | (6,118) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.083 | 0,00% | (3,083) |
| | Non-Linkage | 17.555 | 13.598 | 18.516 | 3.115 | 5.000 | 1.885 | 2.782 | 4.918 | 960 | 82 | 21.551 | 85,91% | (3,036) |
| | • Local Champion | 16.779 | 12.893 | 17.819 | 3.115 | 5.000 | 1.885 | 2.789 | 4.925 | 1.040 | 75 | 18.673 | 95,42% | (855) |
| | • Value Chain | 777 | 705 | 697 | - | - | - | -7 | -8 | -79 | 8 | 2.878 | 24,23% | (2,181) |
| 2 | MBG | 48.456 | 41.201 | 40.296 | 600 | 300 | -300 | -1.272 | -905 | -8.160 | 1.205 | 53.016 | 76,01% | (12,720) |
| | KUR | 46.158 | 38.350 | 37.474 | 600 | 300 | -300 | -1.221 | -876 | -8.684 | 1.176 | 50.496 | 74,21% | (13,022) |
| | Non KUR | 2.298 | 2.851 | 2.822 | - | - | 0 | -51 | -28 | 524 | 28 | 2.520 | 112,00% | 302 |
| 3 | PWG | 20.904 | 26.807 | 26.895 | 5.955 | 3.062 | -2.893 | 1.575 | 88 | 5.991 | 2.974 | 34.588 | 77,76% | (7,692) |
| | Cilem | 9.146 | 13.780 | 13.728 | 917 | 357 | -559 | -575 | -52 | 4.582 | 410 | 20.186 | 68,01% | (6,458) |
| | Gadai | 11.759 | 13.027 | 13.168 | 5.038 | 2.704 | -2.334 | 2.150 | 141 | 1.409 | 2.564 | 14.402 | 91,43% | (1,234) |
| 4 | CFG | 294.292 | 330.838 | 332.909 | 7.149 | 6.735 | -414 | 2.642 | 2.071 | 38.617 | 4.664 | 309.858 | 107,44% | 23.051 |
| | CF 1 | 11.437 | 13.928 | 13.610 | - | - | 0 | -86 | -318 | 2.173 | 318 | 13.294 | 102,38% | 316 |
| | Total Griya | 7.624 | 10.098 | 9.865 | - | - | 0 | 0 | -233 | 2.241 | 233 | 8.092 | 121,91% | 1.773 |
| 1 | • Total Non Program | 7.624 | 10.098 | 9.865 | - | - | 0 | -93 | -233 | 2.241 | 233 | 8.092 | 121,91% | 1.773 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.813 | 3.830 | 3.745 | - | - | 0 | -86 | -86 | -68 | 86 | 5.202 | 71,99% | (1,457) |
| | CF 2 | 282.855 | 316.910 | 319.300 | 7.149 | 6.735 | -414 | 2.729 | 2.389 | 36.445 | 4.346 | 296.564 | 107,67% | 22.735 |
| | Mitraguna & Others | 252.904 | 277.936 | 280.001 | 5.945 | 6.148 | 203 | 833 | 2.064 | 27.097 | 4.084 | 265.342 | 105,52% | 14.659 |
| | Pensiun | 29.951 | 38.974 | 39.299 | 1.204 | 587 | -617 | 1.895 | 325 | 9.348 | 262 | 31.222 | 125,87% | 8.077 |
| | Total Pembiayaan | 381.208 | 412.444 | 418.617 | 16.819 | 15.097 | -1.722 | 5.727 | 6.173 | 37.408 | 8.924 | 422.096 | 99,18% | (3,479) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | 251 | 0,00% | 0,00% | 1,35% | 251 | 251 | 251 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | 251 | 0,00% | 0,00% | 1,35% | 251 | 251 | 251 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 66 | 2.049 | 1.481 | 4.021 | 0,14% | 3,59% | 9,98% | 2.540 | 3.955 | 1.972 | | | |
| | KUR | 66 | 1.886 | 1.317 | 3.865 | 0,14% | 3,44% | 10,31% | 2.548 | 3.799 | 1.979 | | | |
| | Non KUR | - | 163 | 163 | 156 | 0,00% | 5,73% | 5,51% | (8) | 156 | (8) | | | |
| 3 | PWG | - | - | - | 515 | 0,00% | 0,00% | 1,91% | 515 | 515 | 515 | | | |
| | Cilem | - | - | - | 102 | 0,00% | 0,00% | 0,74% | 102 | 102 | 102 | | | |
| | Gadai | - | - | - | 413 | 0,00% | 0,00% | 3,14% | 413 | 413 | 413 | | | |
| 4 | CFG | - | 2.198 | 2.414 | 2.516 | 0,00% | 0,73% | 0,76% | 102 | 2.516 | 318 | | | |
| | CF 1 | - | 91 | 92 | 511 | 0,00% | 0,66% | 3,76% | 419 | 511 | 420 | | | |
| | Total Griya | - | - | - | 274 | 0,00% | 0,00% | 2,78% | 274 | 274 | 274 | | | |
| | Oto | - | 91 | 92 | 237 | 0,00% | 2,40% | 6,32% | 145 | 237 | 145 | | | |
| | CF 2 | - | 2.107 | 2.322 | 2.005 | 0,00% | 0,73% | 0,63% | (317) | 2.005 | (102) | | | |
| | Mitragna & Others | - | 1.795 | 1.933 | 1.011 | 0,00% | 0,70% | 0,36% | (922) | 1.011 | (784) | | | |
| | Pensiun | - | 312 | 389 | 994 | 0,00% | 1,00% | 2,53% | 605 | 994 | 682 | | | |
| | Total Pembiayaan | 66 | 4.247 | 3.895 | 7.302 | 0,02% | 0,94% | 1,74% | 3.407 | 7.236 | 3.055 | 0,00% | 100,00% | -1,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 674 | 3.598 | 3.571 | 3.571 | 3,84% | 26,26% | 19,29% | - | 2.897 | (27) | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 674 | 3.598 | 3.571 | 3.571 | 3,84% | 26,26% | 19,29% | - | 2.897 | (27) | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 175 | 275 | 274 | 458 | 0,36% | 0,66% | 1,14% | 184 | 283 | 183 | | | |
| | KUR | 175 | 56 | 56 | 176 | 0,38% | 0,14% | 0,47% | 121 | 1 | 120 | | | |
| | Non KUR | - | 218 | 218 | 282 | 0,00% | 7,65% | 9,98% | 64 | 282 | 63 | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 1.522 | 1.589 | 2.176 | 2.676 | 0,52% | 0,66% | 0,80% | 500 | 1.153 | 1.087 | | | |
| | CF 1 | 290 | 290 | 290 | 290 | 2,54% | 2,08% | 2,13% | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | 290 | 290 | 290 | 290 | 7,61% | 7,58% | 7,75% | - | - | - | | | |
| | CF 2 | 1.232 | 1.298 | 1.885 | 2.385 | 0,44% | 0,59% | 0,75% | 500 | 1.153 | 1.087 | | | |
| | Mitraguna & Others | 1.232 | 1.298 | 1.885 | 2.385 | 0,49% | 0,68% | 0,85% | 500 | 1.153 | 1.087 | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 2.371 | 5.462 | 6.021 | 6.705 | 0,62% | 1,46% | 1,60% | 684 | 4.334 | 1.243 | 0,70% | 56,36% | -0,9% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|-----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 4.287 | 9.216 | 8.127 | 8.193 | 332 | 66 | (1.022) | -11,09% | 3.906 | 91,11% | 16.989 | 48,23% | (8.795) |
| 2 | Tabungan | 160.765 | 165.443 | 162.324 | 164.491 | 7.432 | 2.167 | (952) | -0,58% | 3.726 | 2,32% | 180.916 | 90,92% | (16.425) |
| 3 | Deposito | 65.984 | 41.550 | 39.404 | 39.402 | 276 | (3) | (2.148) | -5,17% | (26.583) | -40,29% | 67.122 | 58,70% | (27.721) |
| | Total | 231.036 | 216.208 | 209.855 | 212.086 | 8.040 | 2.231 | (4.122) | -1,91% | (18.950) | -8,20% | 265.027 | 80,02% | (52.941) |
| | CASA | 165.052 | 174.658 | 170.451 | 172.684 | 7.763 | 2.234 | (1.974) | -1,13% | 7.632 | 4,62% | 197.905 | 87,26% | (25.220) |
| | (%) CASA | 71,44% | 80,78% | 81,22% | 81,42% | | | | | | | | | |
| | FDR | 120,56% | 144,20% | 149,36% | 147,78% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|---------------|--------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. |
| 1 | DPK ISE | 1.555 | 2.609 | 2.467 | 2.513 | 46 | (96) | -3,68% | 958 | 61,63% | - | 0,00% | 2.513 |
| 2 | Giro ISE | - | 443 | 1 | 1 | 0 | (442) | -99,68% | 1 | #DIV/0! | - | 0,00% | 1 |
| 3 | Tabungan ISE | 1.555 | 2.166 | 2.466 | 2.512 | 46 | 346 | 15,96% | 957 | 61,54% | - | 0,00% | 2.512 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 150 | 163 | 164 | 164 | 0 | 1 | 0,61% | 14 | 9,33% | - | 0,00% | 164 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 71 | 4.245 | 4.244 | - | - | 0 | -73 | -1 | 4.172 | 1 | 3.456 | 122,78% | 787 |
| | Linkage | 20 | - | - | - | - | - | -2 | 0 | -20 | - | 1.494 | 0,00% | (1.494) |
| | Non-Linkage | 51 | 4.245 | 4.244 | - | - | 0 | -71 | -1 | 4.192 | 1 | 1.962 | 216,26% | 2.281 |
| | • Local Champion | 51 | 4.245 | 4.244 | - | - | 0 | -71 | -1 | 4.192 | 1 | 957 | 443,28% | 3.286 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.005 | 0,00% | (1.005) |
| 2 | MBG | 14.646 | 19.565 | 19.781 | 465 | 465 | 0 | 263 | 215 | 5.135 | 250 | 17.686 | 111,84% | 2.094 |
| | KUR | 12.693 | 16.663 | 16.704 | 465 | 265 | -200 | 324 | 41 | 4.011 | 224 | 15.586 | 107,17% | 1.118 |
| | Non KUR | 1.952 | 2.902 | 3.076 | - | 200 | 200 | -60 | 174 | 1.124 | 26 | 2.100 | 146,49% | 976 |
| 3 | PWG | 16.365 | 26.307 | 27.124 | 4.540 | 3.091 | -1.449 | 1.083 | 818 | 10.759 | 2.273 | 29.274 | 92,66% | (2.149) |
| | Cilem | 8.190 | 15.249 | 16.269 | 1.322 | 1.456 | 134 | 459 | 1.020 | 8.079 | 436 | 18.454 | 88,16% | (2.185) |
| | Gadai | 8.175 | 11.058 | 10.855 | 3.218 | 1.635 | -1.583 | 624 | -202 | 2.680 | 1.838 | 10.820 | 100,33% | 35 |
| 4 | CFG | 247.446 | 261.646 | 262.281 | 5.510 | 3.969 | -1.541 | 3.839 | 634 | 14.835 | 3.335 | 263.405 | 99,57% | (1.125) |
| | CF 1 | 12.247 | 10.586 | 10.526 | 17 | - | -17 | -60 | -60 | -1.721 | 60 | 14.104 | 74,63% | (3.578) |
| | Total Griya | 9.062 | 7.852 | 7.845 | - | - | 0 | 0 | -7 | -1.218 | 7 | 9.491 | 82,66% | (1.646) |
| 4 | • Total Non Program | 9.062 | 7.852 | 7.845 | - | - | 0 | 0 | -7 | -1.218 | 7 | 9.491 | 82,66% | (1.646) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.185 | 2.734 | 2.681 | 17 | - | -17 | -60 | -53 | -504 | 53 | 4.613 | 58,12% | (1.932) |
| | CF 2 | 235.199 | 251.061 | 251.755 | 5.493 | 3.969 | -1.524 | 3.899 | 694 | 16.556 | 3.275 | 249.302 | 100,98% | 2.453 |
| | Mitraguna & Others | 206.067 | 221.171 | 221.438 | 5.393 | 3.159 | -2.234 | 4.041 | 267 | 15.371 | 2.892 | 218.862 | 101,18% | 2.575 |
| | Pensiun | 29.132 | 29.890 | 30.317 | 100 | 810 | 710 | -141 | 428 | 1.185 | 382 | 30.439 | 99,60% | (122) |
| | Total Pembiayaan | 278.528 | 311.763 | 313.429 | 10.515 | 7.525 | -2.990 | 5.112 | 1.666 | 34.901 | 5.859 | 313.822 | 99,87% | (392) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | | | Net (UG) & DG | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|---------------|---------------|-----------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 1.677 | 0,00% | 0,00% | 39,52% | 1.677 | 1.677 | 1.677 | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | |
| | Local Champion | - | - | - | - | 1.677 | 0,00% | 0,00% | 39,52% | 1.677 | 1.677 | 1.677 | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | |
| 2 | MBG | - | 82 | 79 | 1.106 | 0,00% | 0,41% | 5,59% | 1.027 | 1.106 | 1.024 | - | |
| | KUR | - | 82 | 79 | 766 | 0,00% | 0,48% | 4,58% | 687 | 766 | 683 | - | |
| | Non KUR | - | - | - | 340 | 0,00% | 0,00% | 11,06% | 340 | 340 | 340 | - | |
| 3 | PWG | - | - | - | - | 1.256 | 0,00% | 0,00% | 4,63% | 1.256 | 1.256 | 1.256 | |
| | Cilem | - | - | - | - | 668 | 0,00% | 0,00% | 4,11% | 668 | 668 | 668 | |
| | Gadai | - | - | - | - | 587 | 0,00% | 0,00% | 5,41% | 587 | 587 | 587 | |
| 4 | CFG | 713 | 671 | 728 | 2.059 | 0,29% | 0,28% | 1,02% | 1.947 | 1.962 | 2.004 | - | |
| | CF 1 | 8 | 337 | 466 | 594 | 0,06% | 4,40% | 5,64% | 128 | 586 | 257 | - | |
| | Total Griya | - | 261 | 257 | 255 | 0,00% | 3,27% | 3,25% | (1) | 255 | (6) | - | |
| | Oto | 8 | 76 | 210 | 339 | 0,24% | 7,67% | 12,63% | 129 | 331 | 263 | - | |
| | CF 2 | 705 | 334 | 262 | 2.081 | 0,30% | 0,10% | 0,83% | 1.819 | 1.375 | 1.747 | - | |
| | Mitraguna & Others | 705 | 334 | 262 | 1.763 | 0,98% | 0,80% | 0,80% | 1.530 | 1.086 | 1.458 | - | |
| | Pensiun | - | - | - | 289 | 0,00% | 0,00% | 0,95% | 289 | 289 | 289 | - | |
| | Total Pembiayaan | 2.309 | 1.752 | 2.059 | 2.059 | 0,83% | 0,66% | 0,78% | (250) | 307 | 5,79% | -781,99% | 5,1% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|---------------|----------------|---------------|---------------|-------------------|----------------------|----------------|---------------|--------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 27.417 | 29.828 | 28.800 | 29.006 | 1.239 | 206 | (822) | -2,76% | 1.589 | 5,80% | 35.521 | 81,66% | (6.515) |
| 2 | Tabungan | 55.536 | 68.233 | 64.409 | 63.496 | 9.942 | (914) | (4.737) | -6,94% | 7.959 | 14,33% | 68.601 | 92,56% | (5.105) |
| 3 | Deposito | 6.088 | 6.809 | 6.209 | 6.209 | (335) | 0 | (600) | -8,81% | 121 | 1,98% | 6.873 | 90,34% | (664) |
| | Total | 89.042 | 104.870 | 99.418 | 98.711 | 10.846 | (707) | (6.159) | -5,87% | 9.669 | 10,86% | 110.995 | 88,93% | (12.285) |
| | CASA | 82.953 | 98.061 | 93.209 | 92.502 | 11.181 | (707) | (5.559) | -5,67% | 9.548 | 11,51% | 104.122 | 88,84% | (11.621) |
| | (%) CASA | 93,16% | 93,51% | 93,75% | 93,71% | | | | | | | | | |
| | FDR | 82,33% | 92,06% | 98,80% | 99,51% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.118 | 970 | 953 | 996 | 44 | 26 | 2,72% | (2.121) | -68,04% | | - | 0,00% | 996 |
| 2 | Giro ISE | 560 | 442 | 477 | 496 | 19 | 54 | 12,34% | (64) | -11,48% | | | 0,00% | 496 |
| 3 | Tabungan ISE | 2.557 | 528 | 476 | 500 | 24 | (28) | -5,32% | (2.057) | -80,43% | | | 0,00% | 500 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 45 | 52 | 53 | 53 | 0 | 1 | 1,92% | 8 | 17,78% | | | 0,00% | 53 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 3.229 | 2.604 | 2.189 | - | - | 0 | -55 | -414 | -1.039 | 414 | 3.229 | 67,81% | (1.039) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 3.229 | 2.604 | 2.189 | - | - | 0 | -55 | -414 | -1.039 | 414 | 3.229 | 67,81% | (1.039) |
| | • Local Champion | 3.229 | 2.604 | 2.189 | - | - | 0 | -55 | -414 | -1.039 | 414 | 3.229 | 67,81% | (1.039) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 17.821 | 17.786 | 17.709 | 525 | 300 | -225 | -215 | -78 | -113 | 378 | 21.896 | 80,88% | (4.187) |
| | KUR | 16.625 | 17.098 | 17.024 | 525 | 300 | -225 | -190 | -74 | 399 | 374 | 20.501 | 83,04% | (3.477) |
| | Non KUR | 1.196 | 688 | 685 | - | - | 0 | -24 | -4 | -512 | 4 | 1.394 | 49,09% | (710) |
| 3 | PWG | 2.171 | 6.495 | 7.958 | 1.338 | 1.560 | 222 | 1.023 | 1.464 | 5.787 | 96 | 8.105 | 98,18% | (147) |
| | Cilem | 2.171 | 6.495 | 7.958 | 1.338 | 1.560 | 222 | 1.023 | 1.464 | 5.787 | 96 | 8.105 | 98,18% | (147) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 50.087 | 69.662 | 70.374 | 1.417 | 1.721 | 304 | 2.040 | 712 | 20.287 | 1.009 | 63.498 | 110,83% | 6.875 |
| | CF 1 | 13.142 | 15.797 | 15.886 | - | 201 | 201 | -77 | 89 | 2.744 | 112 | 15.400 | 103,15% | 485 |
| | Total Griya | 12.152 | 13.526 | 13.451 | - | - | 0 | 0 | -75 | 1.298 | 75 | 13.221 | 101,74% | 230 |
| 4 | • Total Non Program | 7.615 | 9.363 | 9.316 | - | - | 0 | -108 | -47 | 1.701 | 47 | 8.143 | 114,40% | 1.172 |
| | • Program | 4.537 | 4.163 | 4.135 | - | - | 0 | -32 | -28 | -402 | 28 | 5.078 | 81,44% | (943) |
| | Oto | 989 | 2.271 | 2.435 | - | 201 | 201 | -77 | 163 | 1.445 | 37 | 2.179 | 111,72% | 256 |
| | CF 2 | 36.945 | 53.865 | 54.488 | 1.417 | 1.520 | 103 | 2.117 | 623 | 17.543 | 897 | 48.098 | 113,29% | 6.390 |
| | Mitraguna & Others | 31.987 | 48.880 | 49.547 | 1.287 | 1.520 | 233 | 2.146 | 667 | 17.560 | 853 | 42.107 | 117,67% | 7.440 |
| | Pensiun | 4.958 | 4.985 | 4.941 | - | 130 | -130 | -29 | -44 | -17 | 44 | 5.991 | 82,48% | (1.050) |
| | Total Pembiayaan | 73.308 | 96.546 | 98.230 | 3.280 | 3.580 | 301 | 2.793 | 1.684 | 24.922 | 1.897 | 96.728 | 101,55% | 1.502 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|------------|------------|------------|-------------------|--------------|--------------|--------------|----------------|--------------|--------------|----------------|-------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 24-Nov-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 | 249 | 983 | 1.229 | 2.628 | 1,40% | 6,91% | 14,84% | 1.398 | 2.379 | 1.645 | | | | |
| | KUR | 249 | 917 | 1.229 | 2.359 | 1,50% | 7,19% | 13,86% | 1.130 | 2.110 | 1.443 | | | | |
| | Non KUR | - | 66 | - | 269 | 0,00% | 0,00% | 0,00% | 39,23% | 269 | 269 | 202 | | | |
| 3 | PWG | - | - | - | 100 | 0,00% | 0,00% | 0,00% | 1,26% | 100 | 100 | 100 | | | |
| | Cilem | - | - | - | 100 | 0,00% | 0,00% | 0,00% | 1,26% | 100 | 100 | 100 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 1.001 | 586 | 789 | 1.203 | 2,00% | 1,13% | 1,71% | 414 | 202 | 617 | | | | |
| | CF 1 | 727 | 586 | 789 | 955 | 5,53% | 4,99% | 6,01% | 167 | 228 | 370 | | | | |
| | Total Griya | 727 | 581 | 789 | 756 | 5,98% | 5,83% | 5,62% | (33) | 29 | 175 | | | | |
| | Oto | - | 5 | - | 199 | 0,00% | 0,00% | 0,00% | 8,19% | 199 | 199 | 195 | | | |
| | CF 2 | 274 | - | - | 248 | 0,74% | 0,00% | 0,45% | 248 | (27) | 248 | | | | |
| | Mitraguna & Others | 274 | - | - | 248 | 0,86% | 0,00% | 0,50% | 248 | (27) | 248 | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 1.814 | 940 | 929 | 585 | 2,47% | 0,96% | 0,60% | (344) | (1.229) | (355) | 0,76% | -26,77% | 0,2% | |

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 | 73.551 | 89.045 | 97.362 | 23.811 | | 2.76 | 3,00 | 3,03 |
| 2 | Contribution Margin | 1.397 | 2.395 | 3.842 | 2.445 | -175,0% | 472 | 488 | 488 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|---------------|---------------|---------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 25.718 | 15.043 | 39.138 | 39.154 | (23.428) | 16 | 24.111 | 160,29% | 13.436 | 52,24% | 34.063 | 114,95% | 5.091 |
| 2 | Tabungan | 122.400 | 138.299 | 137.494 | 138.234 | 2.513 | 740 | (64) | -0,05% | 15.834 | 12,94% | 135.814 | 101,78% | 2.420 |
| 3 | Deposito | 49.497 | 52.299 | 49.532 | 49.534 | (1.625) | 2 | (2.764) | -5,29% | 37 | 0,07% | 50.279 | 98,52% | (744) |
| | Total | 197.616 | 205.640 | 226.165 | 226.923 | (22.540) | 758 | 21.283 | 10,35% | 29.307 | 14,83% | 220.156 | 103,07% | 6.767 |
| | CASA | 148.118 | 153.341 | 176.632 | 177.388 | (20.916) | 756 | 24.047 | 15,68% | 29.270 | 19,76% | 169.877 | 104,42% | 7.511 |
| | (%) CASA | 74,95% | 74,57% | 78,10% | 78,17% | | | | | | | | | |
| | FDR | 74,94% | 87,49% | 80,62% | 80,35% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | DtD | Growth (1-23 Nov'25) | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----|----------------------|---------|---------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 9.383 | 15.459 | 13.141 | 13.156 | 15 | (2.303) | -14,90% | 3.773 | 40,21% | - | 0,00% | 13.156 |
| 2 | Giro ISE | 3.509 | 1.815 | 1.968 | 1.981 | 14 | 167 | 9,18% | (1.528) | -43,53% | - | 0,00% | 1.981 |
| 3 | Tabungan ISE | 5.874 | 13.644 | 11.174 | 11.175 | 1 | (2.470) | -18,10% | 5.301 | 90,24% | - | 0,00% | 11.175 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 100 | 119 | 121 | 121 | 0 | 2 | 1,68% | 21 | 21,00% | - | 0,00% | 121 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 215 | 2.167 | 2.851 | - | 700 | 700 | -15 | 684 | 2.636 | 16 | 215 | 1324,31% | 2.636 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 215 | 2.167 | 2.851 | - | 700 | 700 | -15 | 684 | 2.636 | 16 | 215 | 1324,31% | 2.636 |
| | • Local Champion | 215 | 2.167 | 2.851 | - | 700 | 700 | -15 | 684 | 2.636 | 16 | 215 | 1324,31% | 2.636 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 34.901 | 40.887 | 41.099 | 1.230 | 880 | -350 | 1.749 | 211 | 6.198 | 669 | 38.663 | 106,30% | 2.435 |
| | KUR | 33.390 | 38.479 | 38.687 | 930 | 860 | -70 | 1.494 | 208 | 5.297 | 652 | 36.969 | 104,65% | 1.718 |
| | Non KUR | 1.512 | 2.409 | 2.412 | 300 | 20 | -280 | 256 | 3 | 900 | 17 | 1.694 | 142,34% | 717 |
| 3 | PWG | 20.337 | 35.928 | 36.673 | 9.049 | 5.479 | -3.570 | 2.559 | 745 | 16.336 | 4.734 | 31.928 | 114,86% | 4.745 |
| | Cilem | 6.847 | 17.748 | 17.916 | 2.046 | 908 | -1.138 | 1.290 | 167 | 11.068 | 740 | 15.562 | 115,12% | 2.354 |
| | Gadai | 13.490 | 18.180 | 18.757 | 7.003 | 4.571 | -2.432 | 1.269 | 577 | 5.268 | 3.994 | 16.366 | 114,61% | 2.392 |
| 4 | CFG | 92.645 | 100.930 | 101.704 | 4.360 | 2.187 | -2.174 | 3.814 | 774 | 9.059 | 1.412 | 103.398 | 98,36% | (1.694) |
| | CF 1 | 21.426 | 20.334 | 20.299 | 357 | 109 | -249 | 245 | 36 | -1.128 | 144 | 22.707 | 89,39% | (2.408) |
| | Total Griya | 17.556 | 15.516 | 15.462 | - | - | 0 | 0 | -54 | -2.094 | 54 | 17.879 | 86,48% | (2.417) |
| 4 | • Total Non Program | 17.556 | 15.516 | 15.462 | - | - | 0 | 0 | -167 | -2.094 | 54 | 17.879 | 86,48% | (2.417) |
| | • Program | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.870 | 4.818 | 4.837 | 357 | 109 | -249 | 245 | 18 | 967 | 91 | 4.828 | 100,18% | 9 |
| | CF 2 | 71.219 | 80.596 | 81.406 | 4.003 | 2.078 | -1.925 | 3.569 | 810 | 10.187 | 1.268 | 80.691 | 100,89% | 714 |
| | Mitraguna & Others | 67.517 | 76.973 | 77.818 | 4.003 | 2.078 | -1.925 | 3.605 | 845 | 10.300 | 1.233 | 76.113 | 102,24% | 1.705 |
| | Pensiun | 3.701 | 3.623 | 3.588 | - | - | 0 | -37 | -35 | -113 | 35 | 4.579 | 78,36% | (991) |
| | Total Pembiayaan | 148.099 | 179.913 | 182.328 | 14.639 | 9.246 | -5.394 | 8.106 | 2.415 | 34.229 | 6.831 | 174.205 | 104,66% | 8.123 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | | |
|-----|-------------------------|------------|--------------|--------------|------------|--------------|--------------|--------------|--------------|------------|--------------|--------------|-----------------|---------------|---------|---------|---------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | | | MtD | YtD | | | | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | | |
| 2 | MBG | 131 | 334 | 106 | 5.136 | 0,38% | 0,26% | 12,50% | 5.030 | 5.005 | 4.802 | | | | | | | | |
| | KUR | 131 | 170 | 106 | 4.110 | 0,39% | 0,28% | 10,62% | 4.004 | 3.979 | 3.940 | | | | | | | | |
| | Non KUR | - | - | 165 | 1.026 | 0,00% | 0,00% | 42,54% | 1.026 | 1.026 | 861 | | | | | | | | |
| 3 | PWG | - | - | - | 956 | 0,00% | 0,00% | 0,00% | 2.61% | 956 | 956 | 956 | | | | | | | |
| | Cilem | - | - | - | 823 | 0,00% | 0,00% | 0,00% | 4.59% | 823 | 823 | 823 | | | | | | | |
| | Gadai | - | - | - | 133 | 0,00% | 0,00% | 0,00% | 0,71% | 133 | 133 | 133 | | | | | | | |
| 4 | CFG | 616 | 1.647 | 1.495 | 2.502 | 0,67% | 1,48% | 2,46% | 1.007 | 1.886 | 855 | | | | | | | | |
| | CF 1 | 588 | 544 | 325 | 1.201 | 2,74% | 1,60% | 5,92% | 876 | 613 | 656 | | | | | | | | |
| | Total Griya | 638 | 420 | 202 | 921 | 3,35% | 1,30% | 5,96% | 719 | 333 | 502 | | | | | | | | |
| | Oto | - | - | 125 | 280 | 0,00% | 0,00% | 2,54% | 5,78% | 157 | 280 | 155 | | | | | | | |
| | CF 2 | 28 | 1.102 | 1.170 | 1.301 | 0,04% | 1,45% | 1,60% | 131 | 1.273 | 199 | | | | | | | | |
| | Mitraguna & Others | 28 | 1.102 | 1.170 | 1.301 | 0,04% | 1,52% | 1,67% | 131 | 1.273 | 199 | | | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | | |
| | Total Pembiayaan | 780 | 1.220 | 1.275 | 916 | 0,53% | 0,71% | 0,50% | (359) | 135 | (304) | 1,62% | -222,74% | 1,1% | | | | | |

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 | 179.071 | 197.616 | 228.180 | 49.109 | | 2.80 | 3,24 | 2.97 |
| 2 | Contribution Margin | 7.331 | 11.720 | 9.072 | 1.741 | -23,7% | 1.443 | 851 | 1.572 |
| | | | | | | | (0,26) | (0,26) | 0,18 |
| | | | | | | | 721 | 721 | 129 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|--------------|---------------|-----------------|----------------|---------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 420 | 215 | 233 | 235 | 118 | 2 | 20 | 9,35% | (185) | -43,95% | 8.110 | 2,90% | (7.875) |
| 2 | Tabungan | 44.796 | 52.259 | 51.832 | 51.418 | 2.396 | (414) | (841) | -1,61% | 6.622 | 14,78% | 57.103 | 90,05% | (5.685) |
| 3 | Deposito | 28.737 | 6.132 | 6.196 | 5.996 | (200) | (200) | (136) | -2,22% | (22.741) | -79,14% | 29.411 | 20,39% | (23.415) |
| | Total | 73.953 | 58.606 | 58.261 | 57.649 | 2.313 | (611) | (957) | -1,63% | (16.304) | -22,05% | 94.623 | 60,92% | (36.974) |
| | CASA | 45.216 | 52.474 | 52.065 | 51.653 | 2.513 | (411) | (821) | -1,56% | 6.437 | 14,24% | 65.213 | 79,21% | (13.559) |
| | (%) CASA | 61,14% | 89,54% | 89,37% | 89,60% | | | | | | | | | |
| | FDR | 129,31% | 188,04% | 191,01% | 193,03% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 907 | 1.171 | 2.057 | 2.173 | 117 | 1.003 | 85,64% | 1.266 | 139,52% | - | 0,00% | 2.173 | |
| 2 | Giro ISE | 390 | 210 | 229 | 229 | 0 | 19 | 9,22% | (161) | -41,25% | - | 0,00% | 229 | |
| 3 | Tabungan ISE | 518 | 961 | 1.828 | 1.945 | 117 | 983 | 102,30% | 1.427 | 275,52% | - | 0,00% | 1.945 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 140 | 152 | 152 | 152 | 0 | 0 | 0,00% | 12 | 8,57% | - | 0,00% | 152 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | 739 | 739 | - | - | 0 | -5 | 0 | 739 | - | 0 | 0,00% | 739 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | 739 | 739 | - | - | 0 | -5 | 0 | 739 | - | 0 | 0,00% | 739 |
| | • Local Champion | - | 739 | 739 | - | - | 0 | -5 | 0 | 739 | - | 0 | 0,00% | 739 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 19.772 | 19.596 | 19.261 | 300 | 200 | -100 | -449 | -335 | -511 | 535 | 22.803 | 84,47% | (3.542) |
| | KUR | 19.175 | 18.883 | 18.558 | 200 | 200 | 0 | -532 | -325 | -617 | 525 | 22.059 | 84,13% | (3.501) |
| | Non KUR | 597 | 713 | 703 | 100 | - | -100 | 83 | -10 | 106 | 10 | 745 | 94,43% | (42) |
| 3 | PWG | 2.596 | 7.836 | 8.222 | 849 | 685 | -164 | 735 | 386 | 5.626 | 299 | 8.830 | 93,12% | (607) |
| | Cilem | 2.069 | 5.965 | 5.911 | 316 | 130 | -186 | 287 | -54 | 3.842 | 184 | 6.810 | 86,80% | (899) |
| | Gadai | 527 | 1.871 | 2.311 | 533 | 556 | 23 | 448 | 440 | 1.784 | 115 | 2.019 | 114,45% | 292 |
| 4 | CFG | 73.258 | 82.031 | 83.060 | 2.450 | 1.826 | -624 | 2.392 | 1.029 | 9.803 | 797 | 83.932 | 98,96% | (872) |
| | CF 1 | 2.294 | 3.647 | 4.261 | 328 | 660 | 332 | 276 | 615 | 1.967 | 46 | 3.570 | 119,37% | 692 |
| | Total Griya | 712 | 1.611 | 1.599 | - | - | 0 | 0 | -12 | 887 | 12 | 1.034 | 154,60% | 565 |
| | • Total Non Program | 712 | 1.611 | 1.599 | - | - | 0 | 0 | -22 | 887 | 12 | 0 | 0,00% | 0 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 2.536 | 105,01% | 127 |
| | Oto | 1.583 | 2.036 | 2.663 | 328 | 660 | 332 | 276 | 627 | 1.080 | 33 | 80.362 | 98,05% | (1.563) |
| | CF 2 | 70.963 | 78.385 | 78.799 | 2.122 | 1.166 | -956 | 2.117 | 414 | 7.836 | 752 | 60.577 | 101,11% | 673 |
| | Mitraguna & Others | 52.047 | 60.807 | 61.250 | 1.780 | 1.004 | -776 | 2.208 | 442 | 9.202 | 562 | 19.785 | 88,70% | (2.236) |
| | Pensiun | 18.916 | 17.577 | 17.549 | 342 | 162 | -180 | -91 | -28 | -1.367 | 190 | 115.565 | 96,29% | (4.282) |
| | Total Pembiayaan | 95.626 | 110.202 | 111.283 | 3.599 | 2.711 | -888 | 2.673 | 1.080 | 15.657 | 1.631 | 115.565 | 96,29% | (4.282) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|-----------|------------|-----------|--------------|--------------|-------------|---------------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | | | MtD | YtD | % | | | | % | 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 | 67 | 493 | 314 | 1.981 | 0,34% | 1,60% | 0,1028 | 1.667 | 1.914 | 1.488 | - | - | - | | | |
| | KUR | 67 | 397 | 286 | 1.981 | 0,35% | 1,52% | 0,1067 | 1.695 | 1.914 | 1.584 | - | - | - | | | |
| | Non KUR | - | 96 | 28 | - | 0,00% | 3,93% | 0,00% | (28) | - | (96) | - | - | - | | | |
| 3 | PWG | - | - | - | - | 387 | 0,00% | 0,00% | 4,71% | 387 | 387 | - | - | - | | | |
| | Cilem | - | - | - | - | 222 | 0,00% | 0,00% | 3,76% | 222 | 222 | - | - | - | | | |
| | Gadai | - | - | - | - | 165 | 0,00% | 0,00% | 7,14% | 165 | 165 | - | - | - | | | |
| 4 | CFG | - | 1 | 2.095 | 2.308 | 3.166 | 0,00% | 0,00% | 2,81% | 3.81% | 857 | 3.165 | 1.070 | - | - | - | |
| | CF 1 | - | - | - | - | 312 | 0,00% | 0,00% | 7,32% | 312 | 312 | - | - | - | | | |
| | Total Griya | - | - | - | - | 233 | 0,00% | 0,00% | 14,60% | 233 | 233 | - | - | - | | | |
| | Oto | - | - | - | - | 78 | 0,00% | 0,00% | 2,95% | 78 | 78 | - | - | - | | | |
| | CF 2 | - | 1 | 2.095 | 2.308 | 2.854 | 0,00% | 0,00% | 2,94% | 3.62% | 546 | 2.853 | 758 | - | - | - | |
| | Mitraguna & Others | - | 1 | 2.095 | 2.308 | 2.584 | 0,00% | 0,00% | 3,80% | 4,22% | 276 | 2.583 | 489 | - | - | - | |
| | Pensiun | - | - | - | - | 270 | 0,00% | 0,00% | 1,54% | 270 | 270 | - | - | - | | | |
| | Total Pembiayaan | 181 | 479 | 473 | 490 | 0,19% | 0,43% | 0,44% | 17 | 309 | 10 | 8,57% | ##### | 8,1% | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 38.579 | 21.981 | 17.276 | 29.665 | (662) | 12.390 | 7.684 | 34,96% | (8.913) | -23,10% | 50.912 | 58,27% | (21.246) |
| 2 | Tabungan | 168.056 | 173.709 | 176.761 | 190.904 | (401) | 14.143 | 17.195 | 9,90% | 22.848 | 13,60% | 188.094 | 101,49% | 2.810 |
| 3 | Deposito | 55.027 | 67.591 | 67.146 | 66.526 | (3.993) | (620) | (1.065) | -1,58% | 11.499 | 20,90% | 56.195 | 118,38% | 10.331 |
| | Total | 261.662 | 263.281 | 261.182 | 287.095 | (5.056) | 25.912 | 23.814 | 9,04% | 25.433 | 9,72% | 295.201 | 97,25% | (8.106) |
| | CASA | 206.634 | 195.690 | 194.037 | 220.569 | (1.063) | 26.532 | 24.879 | 12,71% | 13.935 | 6,74% | 239.006 | 92,29% | (18.437) |
| | (%) CASA | 78,97% | 74,33% | 74,29% | 76,83% | | | | | | | | | |
| | FDR | 64,72% | 74,36% | 76,29% | 69,40% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-----|---------------|--------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.039 | 4.018 | 3.957 | 3.961 | | 3 | (58) | -1,43% | 921 | 30,31% | - | 0,00% | 3.961 |
| 2 | Giro ISE | 335 | 326 | 380 | 380 | | 0 | 54 | 16,48% | 45 | 13,38% | - | 0,00% | 380 |
| 3 | Tabungan ISE | 2.705 | 3.692 | 3.578 | 3.581 | | 3 | (111) | -3,01% | 876 | 32,40% | - | 0,00% | 3.581 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 146 | 162 | 163 | 163 | | 0 | 1 | 0,62% | 17 | 11,64% | - | 0,00% | 163 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|---------|---------|--|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | 24.774 | 25.227 | 25.189 | - | - | 0 | -291 | -38 | 415 | 38 | 30.626 | 82,25% | (5.437) | |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 2.548 | 0,00% | (2.548) | |
| | Non-Linkage | 24.774 | 25.227 | 25.189 | - | - | 0 | -291 | -38 | 415 | 38 | 28.077 | 89,71% | (2.889) | |
| | • Local Champion | 24.387 | 24.877 | 24.839 | - | - | 0 | -288 | -38 | 452 | 38 | 25.953 | 95,71% | (1.114) | |
| | • Value Chain | 387 | 350 | 350 | - | - | - | -4 | 0 | -37 | - | 2.124 | 16,47% | (1.774) | |
| 2 | MBG | 21.941 | 24.298 | 25.047 | 1.050 | 1.260 | 210 | 240 | 748 | 3.106 | 512 | 24.965 | 100,33% | 82 | |
| | KUR | 20.349 | 22.920 | 23.683 | 1.050 | 1.260 | 210 | 272 | 764 | 3.335 | 496 | 23.226 | 101,97% | 458 | |
| | Non KUR | 1.592 | 1.379 | 1.363 | - | - | 0 | -32 | -15 | -229 | 15 | 1.739 | 78,40% | (376) | |
| 3 | PWG | 23.945 | 36.403 | 37.584 | 8.712 | 7.784 | -928 | 2.540 | 1.180 | 13.639 | 6.604 | 36.734 | 102,31% | 849 | |
| | Cilem | 8.631 | 15.736 | 16.433 | 1.919 | 1.568 | -351 | 745 | 698 | 7.803 | 871 | 18.820 | 87,32% | (2.387) | |
| | Gadai | 15.314 | 20.667 | 21.150 | 6.793 | 6.215 | -577 | 1.795 | 483 | 5.836 | 5.733 | 17.914 | 118,06% | 3.236 | |
| 4 | CFG | 98.692 | 109.855 | 111.439 | 1.880 | 2.399 | 519 | 956 | 1.584 | 12.747 | 815 | 114.514 | 97,31% | (3.075) | |
| | CF 1 | 13.574 | 19.937 | 20.410 | 403 | 607 | 204 | 121 | 473 | 6.836 | 134 | 15.455 | 132,06% | 4.955 | |
| | Total Griya | 9.477 | 14.029 | 14.013 | - | - | 0 | 0 | -17 | 4.535 | 17 | 9.952 | 140,81% | 4.061 | |
| | • Total Non Program | 9.477 | 14.029 | 14.013 | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | • Program | - | - | - | - | - | - | - | - | - | - | 5.503 | 116,26% | 895 | |
| | Oto | 4.097 | 5.908 | 6.397 | 403 | 607 | 204 | 121 | 489 | 2.301 | 117 | 99.060 | 91,89% | (8.031) | |
| | CF 2 | 85.118 | 89.918 | 91.029 | 1.477 | 1.792 | 315 | 835 | 1.111 | 5.911 | 681 | 64.565 | 87,38% | (8.149) | |
| | Mitraguna & Others | 51.909 | 55.390 | 56.415 | 735 | 1.492 | 757 | 194 | 1.025 | 4.506 | 467 | 34.495 | 100,34% | 119 | |
| | Pensiun | 33.208 | 34.527 | 34.613 | 742 | 300 | -442 | 641 | 86 | 1.405 | 214 | 206.839 | 96,33% | (7.582) | |
| | Total Pembiayaan | 169.351 | 195.783 | 199.258 | 11.642 | 11.442 | -200 | 3.445 | 3.475 | 29.907 | 7.968 | | | | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | | | Net (UG) & DG | Target Nov'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|-------------|---------------|---------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 652 | 0,00% | 0,00% | 2,59% | 652 | 652 | 652 | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Local Champion | - | - | - | - | 652 | 0,00% | 0,00% | 2,59% | 652 | 652 | 652 | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | |
| 2 | MBG | 113 | 99 | 71 | 938 | 0,51% | 0,29% | 3,74% | 867 | 825 | 839 | | | |
| | KUR | 113 | 35 | 11 | 858 | 0,55% | 0,05% | 3,62% | 847 | 745 | 822 | | | |
| | Non KUR | - | - | 64 | 80 | 0,00% | 4,35% | 5,90% | 20 | 80 | 16 | | | |
| 3 | PWG | - | - | - | - | 1.279 | 0,00% | 0,00% | 3,40% | 1.279 | 1.279 | 1.279 | | |
| | Cilem | - | - | - | - | 1.133 | 0,00% | 0,00% | 6,90% | 1.133 | 1.133 | 1.133 | | |
| | Gadai | - | - | - | - | 146 | 0,00% | 0,00% | 0,69% | 146 | 146 | 146 | | |
| 4 | CFG | 211 | 347 | 851 | 1.614 | 0,21% | 0,78% | 1,45% | 762 | 1.402 | 1.267 | | | |
| | CF 1 | - | - | 132 | 505 | 0,00% | 2,53% | 3,45% | 199 | 704 | 572 | | | |
| | Total Griya | - | - | 349 | 97 | 0,00% | 2,49% | 0,69% | (251) | 97 | (34) | | | |
| | Oto | - | - | 156 | 607 | 0,00% | 2,64% | 9,48% | 451 | 607 | 607 | | | |
| | CF 2 | 211 | 215 | 347 | 910 | 0,25% | 0,39% | 1,00% | 563 | 698 | 694 | | | |
| | Mitraguna & Others | 211 | 9 | 13 | 576 | 0,41% | 0,02% | 1,02% | 563 | 364 | 567 | | | |
| | Pensiun | - | - | 206 | 334 | 0,00% | 0,97% | 0,96% | - | 334 | 128 | | | |
| | Total Pembiayaan | 2.169 | 4.471 | 4.466 | 4.454 | 1,28% | 2,28% | 2,24% | (12) | 2.286 | (17) | 1,30% | 41,96% | -0,9% |

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 | 241.297 | 261.587 | 268.263 | 26.966 | | 2.46 | 2.67 | 2.62 |
| 2 | Contribution Margin | 7.706 | 12.167 | 8.223 | 517 | -6,7% | (0,05) | (0,05) | 0,16 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|------------|--------------|----------------|----------------|---------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 4.607 | 703 | 820 | 803 | (31) | (17) | 101 | 14,32% | (3.804) | -82,57% | 12.486 | 6,43% | (11.683) |
| 2 | Tabungan | 52.069 | 51.523 | 51.645 | 52.000 | 1.708 | 355 | 476 | 0,92% | (69) | -0,13% | 64.775 | 80,28% | (12.775) |
| 3 | Deposito | 11.396 | 8.222 | 8.232 | 8.232 | (495) | 0 | 10 | 0,12% | (3.164) | -27,77% | 12.114 | 67,96% | (3.882) |
| | Total | 68.072 | 60.448 | 60.697 | 61.035 | 1.182 | 338 | 587 | 0,97% | (7.037) | -10,34% | 89.374 | 68,29% | (28.339) |
| | CASA | 56.676 | 52.226 | 52.465 | 52.803 | 1.677 | 338 | 577 | 1,10% | (3.873) | -6,83% | 77.261 | 68,34% | (24.457) |
| | (%) CASA | 83,26% | 86,40% | 86,44% | 86,51% | | | | | | | | | |
| | FDR | 200,44% | 262,77% | 263,62% | 262,16% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.583 | 1.304 | 1.420 | 1.421 | | 1 | 117 | 8,95% | (162) | -10,26% | - | 0,00% | 1.421 |
| 2 | Giro ISE | 116 | 4 | 4 | 4 | | 0 | 0 | 0,00% | (111) | -96,15% | - | 0,00% | 4 |
| 3 | Tabungan ISE | 1.468 | 1.300 | 1.415 | 1.416 | | 1 | 117 | 8,98% | (51) | -3,50% | - | 0,00% | 1.416 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 122 | 133 | 133 | 133 | | 0 | 0 | 0,00% | 11 | 9,02% | - | 0,00% | 133 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-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 | 39.654 | 41.111 | 40.900 | 1.700 | 750 | -950 | 465 | -211 | 1.246 | 961 | 42.501 | 96,23% | (1.601) |
| | KUR | 35.878 | 38.336 | 38.155 | 1.700 | 750 | -950 | 572 | -181 | 2.277 | 931 | 38.587 | 98,88% | (432) |
| | Non KUR | 3.776 | 2.775 | 2.745 | - | - | 0 | -107 | -30 | -1.031 | 30 | 3.914 | 70,13% | (1.169) |
| 3 | PWG | 12.336 | 26.611 | 27.096 | 6.494 | 5.444 | -1.050 | 2.289 | 484 | 14.759 | 4.960 | 21.563 | 125,66% | 5.532 |
| | Cilem | 3.767 | 8.461 | 9.035 | 795 | 865 | 70 | 418 | 574 | 5.268 | 291 | 8.648 | 104,47% | 387 |
| | Gadai | 8.569 | 18.150 | 18.060 | 5.699 | 4.580 | -1.120 | 1.871 | -90 | 9.492 | 4.669 | 12.915 | 139,84% | 5.146 |
| 4 | CFG | 84.451 | 91.118 | 92.011 | 1.743 | 1.546 | -197 | 1.254 | 893 | 7.560 | 653 | 95.541 | 96,31% | (3.530) |
| | CF 1 | 4.785 | 7.248 | 7.205 | 158 | - | -158 | 144 | -43 | 2.420 | 43 | 6.077 | 118,56% | 1.128 |
| | Total Griya | 4.537 | 6.373 | 6.340 | - | - | 0 | 0 | -32 | 1.803 | 32 | 4.894 | 129,56% | 1.447 |
| | • Total Non Program | 4.383 | 5.720 | 5.691 | - | - | 0 | -45 | -30 | 1.307 | 30 | 4.721 | 120,53% | 969 |
| | • Program | 154 | 653 | 650 | - | - | 0 | -3 | -3 | 496 | 3 | 172 | 376,98% | 477 |
| | Oto | 248 | 875 | 865 | 158 | - | -158 | 144 | -11 | 617 | 11 | 1.183 | 73,06% | (319) |
| | CF 2 | 79.665 | 83.870 | 84.806 | 1.586 | 1.546 | -40 | 1.110 | 936 | 5.141 | 610 | 89.464 | 94,79% | (4.658) |
| | Mitraguna & Others | 63.755 | 65.327 | 66.381 | 1.313 | 1.546 | 233 | 936 | 1.053 | 2.626 | 493 | 72.645 | 91,38% | (6.264) |
| | Pensiun | 15.910 | 18.542 | 18.425 | - | - | -273 | 174 | -117 | 2.515 | 117 | 16.818 | 109,55% | 1.607 |
| | Total Pembiayaan | 136.441 | 158.840 | 160.007 | 9.938 | 7.740 | -2.197 | 4.007 | 1.166 | 23.566 | 6.574 | 159.605 | 100,25% | 402 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | | | Net (UG) & DG | Target Nov'25 | | | |
|-----|-------------------------|------------|------------|------------|------------|-------------------|--------------|--------------|-------------|---------------|---------------|--------------|----------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 24-Nov-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 | 187 | 588 | 302 | 4.465 | 0,47% | 0,73% | 0,92% | 4.163 | 4.278 | 3.878 | - | - | |
| | KUR | 48 | 449 | 302 | 4.012 | 0,13% | 0,79% | 10,52% | 3.710 | 3.965 | 3.563 | - | - | |
| | Non KUR | 140 | 138 | - | 453 | 3,70% | 0,00% | 16,49% | 453 | 313 | 314 | - | - | |
| 3 | PWG | - | - | - | 712 | 0,00% | 0,00% | 2,63% | 712 | 712 | 712 | - | - | |
| | Cilem | - | - | - | 430 | 0,00% | 0,00% | 4,76% | 430 | 430 | 430 | - | - | |
| | Gadai | - | - | - | 282 | 0,00% | 0,00% | 1,56% | 282 | 282 | 282 | - | - | |
| 4 | CFG | 1.300 | 448 | 445 | 4.075 | 0,54% | 0,49% | 4,43% | 3.630 | 2.775 | 3.627 | - | - | |
| | CF 1 | - | - | - | 490 | 0,00% | 0,00% | 6,80% | 490 | 490 | 490 | - | - | |
| | Total Griya | - | - | - | 112 | 0,00% | 0,00% | 1,76% | 112 | 112 | 112 | - | - | |
| | Oto | - | - | - | 378 | 0,00% | 0,00% | 43,72% | 378 | 378 | 378 | - | - | |
| | CF 2 | 1.300 | 448 | 445 | 3.586 | 1,63% | 0,53% | 4,23% | 3.141 | 2.285 | 3.138 | - | - | |
| | Mitraguna & Others | 1.135 | 448 | 445 | 3.586 | 1,78% | 0,68% | 5,40% | 3.141 | 2.450 | 3.138 | - | - | |
| | Pensiun | - | 162 | 162 | 162 | 0,00% | 0,10% | 0,88% | - | 162 | 0 | - | - | |
| | Total Pembiayaan | 643 | 520 | 887 | 805 | 0,47% | 0,56% | 0,50% | (82) | 162 | 285 | 0,59% | -18,12% | 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 | 129.714 | 140.227 | 159.236 | 29.522 | | 2,90 | 3,25 | 3,22 |
| 2 | Contribution Margin | 4.510 | 6.037 | 5.712 | 1.202 | -26,7% | (0,03) | (0,32) | 43 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|-----------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 4.381 | 5.890 | 4.450 | 4.974 | (495) | 523 | (917) | -15,56% | 593 | 13,54% | 12.255 | 40,59% | (7.281) |
| 2 | Tabungan | 121.239 | 126.909 | 123.239 | 126.517 | (1.862) | 3.278 | (392) | -0,31% | 5.278 | 4,35% | 133.893 | 94,49% | (7.376) |
| 3 | Deposito | 26.839 | 21.290 | 21.317 | 21.057 | (120) | (260) | (233) | -1,09% | (5.782) | -21,54% | 27.590 | 76,32% | (6.533) |
| | Total | 152.459 | 154.089 | 149.007 | 152.548 | (2.477) | 3.541 | (1.541) | -1,00% | 89 | 0,06% | 173.738 | 87,80% | (21.190) |
| | CASA | 125.619 | 132.799 | 127.689 | 131.491 | (2.357) | 3.801 | (1.308) | -0,99% | 5.872 | 4,67% | 146.148 | 89,97% | (14.657) |
| | (%) CASA | 82,40% | 86,18% | 85,69% | 86,20% | | | | | | | | | |
| | FDR | 80,08% | 82,67% | 85,60% | 83,61% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.251 | 3.346 | 3.906 | 3.914 | | 8 | 568 | 16,97% | 663 | 20,40% | - | 0,00% | 3.914 |
| 2 | Giro ISE | 1.707 | 1.958 | 2.224 | 2.225 | | 0 | 266 | 13,60% | 518 | 30,35% | | 0,00% | 2.225 |
| 3 | Tabungan ISE | 1.544 | 1.388 | 1.682 | 1.689 | | 8 | 302 | 21,74% | 145 | 9,41% | | 0,00% | 1.689 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 155 | 164 | 166 | 166 | | 0 | 2 | 1,22% | 11 | 7,10% | | 0,00% | 166 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 14.885 | 14.604 | 14.601 | - | - | 0 | -46 | -3 | -284 | 3 | 14.885 | 98,09% | (284) |
| | Linkage | 10.703 | 10.703 | 10.703 | - | - | - | 0 | 0 | 0 | - | 10.703 | 100,00% | 0 |
| | Non-Linkage | 4.183 | 3.901 | 3.898 | - | - | 0 | -46 | -3 | -284 | 3 | 4.183 | 93,20% | (284) |
| | • Local Champion | 2.186 | 2.083 | 2.080 | - | - | 0 | -28 | -3 | -106 | 3 | 2.186 | 95,14% | (106) |
| | • Value Chain | 1.997 | 1.819 | 1.819 | - | - | - | -19 | 0 | -178 | - | 1.997 | 91,08% | (178) |
| 2 | MBG | 31.186 | 27.744 | 27.913 | 130 | 650 | 520 | 247 | 169 | -3.274 | 481 | 34.233 | 81,54% | (6.320) |
| | KUR | 27.378 | 24.973 | 25.168 | 130 | 650 | 520 | 362 | 195 | -2.210 | 455 | 30.277 | 83,12% | (5.109) |
| | Non KUR | 3.809 | 2.771 | 2.745 | - | - | 0 | -115 | -26 | -1.063 | 26 | 3.955 | 69,40% | (1.210) |
| 3 | PWG | 1.449 | 4.989 | 5.347 | 639 | 622 | -17 | 228 | 359 | 3.898 | 264 | 6.624 | 80,73% | (1.276) |
| | Cilem | 1.449 | 4.989 | 5.347 | 639 | 622 | -17 | 228 | 359 | 3.898 | 264 | 6.624 | 80,73% | (1.276) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 74.563 | 80.047 | 79.684 | 2.210 | 705 | -1.505 | 1.047 | -362 | 5.122 | 1.067 | 87.647 | 90,92% | (7.963) |
| | CF 1 | 26.770 | 24.847 | 24.696 | 650 | - | -650 | -83 | -151 | -2.074 | 151 | 28.738 | 85,93% | (4.042) |
| | Total Griya | 26.477 | 21.706 | 21.636 | 650 | - | -650 | 0 | -70 | -4.841 | 70 | 27.317 | 79,20% | (5.681) |
| 4 | • Total Non Program | 23.147 | 18.793 | 18.749 | - | - | - | -389 | -44 | -4.398 | 44 | 23.590 | 79,48% | (4.841) |
| | • Program | 3.330 | 2.913 | 2.887 | - | - | 0 | -38 | -26 | -443 | 26 | 3.727 | 77,47% | (840) |
| | Oto | 293 | 3.141 | 3.060 | - | - | 0 | -83 | -81 | 2.767 | 81 | 1.421 | 215,32% | 1.639 |
| | CF 2 | 47.792 | 55.199 | 54.988 | 1.560 | 705 | -855 | 1.130 | -211 | 7.196 | 916 | 58.909 | 93,35% | (3.920) |
| | Mitraguna & Others | 41.537 | 46.694 | 46.440 | 940 | 610 | -330 | 12 | -253 | 4.903 | 863 | 51.622 | 89,96% | (5.182) |
| | Pensiun | 6.255 | 8.506 | 8.548 | 620 | 95 | -525 | 1.119 | 42 | 2.293 | 53 | 7.286 | 117,31% | 1.262 |
| | Total Pembiayaan | 122.084 | 127.384 | 127.546 | 2.979 | 1.977 | -1.002 | 1.476 | 162 | 5.462 | 1.815 | 143.389 | 88,95% | (15.843) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|-------------------|---------------|---------------|---------------|------------|--------------|--------------|---------------|---------------|---------------|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | % | Penc. | Gap | |
| 1 | SME | - | 602 | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | (602) | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | 602 | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | (602) | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | 83 | 1.083 | 713 | 2.482 | 0 | 0,27% | 0,25% | 0,89% | 1.769 | 2.398 | 1.399 | | | | |
| | KUR | 83 | 412 | 159 | 1.988 | 0 | 0,30% | 0,64% | 0,790% | 1.830 | 1.905 | 1.576 | | | | |
| | Non KUR | - | 670 | 554 | 493 | 0 | 0,00% | 0,01% | 0,2001% | 0,1798% | (61) | 493 | (177) | | | |
| 3 | PWG | 10 | - | - | 22 | 0 | 0,69% | 0,00% | 0,00% | 0,42% | 22 | 12 | 22 | | | |
| | Cilem | 10 | - | - | 22 | 0 | 0,69% | 0,00% | 0,00% | 0,42% | 22 | 12 | 22 | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 1.636 | 2.166 | 1.266 | 1.534 | 0 | 1,83% | 1,58% | 1,93% | 269 | 170 | (189) | | | | |
| | CF 1 | 1.522 | 1.690 | 2.499 | 1.670 | 0 | 5,68% | 10,06% | 6,76% | 269 | (461) | 1 | | | | |
| | Total Griya | 1.522 | 1.690 | 2.499 | 1.571 | 0 | 5,75% | 11,51% | 7,26% | (928) | 50 | (119) | | | | |
| | Oto | - | - | - | 99 | 0 | 0,00% | 0,00% | 0,00% | 3,23% | 99 | 99 | 99 | | | |
| | CF 2 | 114 | 476 | 603 | 361 | 0 | 0,24% | 1,09% | 0,66% | (242) | 247 | (115) | | | | |
| | Mitraguna & Others | 114 | 476 | 603 | 361 | 0 | 0,27% | 1,29% | 0,78% | (242) | 247 | (115) | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 13.825 | 14.469 | 14.880 | 15.505 | 0 | 11,32% | 11,68% | 12,16% | 624 | 1.679 | 1.035 | 1,28% | 89,46% | -10,9% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|---------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|---------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 5.919 | 3.421 | 4.605 | 4.066 | (1.283) | (538) | 646 | 18,88% | (1.853) | -31,30% | 14.361 | 28,31% | (10.295) |
| 2 | Tabungan | 49.567 | 53.824 | 51.240 | 50.628 | (527) | (612) | (3.197) | -5,94% | 1.061 | 2,14% | 63.134 | 80,19% | (12.506) |
| 3 | Deposito | 19.983 | 50.227 | 50.102 | 50.102 | (658) | 0 | (125) | -0,25% | 30.119 | 150,72% | 20.773 | 241,19% | 29.329 |
| | Total | 75.469 | 107.472 | 105.947 | 104.796 | (2.469) | (1.151) | (2.676) | -2,49% | 29.327 | 38,86% | 98.268 | 106,64% | 6.528 |
| | CASA | 55.486 | 57.245 | 55.845 | 54.694 | (1.811) | (1.151) | (2.551) | -4,46% | (792) | -1,43% | 77.495 | 70,58% | (22.801) |
| | (%) CASA | 73,52% | 53,26% | 52,71% | 52,19% | | | | | | | | | |
| | FDR | 164,25% | 127,15% | 129,84% | 131,26% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.169 | 1.016 | 1.048 | 1.048 | 0 | 31 | 3,09% | (121) | -10,38% | - | 0,00% | 1.048 | |
| 2 | Giro ISE | 176 | 1 | 1 | 1 | 0 | 0 | 0,00% | (175) | -99,41% | 0 | 0,00% | 1 | |
| 3 | Tabungan ISE | 994 | 865 | 897 | 897 | 0 | 31 | 3,64% | (97) | -9,74% | 0 | 0,00% | 897 | |
| 4 | Deposito ISE | - | 150 | 150 | 150 | 0 | 0 | 0,00% | 150 | #DIV/0! | 0 | 0,00% | 150 | |
| 5 | CIF ISE | 25 | 30 | 30 | 30 | 0 | 0 | 0,00% | 5 | 20,00% | 0 | 0,00% | 30 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-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 | 14 | - | - | - | - | 0 | 0 | 0 | 0 | -14 | 88 | 0,00% | (88) |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | 14 | - | - | - | - | 0 | 0 | 0 | 0 | -14 | 88 | 0,00% | (88) |
| 3 | PWG | 2.503 | 4.324 | 4.925 | 338 | 861 | 523 | -38 | 601 | 2.422 | 260 | 8.497 | 57,96% | (3.572) |
| | Cilem | 2.503 | 4.324 | 4.925 | 338 | 861 | 523 | -38 | 601 | 2.422 | 260 | 8.497 | 57,96% | (3.572) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 121.441 | 132.330 | 132.636 | 2.657 | 2.076 | -581 | 2.692 | 305 | 11.195 | 1.771 | 133.806 | 99,13% | (1.170) |
| | CF 1 | 4.796 | 5.901 | 5.974 | 177 | 111 | -66 | 151 | 73 | 1.178 | 38 | 6.269 | 95,29% | (295) |
| | Total Griya | 4.549 | 4.764 | 4.750 | - | - | 0 | 0 | -14 | 201 | 14 | 4.920 | 96,54% | (170) |
| 4 | • Total Non Program | 4.549 | 4.764 | 4.750 | - | - | 0 | 0 | -45 | 201 | 14 | 4.920 | 96,54% | (170) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 246 | 1.137 | 1.224 | 177 | 111 | -66 | 151 | 87 | 977 | 24 | 1.349 | 90,73% | (125) |
| | CF 2 | 116.645 | 126.430 | 126.662 | 2.480 | 1.965 | -515 | 2.541 | 232 | 10.017 | 1.733 | 127.537 | 99,31% | (875) |
| | Mitraguna & Others | 110.497 | 118.744 | 119.046 | 2.360 | 1.965 | -395 | 1.766 | 301 | 8.549 | 1.664 | 120.379 | 98,89% | (1.333) |
| | Pensiun | 6.148 | 7.685 | 7.616 | 120 | - | -120 | 775 | -69 | 1.467 | 69 | 7.157 | 106,40% | 458 |
| | Total Pembiayaan | 123.957 | 136.654 | 137.561 | 2.995 | 2.937 | -58 | 2.653 | 907 | 13.603 | 2.030 | 142.391 | 96,61% | (4.830) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | |
|-----|-------------------------|--------------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|----------------|------------|--------------|-----------------|---------------|-------|-----|--|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-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 | 14 | - | - | - | 100,00% | 0,00% | 0,00% | - | - | (14) | - | - | | | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| 4 | CFG | 2.522 | 69 | 69 | 69 | 2,08% | 0,05% | 0,05% | - | - | (2.453) | (1) | | | | | | |
| | CF 1 | 65 | 55 | 54 | 54 | 1,36% | 0,91% | 0,90% | - | - | (12) | (1) | | | | | | |
| | Total Griya | 65 | 55 | 54 | 54 | 1,44% | 1,13% | 1,13% | - | - | (12) | (1) | | | | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | CF 2 | 2.456 | 15 | 15 | 15 | 2,11% | 0,01% | 0,01% | - | - | (2.442) | - | | | | | | |
| | Mitraguna & Others | 2.456 | 15 | 15 | 15 | 2,22% | 0,01% | 0,01% | - | - | (2.442) | - | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | Total Pembiayaan | 2.536 | 69 | 69 | 69 | 2,05% | 0,05% | 0,05% | - | (2.467) | (1) | 0,53% | -961,34% | 0,5% | | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.601 | 1.890 | 2.665 | 3.254 | 60 | 588 | 1.363 | 72,13% | 1.653 | 103,26% | 13.559 | 23,99% | (10.306) |
| 2 | Tabungan | 117.228 | 130.045 | 120.521 | 120.703 | (157) | 182 | (9.342) | -7,18% | 3.476 | 2,96% | 136.263 | 88,58% | (15.560) |
| 3 | Deposito | 47.162 | 44.283 | 44.239 | 44.239 | 267 | 0 | (44) | -0,10% | (2.923) | -6,20% | 48.271 | 91,65% | (4.032) |
| | Total | 165.991 | 176.218 | 167.426 | 168.196 | 170 | 771 | (8.022) | -4,55% | 2.205 | 1,33% | 198.093 | 84,91% | (29.897) |
| | CASA | 118.829 | 131.935 | 123.186 | 123.957 | (97) | 771 | (7.978) | -6,05% | 5.128 | 4,32% | 149.822 | 82,74% | (25.865) |
| | (%) CASA | 71,59% | 74,87% | 73,58% | 73,70% | | | | | | | | | |
| | FDR | 85,30% | 86,41% | 91,51% | 91,09% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 3.067 | 2.847 | 4.390 | 4.530 | 141 | 1.683 | 59,12% | 1.463 | 47,71% | - | 0,00% | 4.530 | | |
| 2 | Giro ISE | 515 | 1.030 | 1.634 | 1.628 | (6) | 599 | 58,14% | 1.113 | 216,33% | - | 0,00% | 1.628 | | |
| 3 | Tabungan ISE | 2.552 | 1.818 | 2.756 | 2.902 | 147 | 1.085 | 59,67% | 350 | 13,71% | - | 0,00% | 2.902 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 109 | 117 | 121 | 121 | 0 | 4 | 3,42% | 12 | 11,01% | - | 0,00% | 121 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|---------|----------|--|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | 21 | - | - | - | - | 0 | 0 | 0 | -21 | - | 21 | 0,00% | (21) | |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Non-Linkage | 21 | - | - | - | - | 0 | 0 | 0 | -21 | - | 21 | 0,00% | (21) | |
| | • Local Champion | 21 | - | - | - | - | 0 | 0 | 0 | -21 | - | 21 | 0,00% | (21) | |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| 2 | MBG | 23.548 | 26.904 | 26.631 | 1.090 | 290 | -800 | 297 | -273 | 3.082 | 563 | 26.408 | 100,84% | 222 | |
| | KUR | 22.685 | 26.325 | 26.057 | 1.090 | 290 | -800 | 507 | -268 | 3.372 | 558 | 25.406 | 102,57% | 652 | |
| | Non KUR | 863 | 579 | 573 | - | - | 0 | -210 | -5 | -290 | 5 | 1.002 | 57,19% | (429) | |
| 3 | PWG | 16.913 | 28.940 | 31.146 | 5.228 | 5.701 | 473 | 1.211 | 2.206 | 14.233 | 3.495 | 29.768 | 104,63% | 1.378 | |
| | Cilem | 9.701 | 18.563 | 20.806 | 1.789 | 3.407 | 1.618 | 807 | 2.243 | 11.105 | 1.164 | 19.909 | 104,50% | 897 | |
| | Gadai | 7.212 | 10.377 | 10.340 | 3.439 | 2.294 | -1.145 | 404 | -37 | 3.128 | 2.331 | 9.859 | 104,88% | 481 | |
| 4 | CFG | 101.109 | 96.418 | 95.432 | 137 | 413 | 276 | -1.473 | -986 | -5.677 | 1.399 | 114.649 | 83,24% | (19.217) | |
| | CF 1 | 13.632 | 14.256 | 14.069 | 17 | - | -17 | -42 | -187 | 436 | 187 | 15.245 | 92,28% | (1.177) | |
| | Total Griya | 12.067 | 12.042 | 11.902 | - | - | 0 | 0 | -141 | -165 | 141 | 12.473 | 95,42% | (571) | |
| 4 | • Total Non Program | 12.067 | 12.042 | 11.902 | - | - | 0 | 0 | -141 | -165 | 141 | - | 0,00% | 0 | |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 2.772 | 78,17% | (605) | |
| | Oto | 1.565 | 2.214 | 2.167 | 17 | - | -17 | -42 | -46 | 602 | 46 | 99.404 | 81,85% | (18.041) | |
| | CF 2 | 87.476 | 82.163 | 81.363 | 120 | 413 | 293 | -1.430 | -799 | -6.113 | 1.212 | 89.931 | 81,58% | (16.569) | |
| | Mitraguna & Others | 79.108 | 74.436 | 73.362 | 70 | - | -70 | -1.400 | -1.074 | -5.746 | 1.074 | 9.473 | 84,46% | (1.472) | |
| | Pensiun | 8.368 | 7.726 | 8.001 | 50 | 413 | 363 | -30 | 275 | -367 | 138 | 170.846 | 89,68% | (17.638) | |
| | Total Pembiayaan | 141.591 | 152.262 | 153.208 | 6.454 | 6.404 | -51 | 35 | 947 | 11.618 | 5.457 | | | | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | Net (UG) & DG | Target Nov'25 | | | | | |
|-----|-------------------------|--------------|------------|-----------|--------------|-------------------|--------------|---------------|---------------|--------------|--------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | | | MtD | YtD | MtM | % | 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 | 190 | - | - | 1.288 | 0.81% | 0,00% | 4.84% | 1.288 | 1.098 | 1.288 | | | |
| | KUR | - | - | - | 1.066 | 0,00% | 0,00% | 4,09% | 1.066 | 1.066 | 1.066 | | | |
| | Non KUR | 190 | - | - | 222 | 21,98% | 0,00% | 38,65% | 222 | 32 | 222 | | | |
| 3 | PWG | - | - | - | 1.247 | 0,00% | 0,00% | 4,00% | 1.247 | 1.247 | 1.247 | | | |
| | Cilem | - | - | - | 1.122 | 0,00% | 0,00% | 5,39% | 1.122 | 1.122 | 1.122 | | | |
| | Gadai | - | - | - | 125 | 0,00% | 0,00% | 1,21% | 125 | 125 | 125 | | | |
| 4 | CFG | 854 | 607 | 82 | 4.329 | 0,84% | 0,08% | 4,54% | 4.247 | 3.475 | 3.722 | | | |
| | CF 1 | - | 84 | 82 | 603 | 0,00% | 0,57% | 4,28% | 521 | 603 | 519 | | | |
| | Total Griya | - | 72 | 70 | 250 | 0,00% | 0,58% | 2,10% | 180 | 250 | 178 | | | |
| | Oto | - | 12 | 11 | 353 | 0,00% | 0,52% | 16,28% | 341 | 353 | 341 | | | |
| | CF 2 | 854 | 522 | - | 3.726 | 0,98% | 0,00% | 4,58% | 3.726 | 2.872 | 3.204 | | | |
| | Mitraguna & Others | 854 | 522 | - | 3.726 | 1,08% | 0,00% | 5,08% | 3.726 | 2.872 | 3.204 | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | | | |
| | Total Pembiayaan | 1.044 | 607 | 82 | 6.864 | 0,74% | 0,05% | 4,48% | 6.782 | 5.820 | 6.257 | 0,72% | 83,89% | -3,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | Net (UG) & DG | Target Nov'25 | | | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|---------------|---------------|-------|------|---|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | | | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | | | |
| 2 | MBG | 74 | 189 | - | - | 0,32% | 0,00% | 0,00% | (74) | (189) | | | | |
| | KUR | 33 | - | - | - | 0,15% | 0,00% | 0,00% | (33) | (33) | | | | |
| | Non KUR | 41 | 189 | - | - | 4,73% | 0,00% | 0,00% | (41) | (189) | | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | | | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | | | |
| 4 | CFG | 597 | 1.073 | 1.073 | 986 | 0,59% | 1,11% | 1,03% | (88) | 389 | (88) | | | |
| | CF 1 | 91 | 239 | 239 | 151 | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 6.062 | 4.272 | 4.963 | 5.051 | 26 | 88 | 779 | 18,25% | (1.011) | -16,67% | 17.587 | 28,72% | (12.535) |
| 2 | Tabungan | 115.416 | 127.376 | 130.036 | 130.285 | 2.673 | 249 | 2.909 | 2,28% | 14.869 | 12,88% | 133.777 | 97,39% | (3.492) |
| 3 | Deposito | 39.351 | 36.505 | 38.519 | 38.424 | 486 | (95) | 1.918 | 5,26% | (927) | -2,36% | 40.431 | 95,03% | (2.008) |
| | Total | 160.829 | 168.153 | 173.517 | 173.760 | 3.185 | 243 | 5.607 | 3,33% | 12.931 | 8,04% | 191.795 | 90,60% | (18.035) |
| | CASA | 121.478 | 131.648 | 134.999 | 135.336 | 2.699 | 338 | 3.689 | 2,80% | 13.858 | 11,41% | 151.364 | 89,41% | (16.028) |
| | (%) CASA | 75,53% | 78,29% | 77,80% | 77,89% | | | | | | | | | |
| | FDR | 76,61% | 88,43% | 86,60% | 86,48% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.481 | 2.174 | 3.154 | 3.148 | | (6) | 974 | 44,79% | 1.667 | 112,52% | - | 0,00% | 3.148 |
| 2 | Giro ISE | 43 | 10 | 10 | 10 | | 0 | 0 | 0,01% | (33) | -76,65% | | 0,00% | 10 |
| 3 | Tabungan ISE | 1.438 | 2.164 | 3.144 | 3.138 | | (6) | 974 | 44,99% | 1.699 | 118,13% | | 0,00% | 3.138 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 458 | 472 | 473 | 473 | | 0 | 1 | 0,21% | 15 | 3,28% | | 0,00% | 473 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 373 | 1.272 | 1.472 | - | 200 | 200 | -16 | 200 | 1.099 | - | 373 | 394,42% | 1.099 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 373 | 1.272 | 1.472 | - | 200 | 200 | -16 | 200 | 1.099 | - | 373 | 394,42% | 1.099 |
| | • Local Champion | 373 | 1.272 | 1.472 | - | 200 | 200 | -16 | 200 | 1.099 | - | 373 | 394,42% | 1.099 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 8.334 | 9.573 | 9.431 | - | - | 0 | -303 | -141 | 1.097 | 141 | 10.704 | 88,11% | (1.272) |
| | KUR | 8.171 | 9.393 | 9.256 | - | - | 0 | -298 | -136 | 1.086 | 136 | 10.425 | 88,79% | (1.169) |
| | Non KUR | 163 | 180 | 175 | - | - | 0 | -5 | -5 | 12 | 5 | 279 | 62,84% | (104) |
| 3 | PWG | 22.470 | 32.445 | 33.673 | 6.359 | 5.877 | -482 | 246 | 1.228 | 11.203 | 4.649 | 34.600 | 97,32% | (928) |
| | Cilem | 8.736 | 15.740 | 16.938 | 1.336 | 1.805 | 469 | 671 | 1.198 | 8.202 | 607 | 18.452 | 91,79% | (1.514) |
| | Gadai | 13.734 | 16.705 | 16.735 | 5.023 | 4.072 | -951 | -426 | 30 | 3.001 | 4.042 | 16.149 | 103,63% | 587 |
| 4 | CFG | 92.027 | 105.411 | 105.687 | 1.850 | 2.421 | 572 | 1.720 | 276 | 13.660 | 2.146 | 103.661 | 101,95% | 2.025 |
| | CF 1 | 36.305 | 36.820 | 36.656 | 48 | 160 | 113 | 156 | -163 | 352 | 323 | 37.690 | 97,26% | (1.034) |
| | Total Griya | 33.468 | 33.176 | 33.091 | - | 160 | 160 | 0 | -86 | -378 | 246 | 33.817 | 97,85% | (726) |
| | • Total Non Program | 33.468 | 31.174 | 30.933 | - | - | 0 | -651 | -241 | -2.535 | 241 | 33.817 | 91,47% | (2.884) |
| | • Program | - | 2.002 | 2.157 | - | 160 | 160 | -10 | 155 | 2.157 | 5 | 0 | 0,00% | 2.157 |
| | Oto | 2.837 | 3.643 | 3.566 | 48 | - | -48 | 156 | -77 | 729 | 77 | 3.873 | 92,07% | (307) |
| | CF 2 | 55.722 | 68.591 | 69.030 | 1.802 | 2.261 | 459 | 1.564 | 439 | 13.308 | 1.822 | 65.971 | 104,64% | 3.059 |
| | Mitraguna & Others | 47.599 | 55.350 | 55.866 | 952 | 2.261 | 1.309 | -567 | 517 | 8.268 | 1.744 | 56.899 | 98,19% | (1.033) |
| | Pensiun | 8.123 | 13.242 | 13.164 | 850 | - | -850 | 2.131 | -78 | 5.041 | 78 | 9.072 | 145,10% | 4.091 |
| | Total Pembiayaan | 123.205 | 148.701 | 150.263 | 8.209 | 8.498 | 289 | 1.647 | 1.562 | 27.059 | 6.936 | 149.339 | 100,62% | 924 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | | | Net (UG) & DG | Target Nov'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|---------------|---------------|------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 24-Nov-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 | - | - | 94 | 1.596 | 94 | 0,00% | 0,98% | 16,93% | 1.503 | 1.596 | 1.596 | | | |
| | KUR | - | - | 94 | 1.596 | 94 | 0,00% | 1,00% | 17,25% | 1.503 | 1.596 | 1.596 | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | - | 1.099 | 0,00% | 0,00% | 3,26% | 1.099 | 1.099 | 1.099 | | | |
| | Cilem | - | - | - | - | 805 | 0,00% | 0,00% | 4,75% | 805 | 805 | 805 | | | |
| | Gadai | - | - | - | - | 294 | 0,00% | 0,00% | 1,76% | 294 | 294 | 294 | | | |
| 4 | CFG | 1.195 | 325 | 701 | 982 | 982 | 0,87% | 0,78% | 0,93% | 163 | 180 | 161 | | | |
| | CF 1 | 46 | 163 | 161 | 160 | 160 | 0,13% | 0,44% | 0,44% | (1) | 114 | (3) | | | |
| | Total Griya | 46 | 163 | 161 | 160 | 160 | 0,14% | 0,49% | 0,48% | (1) | 114 | (3) | | | |
| | Oto | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 756 | 658 | 658 | 822 | 822 | 1,36% | 0,96% | 1,19% | 164 | 66 | 164 | | | |
| | Mitraguna & Others | 629 | 470 | 470 | 634 | 634 | 1,32% | 0,85% | 1,14% | 164 | 6 | 164 | | | |
| | Pensiun | 127 | 188 | 188 | 188 | 188 | 0,10% | 0,13% | 0,143 | - | 61 | (0) | | | |
| | Total Pembiayaan | 1.175 | 1.288 | 1.286 | 1.449 | 1.449 | 0,95% | 0,86% | 0,96% | 163 | 274 | 161 | 0,08% | 91,85% | -0,9% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 160.716 | 160.829 | 164.968 | 4.792 | |
| 2 | Contribution Margin | 4.673 | 6.838 | 8.092 | 3.419 | -73,2% |

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 6.729 | 5.547 | 5.352 | 5.710 | 617 | 358 | 163 | 2,93% | (1.019) | -15,15% | 19.651 | 29,06% | (13.941) |
| 2 | Tabungan | 220.302 | 236.315 | 236.954 | 236.299 | (5.076) | (655) | (16) | -0,01% | 15.996 | 7,26% | 240.832 | 98,12% | (4.534) |
| 3 | Deposito | 143.210 | 171.686 | 177.510 | 176.163 | (10.775) | (1.348) | 4.477 | 2,61% | 32.952 | 23,01% | 144.430 | 121,97% | 31.733 |
| | Total | 370.242 | 413.548 | 419.816 | 418.171 | (15.234) | (1.644) | 4.623 | 1,12% | 47.929 | 12,95% | 404.913 | 103,27% | 13.258 |
| | CASA | 227.032 | 241.862 | 242.305 | 242.009 | (4.459) | (297) | 147 | 0,06% | 14.977 | 6,60% | 260.483 | 92,91% | (18.475) |
| | (%) CASA | 61,32% | 58,48% | 57,72% | 57,87% | | | | | | | | | |
| | FDR | 58,19% | 64,23% | 64,21% | 64,46% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|-------|--------|------|---------------|--------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 20.511 | 21.097 | 21.842 | 22.259 | 417 | 1.163 | 5,51% | 1.748 | 8,52% | - | 0,00% | 22.259 | | |
| 2 | Giro ISE | 3.669 | 3.228 | 3.225 | 3.470 | 245 | 242 | 7,48% | (200) | -5,44% | - | 0,00% | 3.470 | | |
| 3 | Tabungan ISE | 6.637 | 8.351 | 9.100 | 9.272 | 172 | 921 | 11,03% | 2.636 | 39,71% | - | 0,00% | 9.272 | | |
| 4 | Deposito ISE | 10.205 | 9.517 | 9.517 | 9.517 | 0 | 0 | 0,00% | (688) | -6,74% | - | 0,00% | 9.517 | | |
| 5 | CIF ISE | 142 | 172 | 174 | 174 | 0 | 2 | 1,16% | 32 | 22,54% | - | 0,00% | 174 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 28 | 13.192 | 12.203 | - | - | 0 | -300 | -989 | 12.175 | 989 | 8.808 | 138,54% | 3.395 |
| | Linkage | - | 9.569 | 9.569 | - | - | - | 56 | 0 | 9.569 | - | 3.824 | 250,26% | 5.745 |
| | Non-Linkage | 28 | 3.623 | 2.634 | - | - | 0 | -356 | -989 | 2.606 | 989 | 4.985 | 52,85% | (2.350) |
| | • Local Champion | 28 | 3.393 | 2.424 | - | - | 0 | -55 | -969 | 2.396 | 969 | 2.378 | 101,93% | 46 |
| | • Value Chain | - | 231 | 210 | - | - | - | -301 | -20 | 210 | 20 | 2.607 | 8,07% | (2.396) |
| 2 | MBG | 7.817 | 12.075 | 12.316 | - | 380 | 380 | 126 | 241 | 4.499 | 139 | 12.205 | 100,91% | 111 |
| | KUR | 7.418 | 11.668 | 11.910 | - | 380 | 380 | 134 | 242 | 4.492 | 138 | 11.593 | 102,73% | 317 |
| | Non KUR | 399 | 407 | 406 | - | - | 0 | -8 | -1 | 7 | 1 | 612 | 66,31% | (206) |
| 3 | PWG | 19.390 | 31.868 | 34.964 | 7.090 | 7.843 | 752 | 51 | 3.096 | 15.574 | 4.747 | 31.974 | 109,35% | 2.990 |
| | Cilem | 9.334 | 14.807 | 16.930 | 496 | 3.691 | 3.195 | -1.168 | 2.123 | 7.596 | 1.569 | 18.810 | 90,01% | (1.880) |
| | Gadai | 10.057 | 17.061 | 18.034 | 6.595 | 4.152 | -2.443 | 1.219 | 973 | 7.978 | 3.178 | 13.164 | 137,00% | 4.870 |
| 4 | CFG | 188.225 | 208.494 | 210.087 | 4.911 | 5.797 | 886 | 3.008 | 1.593 | 21.862 | 4.204 | 202.408 | 103,79% | 7.679 |
| | CF 1 | 13.467 | 13.805 | 13.486 | 620 | - | -620 | 37 | -319 | 20 | 319 | 15.211 | 88,66% | (1.724) |
| | Total Griya | 8.915 | 8.773 | 8.543 | 200 | - | -200 | 0 | -230 | -373 | 230 | 9.339 | 91,47% | (796) |
| 4 | • Total Non Program | 8.915 | 8.773 | 8.543 | 200 | - | -200 | 495 | -230 | -373 | 230 | 9.339 | 91,47% | (796) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 4.551 | 5.032 | 4.944 | 420 | - | -420 | 37 | -89 | 392 | 89 | 5.871 | 84,20% | (928) |
| | CF 2 | 174.758 | 194.689 | 196.601 | 4.291 | 5.797 | 1.506 | 2.971 | 1.912 | 21.843 | 3.885 | 187.198 | 105,02% | 9.403 |
| | Mitraguna & Others | 169.164 | 188.986 | 190.933 | 4.291 | 5.797 | 1.506 | 3.012 | 1.947 | 21.769 | 3.850 | 180.451 | 105,81% | 10.482 |
| | Pensiun | 5.594 | 5.703 | 5.668 | - | - | 0 | -41 | -35 | 74 | 35 | 6.747 | 84,01% | (1.079) |
| | Total Pembiayaan | 215.460 | 265.630 | 269.571 | 12.002 | 14.020 | 2.018 | 2.886 | 3.941 | 54.110 | 10.079 | 255.396 | 105,55% | 14.175 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|------------|-----------|------------|--------------|--------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | 181 | - | 66 | 1.007 | 2.32% | 0,55% | 8,18% | 941 | 826 | 1.007 | | | | | | |
| | KUR | 181 | - | - | 866 | 2,44% | 0,00% | 7,27% | 866 | 685 | 866 | | | | | | |
| | Non KUR | - | - | 66 | 141 | 0,00% | 16,19% | 34,64% | 75 | 141 | 141 | | | | | | |
| 3 | PWG | - | - | - | 1.096 | 0,00% | 0,00% | 3,14% | 1.096 | 1.096 | 1.096 | | | | | | |
| | Cilem | - | - | - | 579 | 0,00% | 0,00% | 3,42% | 579 | 579 | 579 | | | | | | |
| | Gadai | - | - | - | 517 | 0,00% | 0,00% | 2,87% | 517 | 517 | 517 | | | | | | |
| 4 | CFG | 461 | 366 | - | 2.131 | 0,24% | 0,00% | 1,01% | 2.131 | 1.670 | 1.765 | | | | | | |
| | CF 1 | 356 | 255 | - | 304 | 2,64% | 0,00% | 2,26% | 304 | (52) | 49 | | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Oto | 48 | - | - | - | 1,05% | 0,00% | 0,00% | - | (48) | - | | | | | | |
| | CF 2 | 30 | 147 | 147 | 146 | 0,02% | 0,08% | 0,07% | (1) | 117 | (1) | | | | | | |
| | Mitraguna & Others | 30 | 147 | 147 | 146 | 0,02% | 0,08% | 0,08% | (1) | 117 | (1) | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Total Pembiayaan | 112 | 147 | 147 | 146 | 0,05% | 0,06% | 0,05% | (1) | 34 | (1) | 1,20% | ##### | 1,1% | | | |

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 145 | 10.641 | 4.251 | 4.261 | 5.080 | 9 | (6.381) | -59,96% | 4.115 | 2829,15% | 4.064 | 104,82% | 196 |
| 2 | Tabungan | 93.148 | 114.005 | 113.920 | 114.453 | 2.110 | 533 | 448 | 0,39% | 21.305 | 22,87% | 106.141 | 107,83% | 8.312 |
| 3 | Deposito | 25.397 | 122.050 | 123.632 | 123.623 | (192) | (9) | 1.574 | 1,29% | 98.226 | 386,76% | 26.151 | 472,72% | 97.472 |
| | Total | 118.690 | 246.696 | 241.804 | 242.337 | 6.998 | 533 | (4.359) | -1,77% | 123.647 | 104,18% | 136.357 | 177,72% | 105.980 |
| | CASA | 93.293 | 124.646 | 118.172 | 118.714 | 7.190 | 542 | (5.933) | -4,76% | 25.421 | 27,25% | 110.205 | 107,72% | 8.508 |
| | (%) CASA | 78,60% | 50,53% | 48,87% | 48,99% | | | | | | | | | |
| | FDR | 96,89% | 55,72% | 57,34% | 57,22% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 817 | 1.776 | 1.825 | 1.825 | 0 | 48 | 2,72% | 1.007 | 123,22% | - | 0,00% | 1.825 | |
| 2 | Giro ISE | 33 | 60 | 60 | 60 | 0 | 0 | 0,00% | 27 | 79,95% | - | 0,00% | 60 | |
| 3 | Tabungan ISE | 784 | 1.717 | 1.765 | 1.765 | 0 | 48 | 2,82% | 981 | 125,05% | - | 0,00% | 1.765 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 70 | 82 | 82 | 82 | 0 | 0 | 0,00% | 12 | 17,14% | - | 0,00% | 82 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-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 | 29.770 | 34.624 | 35.595 | 1.200 | 2.295 | 1.095 | -37 | 971 | 5.825 | 1.324 | 33.477 | 106,33% | 2.119 |
| | KUR | 28.200 | 32.668 | 33.695 | 1.100 | 2.295 | 1.195 | -59 | 1.027 | 5.495 | 1.268 | 31.727 | 106,21% | 1.969 |
| | Non KUR | 1.570 | 1.956 | 1.900 | 100 | - | -100 | 23 | -56 | 330 | 56 | 1.750 | 108,58% | 150 |
| 3 | PWG | 4.527 | 9.694 | 10.257 | 420 | 829 | 409 | -227 | 563 | 5.730 | 266 | 10.876 | 94,31% | (619) |
| | Cilem | 4.527 | 9.694 | 10.257 | 420 | 829 | 409 | -227 | 563 | 5.730 | 266 | 10.876 | 94,31% | (619) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| 4 | CFG | 80.701 | 93.137 | 92.810 | 2.468 | 1.357 | -1.111 | 933 | -327 | 12.109 | 1.684 | 93.313 | 99,46% | (503) |
| | CF 1 | 1.386 | 7.900 | 8.414 | 608 | 588 | -20 | 535 | 514 | 7.028 | 74 | 2.892 | 290,91% | 5.522 |
| | Total Griya | 404 | 3.752 | 3.744 | - | - | 0 | 0 | -7 | 3.340 | 7 | 784 | 477,69% | 2.961 |
| 4 | • Total Non Program | 404 | 3.752 | 3.744 | - | - | 0 | 0 | -9 | 3.340 | 7 | 784 | 477,69% | 2.961 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 982 | 4.148 | 4.670 | 608 | 588 | -20 | 535 | 522 | 3.688 | 66 | 2.108 | 221,48% | 2.561 |
| | CF 2 | 79.315 | 85.237 | 84.396 | 1.860 | 769 | -1.091 | 398 | -841 | 5.081 | 1.610 | 90.421 | 93,34% | (6.025) |
| | Mitraguna & Others | 60.800 | 65.858 | 65.532 | 1.860 | 769 | -1.091 | 437 | -326 | 4.733 | 1.095 | 70.877 | 92,46% | (5.345) |
| | Pensiun | 18.515 | 19.378 | 18.863 | - | - | 0 | -39 | -515 | 348 | 515 | 19.543 | 96,52% | (680) |
| | Total Pembiayaan | 114.997 | 137.454 | 138.662 | 4.088 | 4.481 | 393 | 670 | 1.208 | 23.665 | 3.274 | 137.665 | 100,72% | 997 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | | | Net (UG) & DG | Target Nov'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|-----------|---------------|---------------|--------------|---------------|--------------|---|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 24-Nov-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 | 214 | 103 | 349 | 1.445 | 0,72% | 1,01% | 4,06% | 1.096 | 1.232 | 1.342 | - | - | - | |
| | KUR | 129 | 103 | 349 | 1.334 | 0,46% | 1,07% | 3,96% | 984 | 1.205 | 1.231 | - | - | - | |
| | Non KUR | 85 | - | - | 112 | 5,40% | 0,00% | 5,87% | 112 | 27 | 112 | - | - | - | |
| 3 | PWG | - | - | - | 129 | 0,00% | 0,00% | 1,26% | 129 | 129 | 129 | - | - | - | |
| | Cilem | - | - | - | 129 | 0,00% | 0,00% | 1,26% | 129 | 129 | 129 | - | - | - | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | - | - | |
| 4 | CFG | 3 | 1.139 | 467 | 878 | 0,00% | 0,50% | 0,95% | 411 | 874 | (262) | - | - | - | |
| | CF 1 | - | 177 | 177 | - | 0 | 0,00% | 2,24% | 0,00% | (177) | - | (177) | - | - | - |
| | Total Griya | - | - | - | 23 | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | |
| | Oto | - | 177 | 177 | - | 0 | 0,00% | 4,27% | 0,00% | (177) | - | (177) | - | - | - |
| | CF 2 | 3 | 962 | 289 | 878 | 0,00% | 0,34% | 1,04% | 588 | 874 | (85) | - | - | - | |
| | Mitraguna & Others | 3 | 962 | 289 | 608 | 0,01% | 0,44% | 0,93% | 319 | 605 | (354) | - | - | - | |
| | Pensiun | - | - | - | 270 | 0,00% | 0,00% | 1,43% | 270 | 270 | 270 | - | - | - | |
| | Total Pembiayaan | 2.715 | 2.878 | 2.873 | 2.938 | 2,36% | 2,09% | 2,12% | 65 | 223 | 60 | 0,10% | 95,40% | -2,0% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.456 | 1.870 | 2.726 | 2.764 | 386 | 38 | 895 | 47,84% | (692) | -20,01% | 15.621 | 17,70% | (12.856) |
| 2 | Tabungan | 145.385 | 150.842 | 152.593 | 152.350 | 1.827 | (243) | 1.508 | 1,00% | 6.965 | 4,79% | 164.624 | 92,54% | (12.274) |
| 3 | Deposito | 14.811 | 12.606 | 12.473 | 12.474 | (141) | 1 | (131) | -1,04% | (2.337) | -15,78% | 15.935 | 78,28% | (3.461) |
| | Total | 163.652 | 165.317 | 167.792 | 167.589 | 2.072 | (204) | 2.271 | 1,37% | 3.937 | 2,41% | 196.180 | 85,43% | (28.591) |
| | CASA | 148.841 | 152.712 | 155.319 | 155.114 | 2.214 | (205) | 2.403 | 1,57% | 6.273 | 4,21% | 180.244 | 86,06% | (25.130) |
| | (%) CASA | 90,95% | 92,37% | 92,57% | 92,56% | | | | | | | | | |
| | FDR | 119,93% | 128,22% | 127,82% | 127,97% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.534 | 2.992 | 2.549 | 2.160 | (388) | (832) | -27,80% | (374) | -14,74% | - | 0,00% | 2.160 | |
| 2 | Giro ISE | 1.520 | 903 | 823 | 829 | 6 | (74) | -8,23% | (691) | -45,44% | - | 0,00% | 829 | |
| 3 | Tabungan ISE | 1.014 | 2.088 | 1.726 | 1.331 | (395) | (757) | -36,26% | 317 | 31,26% | - | 0,00% | 1.331 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 275 | 291 | 294 | 294 | 0 | 3 | 1,03% | 19 | 6,91% | - | 0,00% | 294 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 4.568 | 4.240 | 4.240 | - | - | 0 | -17 | 0 | -327 | - | 4.568 | 92,83% | (327) |
| | Linkage | 4.142 | 4.139 | 4.139 | - | - | - | -0 | 0 | -3 | - | 4.142 | 99,92% | (3) |
| | Non-Linkage | 426 | 102 | 102 | - | - | 0 | -16 | 0 | -324 | - | 426 | 23,86% | (324) |
| | • Local Champion | 426 | 102 | 102 | - | - | 0 | -16 | 0 | -324 | - | 426 | 23,86% | (324) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 35.924 | 37.212 | 37.852 | 1.390 | 1.720 | 330 | 1.224 | 639 | 1.927 | 1.081 | 39.840 | 95,01% | (1.988) |
| | KUR | 33.748 | 34.096 | 34.462 | 790 | 1.400 | 610 | 770 | 366 | 714 | 1.034 | 37.473 | 91,97% | (3.011) |
| | Non KUR | 2.176 | 3.116 | 3.389 | 600 | 320 | (280) | 454 | 273 | 1.213 | 47 | 2.367 | 143,22% | 1.023 |
| 3 | PWG | 12.551 | 23.986 | 25.862 | 4.811 | 4.833 | 22 | 978 | 1.875 | 13.311 | 2.957 | 24.637 | 104,97% | 1.224 |
| | Cilem | 6.245 | 13.402 | 14.102 | 1.800 | 1.245 | (555) | 994 | 701 | 7.857 | 545 | 15.931 | 88,52% | (1.825) |
| | Gadai | 6.305 | 10.585 | 11.760 | 3.010 | 3.588 | 578 | (16) | 1.175 | 5.455 | 2.413 | 8.706 | 135,07% | 3.053 |
| 4 | CFG | 143.228 | 146.529 | 146.511 | 2.246 | 1.728 | (518) | 61 | -18 | 3.284 | 1.746 | 159.883 | 91,64% | (13.371) |
| | CF 1 | 29.589 | 26.539 | 26.313 | 129 | - | (129) | -13 | -225 | -3.276 | 225 | 34.388 | 76,52% | (8.075) |
| | Total Griya | 26.165 | 23.673 | 23.544 | - | - | 0 | 0 | (129) | -2.621 | 129 | 29.764 | 79,10% | (6.220) |
| 4 | • Total Non Program | 3.355 | 2.439 | 2.417 | - | - | 0 | -56 | -22 | -938 | 22 | 4.239 | 57,01% | (1.822) |
| | • Program | 22.810 | 21.235 | 21.128 | - | - | 0 | -156 | -107 | -1.683 | 107 | 25.525 | 82,77% | (4.398) |
| | Oto | 3.424 | 2.865 | 2.769 | 129 | - | (129) | -13 | -96 | -655 | 96 | 4.624 | 59,88% | (1.855) |
| | CF 2 | 113.639 | 119.991 | 120.198 | 2.117 | 1.728 | (389) | 73 | 208 | 6.560 | 1.520 | 125.494 | 95,78% | (5.296) |
| | Mitraguna & Others | 94.023 | 97.309 | 97.357 | 2.019 | 1.298 | (721) | 156 | 48 | 3.333 | 1.250 | 104.779 | 92,92% | (7.422) |
| | Pensiun | 19.615 | 22.682 | 22.842 | 98 | 430 | 332 | (83) | 160 | 3.226 | 270 | 20.716 | 110,26% | 2.126 |
| | Total Pembiayaan | 196.270 | 211.968 | 214.465 | 8.446 | 8.281 | (166) | 2.246 | 2.497 | 18.195 | 5.784 | 228.928 | 93,68% | (14.462) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|--------------|------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 24-Nov-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 | 635 | 96 | 91 | 2.317 | 1.77% | 0,24% | 6,12% | 2.226 | 1.682 | 2.221 | - | | | |
| | KUR | 580 | 96 | 91 | 2.202 | 1.72% | 0,27% | 6,39% | 2.111 | 1.623 | 2.106 | - | | | |
| | Non KUR | 55 | - | - | 115 | 2.54% | 0,00% | 3,39% | 115 | 60 | 115 | - | | | |
| 3 | PWG | - | - | - | 1.282 | 0,00% | 0,00% | 4,96% | 1.282 | 1.282 | 1.282 | - | | | |
| | Cilem | - | - | - | 585 | 0,00% | 0,00% | 4,15% | 585 | 585 | 585 | - | | | |
| | Gadai | - | - | - | 697 | 0,00% | 0,00% | 5,93% | 697 | 697 | 697 | - | | | |
| 4 | CFG | 3.895 | 4.268 | 3.612 | 5.049 | 2,72% | 2,46% | 3,45% | 1.437 | 1.154 | 781 | - | | | |
| | CF 1 | 3.671 | 3.535 | 2.934 | 4.433 | 12,41% | 11,06% | 16,85% | 1.498 | 762 | 898 | - | | | |
| | Total Griya | 3.671 | 3.535 | 2.934 | 4.433 | 14,03% | 12,39% | 18,83% | 1.498 | 762 | 898 | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | CF 2 | 224 | 733 | 678 | 616 | 0,20% | 0,56% | 0,51% | (62) | 392 | (117) | - | | | |
| | Mitraguna & Others | 224 | 733 | 678 | 616 | 0,24% | 0,70% | 0,63% | (62) | 392 | (117) | - | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Total Pembiayaan | 8.066 | 7.762 | 7.740 | 7.889 | 4,11% | 3,65% | 3,68% | 149 | (177) | 127 | 3,62% | 1,47% | -0,1% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 540 | 446 | 612 | 529 | (431) | (82) | 83 | 18,60% | (11) | -2,00% | 13.456 | 3,93% | (12.927) |
| 2 | Tabungan | 125.992 | 133.746 | 130.963 | 131.117 | 3 | 155 | (2.629) | -1,97% | 5.126 | 4,07% | 146.385 | 89,57% | (15.268) |
| 3 | Deposito | 49.100 | 48.466 | 46.602 | 46.602 | 1.128 | 0 | (1.864) | -3,85% | (2.498) | -5,09% | 50.288 | 92,67% | (3.686) |
| | Total | 175.632 | 182.658 | 178.176 | 178.249 | 701 | 72 | (4.410) | -2,41% | 2.617 | 1,49% | 210.129 | 84,83% | (31.881) |
| | CASA | 126.532 | 134.192 | 131.574 | 131.647 | (428) | 72 | (2.545) | -1,90% | 5.115 | 4,04% | 159.842 | 82,36% | (28.195) |
| | (%) CASA | 72,04% | 73,47% | 73,85% | 73,86% | | | | | | | | | |
| | FDR | 182,36% | 176,18% | 180,43% | 180,36% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 1.252 | 1.695 | 1.954 | 1.985 | 31 | 290 | 17,11% | 733 | 58,52% | - | 0,00% | 1.985 | | |
| 2 | Giro ISE | 222 | 144 | 257 | 257 | 0 | 113 | 78,63% | 35 | 15,97% | - | 0,00% | 257 | | |
| 3 | Tabungan ISE | 1.030 | 1.551 | 1.697 | 1.728 | 31 | 177 | 11,40% | 697 | 67,68% | - | 0,00% | 1.728 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 195 | 221 | 222 | 222 | 0 | 1 | 0,45% | 27 | 13,85% | - | 0,00% | 222 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 14.678 | 14.401 | 14.151 | - | - | 0 | -316 | -250 | -527 | 250 | 17.854 | 79,26% | (3.703) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.383 | 0,00% | (1.383) |
| | Non-Linkage | 14.678 | 14.401 | 14.151 | - | - | 0 | -316 | -250 | -527 | 250 | 16.471 | 85,92% | (2.320) |
| | • Local Champion | 14.678 | 14.401 | 14.151 | - | - | 0 | -316 | -250 | -527 | 250 | 15.528 | 91,13% | (1.377) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 943 | 0,00% | (943) |
| 2 | MBG | 34.274 | 33.724 | 33.379 | 960 | 650 | -310 | 90 | -345 | -895 | 995 | 38.153 | 87,49% | (4.774) |
| | KUR | 31.590 | 31.015 | 30.466 | 960 | 400 | -560 | 38 | -549 | -1.124 | 949 | 35.282 | 86,35% | (4.816) |
| | Non KUR | 2.684 | 2.709 | 2.913 | - | 250 | 250 | 52 | 204 | 230 | 46 | 2.872 | 101,45% | 42 |
| 3 | PWG | 22.430 | 34.472 | 36.110 | 8.270 | 5.417 | -2.853 | 1.427 | 1.638 | 13.680 | 3.778 | 34.960 | 103,29% | 1.150 |
| | Cilem | 9.274 | 14.615 | 16.247 | 1.353 | 1.970 | 616 | 216 | 1.632 | 6.973 | 338 | 18.979 | 85,61% | (2.732) |
| | Gadai | 13.156 | 19.856 | 19.863 | 6.917 | 3.447 | -3.470 | 1.211 | 6 | 6.707 | 3.441 | 15.981 | 124,29% | 3.882 |
| 4 | CFG | 248.904 | 239.210 | 237.852 | 1.693 | 1.527 | -166 | -240 | -1.358 | -11.052 | 2.885 | 271.752 | 87,53% | (33.900) |
| | CF 1 | 66.307 | 61.912 | 61.394 | 149 | - | -149 | 40 | -518 | -4.913 | 518 | 75.221 | 81,62% | (13.827) |
| | Total Griya | 63.771 | 58.025 | 57.592 | - | - | 0 | 0 | -433 | -6.179 | 433 | 71.325 | 80,75% | (13.733) |
| 1 | • Total Non Program | 13.172 | 11.709 | 11.536 | - | - | 0 | -143 | -173 | -1.636 | 173 | 14.703 | 78,46% | (3.167) |
| | • Program | 50.599 | 46.315 | 46.055 | - | - | 0 | -522 | -260 | -4.544 | 260 | 56.622 | 81,34% | (10.567) |
| | Oto | 2.536 | 3.887 | 3.802 | 149 | - | -149 | 40 | -85 | 1.266 | 85 | 3.896 | 97,60% | (94) |
| | CF 2 | 182.596 | 177.298 | 176.458 | 1.544 | 1.527 | -17 | -280 | -840 | -6.138 | 2.367 | 196.531 | 89,79% | (20.073) |
| | Mitraguna & Others | 145.742 | 143.741 | 143.099 | 1.392 | 1.326 | -66 | -121 | -642 | -2.643 | 1.968 | 158.383 | 90,35% | (15.284) |
| | Pensiun | 36.854 | 33.557 | 33.359 | 152 | 201 | 49 | -159 | -198 | -3.495 | 399 | 38.148 | 87,45% | (4.789) |
| | Total Pembiayaan | 320.285 | 321.806 | 321.492 | 10.923 | 7.594 | -3.329 | 961 | -314 | 1.207 | 7.908 | 362.719 | 88,63% | (41.228) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | | | Net (UG) & DG | Target Nov'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|---------------|---------------|------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | % | Penc. | Gap | | |
| 1 | SME | - | - | - | 2.209 | 0 | 0,00% | 0,00% | 15,61% | 2.209 | 2.209 | 2.209 | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | 2.209 | 0 | 0,00% | 0,00% | 15,61% | 2.209 | 2.209 | 2.209 | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 158 | 531 | 548 | 3.219 | 0 | 0,46% | 1,62% | 9,64% | 2.671 | 3.060 | 2.688 | | | |
| | KUR | 138 | 436 | 452 | 2.684 | 0 | 0,44% | 1,46% | 8,81% | 2.232 | 2.545 | 2.248 | | | |
| | Non KUR | 20 | 95 | 96 | 535 | 0 | 0,75% | 3,55% | 18,36% | 439 | 515 | 440 | | | |
| 3 | PWG | - | - | - | 1.502 | 0 | 0,00% | 0,00% | 4,16% | 1.502 | 1.502 | 1.502 | | | |
| | Cilem | - | - | - | 928 | 0 | 0,00% | 0,00% | 5,71% | 928 | 928 | 928 | | | |
| | Gadai | - | - | - | 574 | 0 | 0,00% | 0,00% | 2,89% | 574 | 574 | 574 | | | |
| 4 | CFG | 7.829 | 9.486 | 9.999 | 27.154 | 0 | 3,15% | 4,18% | 11,42% | 17.155 | 19.325 | 17.669 | | | |
| | CF 1 | 6.309 | 7.631 | 7.665 | 13.212 | 0 | 9,51% | 12,38% | 21,52% | 5.547 | 6.903 | 5.581 | | | |
| | Total Griya | 6.204 | 7.631 | 7.665 | 12.269 | 0 | 9,73% | 13,21% | 21,30% | 4.603 | 6.065 | 4.637 | | | |
| | Oto | 105 | - | - | 944 | 0 | 4,15% | 0,00% | 24,82% | 944 | 839 | 944 | | | |
| | CF 2 | 1.520 | 1.854 | 2.334 | 13.942 | 0 | 0,83% | 1,32% | 7,90% | 11.608 | 12.422 | 12.087 | | | |
| | Mitraguna & Others | 1.215 | 1.065 | 1.695 | 13.305 | 0 | 0,83% | 1,18% | 9,30% | 11.610 | 12.090 | 12.241 | | | |
| | Pensiun | 477 | - | 145 | 145 | 0 | 0,15% | 0,05% | 0,44% | - | (332) | 145 | | | |
| | Total Pembiayaan | 7.031 | 6.611 | 6.570 | 7.532 | 0 | 2,20% | 2,04% | 2,34% | 962 | 501 | 920 | 0,30% | 87,18% | -2,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | % Relatif | | | Net (UG) & DG | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|---------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | % | Penc. | Gap | |
| 1 | SME | 263 | 263 | 263 | 263 | 0 | 1,79% | 1,83% | 1,86% | - | - | - | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Non-Linkage | 263 | 263 | 263 | 263 | 0 | 1,79% | 1,83% | 1,86% | - | - | - | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| 2 | MBG | 170 | 241 | 208 | 317 | 0 | 0,50% | 0,62% | 0,95% | 108 | 147 | 76 | | |
| | KUR | 12 | 218 | 193 | 310 | 0 | 0,04%</ | | | | | | | |