

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 1.111.061 | 1.511.279 | 1.363.338 | 1.363.182 | 79.856 | (156) | (148.096) | -9,80% | 252.121 | 22,69% | 1.359.521 | 100,27% | 3.662 |
| 2 | Tabungan | 4.778.169 | 5.117.615 | 5.286.366 | 5.267.630 | 111.728 | (18.736) | 150.015 | 2,93% | 489.461 | 10,24% | 5.138.860 | 102,51% | 128.770 |
| 3 | Deposito | 1.667.902 | 1.697.645 | 1.643.389 | 1.642.899 | (31.178) | (490) | (54.746) | -3,22% | (25.003) | -1,50% | 1.690.130 | 97,21% | (47.231) |
| | Total | 7.557.133 | 8.326.539 | 8.293.093 | 8.273.712 | 160.406 | (19.381) | (52.827) | -0,63% | 716.579 | 9,48% | 8.188.511 | 101,04% | 85.201 |
| | CASA | 5.889.231 | 6.628.894 | 6.649.704 | 6.630.813 | 191.584 | (18.892) | 1.919 | 0,03% | 741.582 | 12,59% | 6.498.380 | 102,04% | 132.432 |
| | (%) CASA | 77,93% | 79,61% | 80,18% | 80,14% | | | | | | | | | |
| | FDR | 79,28% | 78,62% | 80,39% | 80,57% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-20 Nov'25) | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|--------|-------|---------|---------------|---------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 304.377 | 344.571 | 363.582 | 362.334 | | (1.247) | 17.763 | 5,16% | 57.957 | 19,04% | 392.287 | 92,36% | (29.953) |
| 2 | Giro ISE | 93.275 | 83.083 | 87.808 | 85.812 | | (1.997) | 2.729 | 3,29% | (7.463) | -8,00% | 146.711 | 58,49% | (60.899) |
| 3 | Tabungan ISE | 174.173 | 207.373 | 221.570 | 222.266 | | 697 | 14.894 | 7,18% | 48.093 | 27,61% | 186.170 | 119,39% | 36.097 |
| 4 | Deposito ISE | 36.929 | 54.116 | 54.204 | 54.256 | | 53 | 140 | 0,26% | 17.327 | 46,92% | 59.406 | 91,33% | (5.150) |
| 5 | CIF ISE | 3.133 | 3.630 | 3.662 | 3.662 | | 0 | 32 | 0,88% | 529 | 16,88% | | 0,00% | 3.662 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 824.608 | 794.625 | 888.139 | 4.840 | 102.302 | 97.462 | -22.040 | 93.514 | 63.532 | 8.788 | 886.402 | 100,20% | 1.737 |
| | Linkage | 583.855 | 548.341 | 645.881 | - | 100.000 | 100.000 | -4.965 | 97.540 | 62.026 | 2.460 | 610.555 | 105,79% | 35.326 |
| | Non-Linkage | 240.753 | 246.284 | 242.258 | 4.840 | 2.302 | -2.538 | -17.075 | 1.506 | 6.327 | | 275.847 | 87,82% | (33.589) |
| | • Local Champion | 177.655 | 176.981 | 174.975 | 1.490 | 2.050 | 560 | -18.124 | -2.006 | -2.680 | 4.056 | 188.154 | 93,00% | (13.179) |
| | • Value Chain | 63.098 | 69.302 | 67.283 | 3.350 | 252 | (3.098) | 1.049 | -2.019 | 4.185 | 2.271 | 87.693 | 76,73% | (20.410) |
| 2 | MBG | 1.025.144 | 1.050.210 | 1.047.978 | 23.541 | 22.456 | -1.085 | 4.277 | -2.232 | 22.833 | 24.688 | 1.127.564 | 92,94% | (79.587) |
| | KUR | 965.396 | 990.622 | 989.182 | 23.096 | 21.976 | -1.120 | 4.147 | -1.441 | 23.785 | 23.417 | 1.062.689 | 93,08% | (73.508) |
| | Non KUR | 59.748 | 59.587 | 58.796 | 445 | 480 | 35 | 130 | -791 | -952 | 1.271 | 64.875 | 90,63% | (6.079) |
| 3 | PWG | 255.819 | 508.340 | 534.054 | 100.315 | 59.833 | -40.483 | 31.058 | 25.714 | 278.235 | 34.119 | 563.574 | 94,76% | (29.520) |
| | Cilem | 149.863 | 346.578 | 363.509 | 35.751 | 27.219 | -8.532 | 16.151 | 16.931 | 213.645 | 10.288 | 399.246 | 91,05% | (35.738) |
| | Gadai | 105.956 | 161.762 | 170.546 | 64.564 | 32.614 | -31.950 | 14.906 | 8.783 | 64.590 | 23.831 | 164.327 | 103,78% | 6.218 |
| 4 | CFG | 3.885.901 | 4.193.178 | 4.196.362 | 79.395 | 64.369 | -15.026 | 38.816 | 3.184 | 310.460 | 61.185 | 4.332.277 | 96,86% | (135.915) |
| | CF 1 | 838.535 | 901.570 | 899.323 | 14.953 | 9.206 | -5.747 | 2.382 | -2.247 | 60.788 | 11.452 | 913.053 | 98,50% | (13.730) |
| | Total Griya | 595.912 | 605.944 | 602.773 | 6.804 | 2.076 | -4.728 | 0 | -3.172 | 6.860 | 5.248 | 633.024 | 95,22% | (30.251) |
| | • Total Non Program | 435.065 | 456.344 | 453.924 | 6.326 | 1.918 | -4.408 | 4.223 | -2.420 | 18.859 | 4.338 | 451.458 | 100,55% | 2.466 |
| | • Program | 160.848 | 149.601 | 148.849 | 478 | 158 | -321 | -929 | -752 | -11.999 | 910 | 181.566 | 81,98% | (32.717) |
| | Oto | 242.622 | 295.625 | 296.551 | 8.149 | 7.130 | -1.019 | 2.382 | 925 | 53.928 | 6.205 | 280.029 | 105,90% | 16.521 |
| | CF 2 | 3.047.367 | 3.291.608 | 3.297.039 | 64.442 | 55.163 | -9.279 | 36.434 | 5.430 | 249.672 | 49.733 | 3.419.224 | 96,43% | (122.185) |
| | Mitraguna & Others | 2.497.673 | 2.730.485 | 2.736.052 | 58.689 | 47.577 | -11.111 | 33.809 | 5.567 | 238.380 | 42.010 | 2.835.118 | 96,51% | (99.066) |
| | Pensiun | 549.694 | 561.123 | 560.986 | 5.754 | 7.586 | 1.832 | 2.625 | -136 | 11.292 | 7.722 | 584.105 | 96,04% | (23.119) |
| | Total Pembiayaan | 5.991.472 | 6.546.353 | 6.666.533 | 208.092 | 248.960 | 40.868 | 52.110 | 120.180 | 675.060 | 128.780 | 6.909.817 | 96,48% | (243.284) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | MtD | YtD | MtM | Net (UG) & DG | | | Target Nov'25 |
|-----|-------------------------|---------------|---------------|---------------|----------------|--------------|--------------|---------------|----------------|----------------|----------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | MtD | YtD | |
| 1 | SME | 1.291 | 250 | 188 | 9.559 | 0,16% | 0,02% | 1,08% | 9.371 | 8.269 | 9.309 |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - |
| | Local Champion | 1.291 | 250 | 188 | 8.909 | 0,54% | 0,08% | 3,68% | 8.721 | 7.619 | 8.659 |
| | Value Chain | - | - | - | 650 | 0,00% | 0,00% | 0,37% | 650 | 650 | 650 |
| 2 | MBG | 11.476 | 19.520 | 19.520 | 67.281 | 1,12% | 1,86% | 6,42% | 47.761 | 55.805 | 47.761 |
| | KUR | 9.838 | 16.517 | 16.517 | 58.390 | 1,02% | 1,67% | 5,90% | 41.874 | 48.552 | 41.874 |
| | Non KUR | 1.638 | 3.003 | 3.003 | 8.891 | 2,74% | 5,04% | 15,12% | 5.887 | 5.887 | 5.887 |
| 3 | PWG | 124 | - | - | 12.930 | 0,05% | 0,00% | 2,42% | 12.930 | 12.805 | 12.930 |
| | Cilem | 118 | - | - | 10.186 | 0,08% | 0,00% | 2,80% | 10.186 | 10.069 | 10.186 |
| | Gadai | 7 | - | - | 2.743 | 0,01% | 0,00% | 1,61% | 2.743 | 2.737 | 2.743 |
| 4 | CFG | 59.411 | 71.220 | 72.096 | 155.895 | 1,53% | 1,72% | 3,72% | 83.799 | 96.484 | 84.675 |
| | CF 1 | 35.165 | 42.144 | 39.232 | 83.123 | 4,19% | 4,35% | 9,24% | 43.891 | 47.958 | 40.978 |
| | Total Griya | 29.490 | 31.633 | 30.424 | 39.866 | 4,95% | 5,02% | 6,61% | 9.441 | 10.376 | 8.232 |
| | Oto | 5.675 | 10.511 | 8.808 | 43.257 | 2,34% | 2,98% | 14,59% | 34.449 | 37.582 | 32.746 |
| | CF 2 | 24.246 | 29.076 | 32.864 | 72.772 | 0,80% | 1,00% | 2,21% | 39.909 | 48.526 | 43.697 |
| | Mitraguna & Others | 22.605 | 26.760 | 29.933 | 64.771 | 0,91% | 1,10% | 2,37% | 34.838 | 42.166 | 38.011 |
| | Pensiun | 1.642 | 2.316 | 2.931 | 8.002 | 0,30% | 0,52% | 1,43% | 5.070 | 6.360 | 5.686 |
| | Total Pembiayaan | 72.302 | 90.990 | 91.804 | 245.665 | 1,21% | 1,40% | 3,69% | 153.861 | 173.363 | 154.675 |
| | | | | | | | | | (1) | (7.406) | (4) |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | MtD | YtD | MtM | Net (UG) & DG | | | Target Nov'25 |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | MtD | YtD | |
| 1 | SME | 1.722 | 1.122 | 1.177 | 1. | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 8.977 | 14.367 | 14.778 | 14.781 | (1.199) | 3 | 414 | 2,88% | 5.804 | 64,65% | 19.787 | 74,70% | (5.006) |
| 2 | Tabungan | 318.561 | 346.534 | 328.395 | 328.090 | 10.467 | (304) | (18.444) | -5,32% | 9.529 | 2,99% | 337.516 | 97,21% | (9.426) |
| 3 | Deposito | 104.995 | 107.552 | 107.163 | 107.163 | 1.995 | 0 | (389) | -0,36% | 2.168 | 2,07% | 105.614 | 101,47% | 1.550 |
| | Total | 432.533 | 468.453 | 450.336 | 450.034 | 11.262 | (302) | (18.419) | -3,93% | 17.501 | 4,05% | 462.917 | 97,22% | (12.883) |
| | CASA | 327.538 | 360.901 | 343.172 | 342.871 | 9.268 | (302) | (18.030) | -5,00% | 15.333 | 4,68% | 357.303 | 95,96% | (14.432) |
| | (%) CASA | 75,73% | 77,04% | 76,20% | 76,19% | | | | | | | | | |
| | FDR | 79,97% | 80,19% | 82,54% | 82,60% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|-------|---------|------|---------------|--------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 10.306 | 13.580 | 14.133 | 14.154 | 20 | 573 | 4,22% | 3.848 | 37,33% | - | 0,00% | 14.154 | | |
| 2 | Giro ISE | 2.678 | 2.101 | 2.110 | 2.111 | 1 | 10 | 0,45% | (567) | -21,18% | - | 0,00% | 2.111 | | |
| 3 | Tabungan ISE | 7.628 | 8.479 | 9.024 | 9.043 | 19 | 564 | 6,65% | 1.415 | 18,55% | - | 0,00% | 9.043 | | |
| 4 | Deposito ISE | - | 3.000 | 3.000 | 3.000 | 0 | 0 | 0,00% | 3.000 | #DIV/0! | - | 0,00% | 3.000 | | |
| 5 | CIF ISE | 166 | 171 | 172 | 172 | 0 | 1 | 0,58% | 6 | 3,61% | - | 0,00% | 172 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 23.176 | 19.933 | 19.924 | 990 | - | -990 | 877 | -9 | -3.252 | 9 | 29.456 | 67,64% | (9.532) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 2.796 | 0,00% | (2.796) |
| | Non-Linkage | 23.176 | 19.933 | 19.924 | 990 | - | -990 | 877 | -9 | -3.252 | 9 | 26.660 | 74,73% | (6.736) |
| | • Local Champion | 13.476 | 11.872 | 11.863 | 990 | - | -990 | 894 | -9 | -1.613 | 9 | 14.575 | 81,39% | (2.712) |
| | • Value Chain | 9.700 | 8.061 | 8.061 | - | - | - | -18 | 0 | -1.639 | - | 12.085 | 66,70% | (4.024) |
| 2 | MBG | 32.111 | 33.287 | 33.105 | 300 | 510 | 210 | -907 | -182 | 994 | 692 | 36.590 | 90,47% | (3.485) |
| | KUR | 29.277 | 30.780 | 30.728 | 300 | 510 | 210 | -777 | -52 | 1.451 | 562 | 33.660 | 91,29% | (2.932) |
| | Non KUR | 2.834 | 2.508 | 2.377 | - | - | 0 | -130 | -131 | -457 | 131 | 2.930 | 81,12% | (553) |
| 3 | PWG | 33.786 | 47.138 | 48.778 | 8.361 | 4.607 | -3.754 | 1.845 | 1.640 | 14.992 | 2.967 | 39.995 | 121,96% | 8.783 |
| | Cilem | 19.457 | 28.926 | 29.514 | 1.585 | 1.559 | -26 | -672 | 587 | 10.057 | 972 | 22.115 | 133,46% | 7.399 |
| | Gadai | 14.329 | 18.212 | 19.264 | 6.776 | 3.048 | -3.728 | 2.518 | 1.052 | 4.935 | 1.996 | 17.880 | 107,74% | 1.384 |
| 4 | CFG | 256.811 | 275.303 | 269.914 | 7.082 | 2.176 | -4.906 | 5.079 | -5.388 | 13.103 | 7.564 | 270.459 | 99,80% | (545) |
| | CF 1 | 12.729 | 15.086 | 15.023 | 78 | 158 | 80 | -469 | -63 | 2.294 | 221 | 14.355 | 104,65% | 667 |
| | Total Griya | 2.031 | 4.113 | 4.263 | - | 158 | 158 | 0 | 149 | 2.231 | 8 | 2.449 | 174,07% | 1.814 |
| 4 | • Total Non Program | 2.031 | 4.113 | 4.105 | - | - | 0 | -30 | -8 | 2.074 | 8 | 2.449 | 167,63% | 1.656 |
| | • Program | - | - | 158 | - | 158 | 158 | 0 | 158 | 158 | - | 0 | 0,00% | 158 |
| | Oto | 10.697 | 10.973 | 10.760 | 78 | - | -78 | -469 | -213 | 63 | 213 | 11.907 | 90,37% | (1.147) |
| | CF 2 | 244.083 | 260.217 | 254.892 | 7.004 | 2.018 | -4.986 | 5.548 | -5.325 | 10.809 | 7.343 | 256.104 | 99,53% | (1.212) |
| | Mitraguna & Others | 223.458 | 237.231 | 231.582 | 7.004 | 1.504 | -5.500 | 5.341 | -5.648 | 8.124 | 7.152 | 234.367 | 98,81% | (2.785) |
| | Pensiun | 20.624 | 22.986 | 23.310 | - | 514 | 514 | 207 | 323 | 2.685 | 191 | 21.737 | 107,24% | 1.573 |
| | Total Pembiayaan | 345.884 | 375.661 | 371.721 | 16.732 | 7.293 | -9.440 | 6.894 | -3.940 | 25.837 | 11.233 | 376.500 | 98,73% | (4.779) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|------------|--------------|---------------|--------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap | |
| 1 | SME | - | 20 | 20 | 18 | 0,00% | 0,10% | 0,09% | (3) | 18 | (3) | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Local Champion | - | 20 | 20 | 18 | 0,00% | 0,10% | 0,09% | (3) | 18 | (3) | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 2 | MBG | 230 | 940 | 887 | 1.626 | 0,71% | 2,66% | 4,91% | 740 | 1.397 | 686 | - | - | - | | | | |
| | KUR | 230 | 858 | 808 | 1.200 | 0,78% | 2,62% | 3,90% | 392 | 970 | 342 | - | - | - | | | | |
| | Non KUR | - | 82 | 79 | 427 | 0,00% | 3,15% | 17,95% | 348 | 427 | 345 | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 1.030 | 0,00% | 0,00% | 2,11% | 1.030 | 1.030 | - | - | - | | | | |
| | Cilem | - | - | - | - | 839 | 0,00% | 0,00% | 2,84% | 839 | 839 | - | - | - | | | | |
| | Gadai | - | - | - | - | 191 | 0,00% | 0,00% | 191 | 191 | 191 | - | - | - | | | | |
| 4 | CFG | 1.832 | 1.119 | 1.731 | 4.188 | 0,71% | 0,63% | 1.55% | 2.458 | 2.357 | 3.070 | - | - | - | | | | |
| | CF 1 | 169 | 580 | 232 | 1.989 | 1,33% | 1.54% | 13,24% | 1.757 | 1.820 | 1.409 | - | - | - | | | | |
| | Total Griya | - | 19 | 18 | 447 | 1,62% | 0,43% | 10,48% | 429 | 414 | 428 | - | - | - | | | | |
| | Oto | - | 136 | 561 | 214 | 1.542 | 1,28% | 1,95% | 14,34% | 1.328 | 1.406 | 982 | - | - | - | | | |
| | CF 2 | 1.662 | 539 | 1.499 | 2.199 | 0,68% | 0,58% | 0,86% | 700 | 537 | 1.660 | - | - | - | | | | |
| | Mitraguna & Others | 1.662 | 539 | 1.274 | 1.974 | 0,74% | 0,54% | 0,85% | 700 | 312 | 1.435 | - | - | - | | | | |
| | Pensiun | - | - | 225 | 225 | 0,00% | 0,98% | 0,97% | - | - | 225 | - | - | - | | | | |
| | Total Pembiayaan | 941 | 3.625 | 3.683 | 3.983 | 0,27% | 0,98% | 1,07% | 300 | 3.042 | 358 | 0,41% | 61,83% | -0,7% | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------|--------|--------|--------|---------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | Asset (Retail) T | 432.156 | 432.533 | 457.190 | 14.781 | (1.199) | 3 | 414 | 2,88% | 5.804 | 64,65% | 19.787 | 74,70% | (5.006) | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 1.486 | 2.599 | 2.850 | 2.874 | 194 | 23 | 275 | 10,59% | 1.388 | 93,37% | 7.205 | 39,89% | (4.331) |
| 2 | Tabungan | 231.208 | 242.522 | 245.663 | 244.798 | (1.686) | (865) | 2.276 | 0,94% | 13.589 | 5,88% | 247.199 | 99,03% | (2.401) |
| 3 | Deposito | 90.995 | 78.066 | 77.581 | 77.582 | (2.338) | 0 | (485) | -0,62% | (13.413) | -14,74% | 91.717 | 84,59% | (14.135) |
| | Total | 323.689 | 323.187 | 326.095 | 325.253 | (3.830) | (842) | 2.066 | 0,64% | 1.564 | 0,48% | 346.121 | 93,97% | (20.868) |
| | CASA | 232.695 | 245.121 | 248.514 | 247.671 | (1.492) | (842) | 2.551 | 1,04% | 14.977 | 6,44% | 254.404 | 97,35% | (6.732) |
| | (%) CASA | 71,89% | 75,84% | 76,21% | 76,15% | | | | | | | | | |
| | FDR | 38,52% | 41,23% | 41,28% | 41,39% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 7.762 | 8.801 | 9.132 | 9.119 | (14) | 318 | 3.61% | 1.357 | 17,48% | - | 0,00% | 9.119 | | |
| 2 | Giro ISE | 590 | 627 | 723 | 621 | (103) | (6) | -1,00% | 30 | 5,12% | - | 0,00% | 621 | | |
| 3 | Tabungan ISE | 7.171 | 8.174 | 8.409 | 8.498 | 89 | 324 | 3,96% | 1.327 | 18,50% | - | 0,00% | 8.498 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 82 | 85 | 85 | 85 | 0 | 0 | 0,00% | 3 | 3,66% | - | 0,00% | 85 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | • Local Champion | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | -0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 36.365 | 29.456 | 29.069 | - | 300 | 300 | -684 | -387 | -7.296 | 687 | 42.239 | 68,82% | (13.170) |
| | KUR | 33.975 | 26.721 | 26.081 | - | - | 0 | -917 | -640 | -7.895 | 640 | 39.632 | 65,81% | (13.551) |
| | Non KUR | 2.390 | 2.735 | 2.988 | - | 300 | 300 | 233 | 253 | 598 | 47 | 2.607 | 114,63% | 381 |
| 3 | PWG | 10.065 | 19.137 | 20.774 | 2.819 | 3.378 | 559 | 319 | 1.637 | 10.709 | 1.741 | 24.643 | 84,30% | (3.869) |
| | Cilem | 6.212 | 12.813 | 13.704 | 702 | 1.268 | 566 | 45 | 891 | 7.493 | 377 | 15.999 | 85,66% | (2.295) |
| | Gadai | 3.854 | 6.324 | 7.070 | 2.116 | 2.110 | -7 | 273 | 746 | 3.216 | 1.364 | 8.645 | 81,79% | (1.575) |
| 4 | CFG | 78.172 | 84.669 | 84.777 | 2.853 | 1.013 | -1.840 | 1.321 | 109 | 6.605 | 904 | 93.182 | 90,98% | (8.404) |
| | CF 1 | 15.674 | 21.094 | 21.491 | 1.041 | 783 | -258 | 717 | 397 | 5.817 | 386 | 17.463 | 123,06% | 4.028 |
| 1 | • Total Non Program | 3.604 | 3.943 | 3.922 | 300 | - | -300 | 0 | -21 | 318 | 21 | 4.063 | 96,52% | (141) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 12.071 | 17.151 | 17.569 | 741 | 783 | 42 | 717 | 418 | 5.499 | 365 | 13.400 | 131,11% | 4.169 |
| | CF 2 | 62.498 | 63.575 | 63.286 | 1.812 | 230 | -1.582 | 604 | -288 | 789 | 518 | 75.718 | 83,58% | (12.432) |
| | Mitraguna & Others | 54.964 | 56.015 | 55.775 | 1.540 | 180 | -1.360 | 511 | -241 | 810 | 421 | 66.961 | 83,29% | (11.186) |
| | Pensiun | 7.534 | 7.559 | 7.512 | 272 | 50 | -222 | 93 | -47 | -22 | 97 | 8.757 | 85,78% | (1.245) |
| | Total Pembiayaan | 124.679 | 133.262 | 134.620 | 5.672 | 4.691 | -981 | 955 | 1.359 | 9.942 | 3.332 | 160.140 | 84,06% | (25.520) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | % Relatif | | | Net (UG) & DG | Target Nov'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|---------------|---------------|--------------|-----------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | % | Penc. | Gap | |
| 1 | SME | 76 | - | - | - | 100,00% | 0,00% | 0,00% | 0,00% | - (76) | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | | | |
| | Local Champion | 76 | - | - | - | 100,00% | 0,00% | 0,00% | 0,00% | - (76) | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | | | |
| 2 | MBG | 1.062 | 2.277 | 2.283 | 4.131 | 2.92% | 7,75% | 14,21% | 1.848 | 3.069 | 1.854 | | | |
| | KUR | 1.062 | 2.074 | 2.082 | 3.406 | 3,13% | 7,79% | 13,06% | 1.324 | 2.344 | 1.332 | | | |
| | Non KUR | - | 203 | 201 | 725 | 0,00% | 7,34% | 24,26% | 524 | 725 | 522 | | | |
| 3 | PWG | - | - | - | 543 | 0,00% | 0,00% | 0,00% | 2,61% | 543 | 543 | 543 | | |
| | Cilem | - | - | - | 487 | 0,00% | 0,00% | 0,00% | 3,55% | 487 | 487 | 487 | | |
| | Gadai | - | - | - | 56 | 0,00% | 0,00% | 0,00% | 0,79% | 56 | 56 | 56 | | |
| 4 | CFG | 113 | 586 | 554 | 4.351 | 0,14% | 0,65% | 5,13% | 3.797 | 4.239 | 3.765 | | | |
| | CF 1 | 113 | 304 | 272 | 2.854 | 0,72% | 1,29% | 13,28% | 2.582 | 2.742 | 2.550 | | | |
| | Total Griya | - | 50 | 52 | 44 | 0,00% | 0,00% | 0,00% | 1,12% | (8) | 44 | (7) | | |
| | Oto | 113 | 254 | 220 | 2.811 | 0,93% | 1,28% | 16,00% | 2.590 | 2.698 | 2.557 | | | |
| | CF 2 | - | 282 | 282 | 1.497 | 0,00% | 0,44% | 0,44% | 2,37% | 1.215 | 1.497 | 1.215 | | |
| | Mitraguna & Others | - | 282 | 293 | 1.497 | 0,00% | 0,50% | 0,52% | 0,53% | 1.215 | 1.497 | 1.215 | | |
| | Pensiun | - | 101 | 101 | 101 | 0,00% | 0,08% | 0,134 | - | 101 | - | - | | |
| | Total Pembiayaan | 1.434 | 1.297 | 1.420 | 1.652 | 1,15% | 1,07% | 1,23% | 232 | 218 | 355 | 2,83% | -130,55% | 1,6% |

Asset & Contribution Margin

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

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 3.22 | 3.63 | 3.64 | 0,01 | 0,41 |
| CIF Payroll | 988 | 1.320 | 1.395 | 75 | 407 |

Kinerja Pendanaan

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|-------|---------|-------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 30.813 | 39.757 | 40.006 | 40.457 | 451 | 700 | 1,76% | 9.644 | 31,30% | - | 0,00% | 40.457 |
| 2 | Giro ISE | 20.367 | 22.839 | 24.022 | 24.286 | 264 | 1.447 | 6,34% | 3.919 | 19,24% | | 0,00% | 24.286 |
| 3 | Tabungan ISE | 10.446 | 16.918 | 15.984 | 16.171 | 187 | (747) | -4,42% | 5.725 | 54,80% | | 0,00% | 16.171 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 195 | 218 | 218 | 218 | 0 | 0 | 0,00% | 23 | 11,79% | | 0,00% | 218 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-------------------------|---------------------|----------------|----------------|----------------|----------------------------|----------------------------|------------------|----------------------|----------------------|--------------|-------------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 975 | 850 | 843 | - | - | 0 | -13 | -8 | -133 | 8 | 975 | 86,40% | (133) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 975 | 850 | 843 | - | - | 0 | -13 | -8 | -133 | 8 | 975 | 86,40% | (133) |
| | • Local Champion | 975 | 850 | 843 | - | - | 0 | -13 | -8 | -133 | 8 | 975 | 86,40% | (133) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 50.182 | 45.076 | 44.471 | 900 | 300 | -600 | -473 | -605 | -5.711 | 905 | 52.121 | 85,32% | (7.651) |
| | KUR | 46.016 | 41.192 | 40.631 | 900 | 300 | -600 | -393 | -561 | -5.385 | 861 | 47.702 | 85,18% | (7.071) |
| | Non KUR | 4.166 | 3.884 | 3.840 | - | - | 0 | -80 | -44 | -327 | 44 | 4.419 | 86,88% | (580) |
| 3 | PWG | 5.806 | 13.609 | 13.855 | 2.462 | 1.307 | -1.155 | 737 | 246 | 8.049 | 1.061 | 22.003 | 62,97% | (8.148) |
| | Cilem | 4.026 | 10.304 | 10.344 | 1.353 | 449 | -904 | 473 | 40 | 6.318 | 409 | 15.084 | 68,58% | (4.740) |
| | Gadai | 1.780 | 3.305 | 3.511 | 1.109 | 858 | -251 | 265 | 206 | 1.731 | 652 | 6.919 | 50,74% | (3.408) |
| 4 | CFG | 106.465 | 108.663 | 109.381 | 2.929 | 1.814 | -1.115 | 116 | 718 | 2.916 | 1.095 | 117.355 | 93,21% | (7.974) |
| | CF 1 | 51.093 | 50.248 | 50.076 | 1.952 | 361 | -1.591 | 310 | -172 | -1.016 | 533 | 52.422 | 95,53% | (2.345) |
| | Total Griya | 39.118 | 38.064 | 37.779 | 1.320 | - | -1.320 | 0 | -285 | -1.338 | 285 | 39.485 | 95,68% | (1.706) |
| M | • Total Non Program | 38.883 | 37.836 | 37.551 | 1.320 | - | -1.320 | 854 | -285 | -1.332 | 285 | 39.220 | 95,74% | (1.669) |
| | • Program | 235 | 228 | 228 | - | - | 0 | -1 | 0 | -7 | - | 265 | 86,02% | (37) |
| | Oto | 11.975 | 12.184 | 12.297 | 632 | 361 | -271 | 310 | 113 | 322 | 248 | 12.937 | 95,06% | (640) |
| CF 2 | 55.372 | 58.414 | 59.305 | 977 | 1.453 | 476 | -194 | 890 | 3.932 | 563 | 64.933 | 91,33% | (5.629) | |
| | Mitraguna & Others | 53.214 | 55.280 | 55.763 | 977 | 1.020 | 43 | -165 | 483 | 2.549 | 537 | 61.890 | 90,10% | (6.127) |
| | Pensiun | 2.158 | 3.134 | 3.542 | - | 433 | 433 | -30 | 407 | 1.383 | 26 | 3.043 | 116,37% | 498 |
| Total Pembiayaan | | 163.429 | 168.198 | 168.550 | 6.291 | 3.421 | -2.870 | 368 | 352 | 5.121 | 3.069 | 192.455 | 87,58% | (23.906) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 1.207 | 2.603 | 2.234 | 3.810 | 2,41% | 4,96% | 8,57% | 1.576 | 2.603 | 1.207 | | | |
| | KUR | 992 | 1.735 | 1.476 | 2.472 | 2,15% | 3,58% | 6,08% | 996 | 1.480 | 736 | | | |
| | Non KUR | 216 | 868 | 758 | 1.339 | 5,18% | 19,52% | 34,87% | 580 | 1.123 | 471 | | | |
| 3 | PWG | - | - | - | 924 | 0,00% | 0,00% | 6,67% | 924 | 924 | 924 | | | |
| | Cilem | - | - | - | 731 | 0,00% | 0,00% | 7,07% | 731 | 731 | 731 | | | |
| | Gadai | - | - | - | 193 | 0,00% | 0,00% | 5,49% | 193 | 193 | 193 | | | |
| 4 | CFG | 1.664 | 4.680 | 4.473 | 6.519 | 1,56% | 4,12% | 5,96% | 2.045 | 4.855 | 1.839 | | | |
| | CF 1 | 1.143 | 3.118 | 2.927 | 4.972 | 2,24% | 5,82% | 9,93% | 2.045 | 3.829 | 1.855 | | | |
| | Total Griya | 959 | 3.039 | 2.602 | 2.749 | 2,45% | 6,83% | 7,28% | 147 | 1.790 | (290) | | | |
| | Oto | 185 | 79 | 325 | 2.223 | 1,54% | 2,67% | 18,08% | 1.898 | 2.039 | 2.144 | | | |
| | CF 2 | 521 | 1.562 | 1.547 | 1.547 | 0,94% | 2,65% | 2,61% | - | 1.026 | (15) | | | |
| | Mitraguna & Others | 521 | 1.562 | 1.547 | 1.547 | 0,98% | 2,80% | 2,77% | - | 1.026 | (15) | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 2.871 | 7.283 | 6.708 | 11.253 | 1,76% | 3,99% | 6,68% | 4.545 | 8.382 | 3.970 | 2,21% | 66,96% | -4,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-----|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 50 | 50 | 50 | 50 | 50 | 5,14% | 5,90% | 5,95% | - | - | - | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 50 | 50 | 50 | 50 | 50 | 5,14% | 5,90% | 5,95% | - | - | - | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 582 | 1.491 | 1.648 | 1.995 | 1,16% | 3,66% | 4,49% | 348 | 1.413 | 505 | | | |
| | KUR | 582 | 844 | 906 | 1.152 | 1,27% | 2,20% | 2,83% | 246 | 569 | 308 | | | |
| | Non KUR | - | 646 | 742 | 843 | 0,00% | 19,11% | 21,97% | 101 | 843 | 197 | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 2.957 | 1.306 | 1.354 | 1.388 | 2,78% | 1,25% | 1,27% | 34 | (1.568) | 82 | | | |
| | CF 1 | 1.322 | 836 | 884 | 918 | 2,59% | 1,76% | 1,83% | 34 | (403) | 82 | | | |
| | Total Griya | 1.322 | 744 | 792 | 826 | 3,38% | 2,08% | 2,19% | 34 | (495) | 82 | | | |
| | Oto | - | 92 | 92 | 92 | 0,00% | 0,75% | 0,75% | - | 92 | - | | | |
| | CF 2 | 1.635 | 470 | 470 | 470 | 2,95% | 0,80% | 0,79% | - | (1.165) | - | | | |
| | Mitraguna & Others | 1.635 | 470 | 470 | 470 | 3,07% | 0,85% | 0,84% | - | (1.165) | - | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total UG | 5.769 | 3.617 | 3.675 | 3.624 | 2,00% | 1,16% | 1,14% | 326 | (177) | 557 | 0,97% | 17,77% | 0,99% |

Total Pembiayaan 3

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

BHP & Bayrell

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 22.127 | 25.443 | 34.037 | 34.139 | 796 | 102 | 8.696 | 34,18% | 12.012 | 54,29% | 34.828 | 98,02% | (689) |
| 2 | Tabungan | 184.167 | 200.287 | 202.438 | 201.931 | 7.746 | (506) | 1.645 | 0,82% | 17.765 | 9,65% | 204.994 | 98,51% | (3.063) |
| 3 | Deposito | 54.206 | 49.892 | 44.981 | 44.982 | (1.040) | 1 | (4.910) | -9,84% | (9.224) | -17,02% | 54.721 | 82,20% | (9.738) |
| | Total | 260.500 | 275.622 | 281.456 | 281.053 | 7.503 | (403) | 5.431 | 1,97% | 20.552 | 7,89% | 294.543 | 95,42% | (13.491) |
| | CASA | 206.294 | 225.730 | 236.474 | 236.070 | 8.542 | (404) | 10.340 | 4,58% | 29.776 | 14,43% | 239.823 | 98,44% | (3.752) |
| | (%) CASA | 79,19% | 81,90% | 84,02% | 84,00% | | | | | | | | | |
| | FDR | 138,97% | 147,36% | 145,99% | 146,20% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.500 | 6.395 | 6.774 | 7.109 | | 335 | 715 | 11,18% | (1.391) | -16,36% | - | 0,00% | 7.109 |
| 2 | Giro ISE | 2.572 | 861 | 1.080 | 1.131 | | 51 | 270 | 31,30% | (1.441) | -56,04% | - | 0,00% | 1.131 |
| 3 | Tabungan ISE | 5.928 | 5.534 | 5.695 | 5.979 | | 284 | 445 | 8,04% | 50 | 0,85% | - | 0,00% | 5.979 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 132 | 157 | 158 | 158 | | 0 | 1 | 0,64% | 26 | 19,70% | - | 0,00% | 158 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 21.688 | 16.085 | 16.042 | - | - | 0 | -753 | -43 | -5.645 | 43 | 28.342 | 56,60% | (12.300) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 2.950 | 0,00% | (2.950) |
| | Non-Linkage | 21.688 | 16.085 | 16.042 | - | - | 0 | -753 | -43 | -5.645 | 43 | 25.392 | 63,18% | (9.350) |
| | • Local Champion | 15.491 | 11.950 | 11.907 | - | - | 0 | -184 | -43 | -3.584 | 43 | 16.651 | 71,51% | (4.744) |
| | • Value Chain | 6.197 | 4.136 | 4.136 | - | - | - | -569 | 0 | -2.061 | - | 8.741 | 47,31% | (4.605) |
| 2 | MBG | 56.291 | 51.195 | 50.533 | 420 | 600 | 180 | -1.155 | -663 | -5.758 | 1.263 | 57.659 | 87,64% | (7.126) |
| | KUR | 53.330 | 48.684 | 48.066 | 420 | 600 | 180 | -1.075 | -619 | -5.264 | 1.219 | 54.496 | 88,20% | (6.431) |
| | Non KUR | 2.961 | 2.511 | 2.467 | - | - | 0 | -80 | -44 | -4.94 | 44 | 3.163 | 78,02% | (695) |
| 3 | PWG | 18.519 | 31.863 | 33.369 | 7.562 | 5.075 | -2.487 | 2.832 | 1.507 | 14.851 | 3.569 | 33.191 | 100,54% | 178 |
| | Cilem | 7.342 | 15.594 | 16.358 | 1.889 | 1.543 | -346 | 621 | 764 | 9.016 | 779 | 19.269 | 84,89% | (2.912) |
| | Gadai | 11.177 | 16.269 | 17.012 | 5.673 | 3.532 | -2.141 | 2.211 | 743 | 5.835 | 2.789 | 13.922 | 122,19% | 3.090 |
| 4 | CFG | 265.530 | 307.027 | 310.957 | 7.161 | 7.213 | 52 | 5.515 | 3.930 | 45.427 | 3.283 | 293.965 | 105,78% | 16.992 |
| | CF 1 | 155.192 | 153.232 | 153.011 | 1.326 | 1.000 | -326 | 291 | -222 | -2.181 | 1.222 | 174.164 | 87,85% | (21.154) |
| | Total Griya | 146.765 | 138.976 | 138.057 | 780 | - | -780 | 0 | -919 | -8.709 | 919 | 164.786 | 83,78% | (26.729) |
| 4 | • Total Non Program | 29.135 | 31.228 | 30.953 | - | - | 0 | -1.065 | -645 | -10.527 | 645 | 32.004 | 96,72% | (1.051) |
| | • Program | 117.630 | 107.748 | 107.103 | - | - | 0 | -1.065 | -645 | -10.527 | 645 | 132.782 | 80,66% | (25.678) |
| | Oto | 8.426 | 14.256 | 14.954 | 546 | 1.000 | 454 | 291 | 698 | 6.528 | 303 | 9.378 | 159,45% | 5.576 |
| | CF 2 | 110.338 | 153.794 | 157.946 | 5.835 | 6.213 | 378 | 5.224 | 4.151 | 47.608 | 2.062 | 119.801 | 131,84% | 38.145 |
| | Mitraguna & Others | 99.558 | 141.966 | 146.094 | 5.835 | 5.983 | 148 | 5.057 | 4.129 | 46.537 | 1.854 | 108.145 | 135,09% | 37.950 |
| | Pensiun | 10.780 | 11.829 | 11.851 | - | 230 | 230 | 168 | 23 | 1.071 | 207 | 11.656 | 101,68% | 195 |
| | Total Pembiayaan | 362.027 | 406.170 | 410.901 | 15.143 | 12.889 | -2.254 | 6.439 | 4.731 | 48.874 | 8.158 | 413.157 | 99,45% | (2.256) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Nov'25 | | | |
|-----|-------------------------|--------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| 2 | MBG | 781 | 1.894 | 2.060 | 4.009 | 1,39% | 4,02% | 7,93% | 1.949 | 3.228 | 2.115 | | | | | | |
| | KUR | 645 | 1.569 | 1.815 | 3.468 | 1,21% | 3,73% | 7,22% | 1.653 | 2.824 | 1.899 | | | | | | |
| | Non KUR | 137 | 325 | 245 | 541 | 4,62% | 9,74% | 21,92% | 296 | 404 | 216 | | | | | | |
| 3 | PWG | - | - | - | 455 | 0,00% | 0,00% | 1,36% | 455 | 455 | 455 | | | | | | |
| | Cilem | - | - | - | 369 | 0,00% | 0,00% | 2,26% | 369 | 369 | 369 | | | | | | |
| | Gadai | - | - | - | 86 | 0,00% | 0,00% | 0,51% | 86 | 86 | 86 | | | | | | |
| 4 | CFG | 18.567 | 17.925 | 18.075 | 25.920 | 6,99% | 5,89% | 8,34% | 7.845 | 7.353 | 7.995 | | | | | | |
| | CF 1 | 18.567 | 16.344 | 16.819 | 23.499 | 11,96% | 10,98% | 15,36% | 6.680 | 4.931 | 7.154 | | | | | | |
| | Total Griya | 18.403 | 16.099 | 16.440 | 21.872 | 12,54% | 11,83% | 15,84% | 5.432 | 3.468 | 5.773 | | | | | | |
| | Oto | 164 | 246 | 379 | 1.627 | 1,95% | 2,66% | 10,88% | 1.248 | 1.463 | 1.381 | | | | | | |
| | CF 2 | - | 1.581 | 1.256 | 2.422 | 0,00% | 0,82% | 1,53% | 1.166 | 2.422 | 841 | | | | | | |
| | Mitraguna & Others | - | 1.399 | 1.072 | 2.238 | 0,00% | 0,76% | 1,53% | 1.166 | 2.238 | 839 | | | | | | |
| | Pensiun | - | 182 | 184 | 184 | 0,00% | 0,00% | 1,55% | - | - | 2 | | | | | | |
| | Total Pembiayaan | 5.957 | 13.223 | 13.315 | 15.165 | 1,65% | 3,28% | 3,69% | 1.850 | 9.208 | 1.943 | 0,67% | 81,94% | -3,0% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-----------|--|-----------|-----------|-----------|--|---------------|------|-----|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | Asset (Retail) T | 379.510 | 400.234 | 436.244 | 56.734 | | | | | | 0,01 | 0,31 | | | | |
| 2 | Contribution Margin | 14.324 | 19.581 | 14.663 | 339 | | | | | | 1.47 | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 16.610 | 45.476 | 70.826 | 70.904 | (2.132) | 78 | 25.428 | 55,91% | 54.294 | 326,88% | 26.400 | 268,58% | 44.504 |
| 2 | Tabungan | 236.060 | 259.836 | 253.496 | 252.117 | 997 | (1.379) | (7.719) | -2,97% | 16.057 | 6,80% | 255.646 | 98,62% | (3.529) |
| 3 | Deposito | 132.723 | 131.768 | 134.889 | 134.889 | 92 | 0 | 3.121 | 2,37% | 2.167 | 1,63% | 133.615 | 100,95% | 1.274 |
| | Total | 385.393 | 437.081 | 459.211 | 457.911 | (1.042) | (1.300) | 20.830 | 4,77% | 72.518 | 18,82% | 415.661 | 110,16% | 42.250 |
| | CASA | 252.670 | 305.313 | 324.322 | 323.022 | (1.134) | (1.300) | 17.709 | 5,80% | 70.351 | 27,84% | 282.046 | 114,53% | 40.976 |
| | (%) CASA | 65,56% | 69,85% | 70,63% | 70,54% | | | | | | | | | |
| | FDR | 115,76% | 106,74% | 100,84% | 101,12% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 41.542 | 56.007 | 54.841 | 54.617 | (224) | (1.390) | -2,48% | 13.075 | 31,47% | | - | 0,00% | 54.617 |
| 2 | Giro ISE | 8.627 | 7.158 | 5.858 | 5.392 | (466) | (1.766) | -24,67% | (3.235) | -37,50% | | | 0,00% | 5.392 |
| 3 | Tabungan ISE | 5.900 | 12.647 | 12.694 | 12.883 | 189 | 236 | 1,87% | 6.983 | 118,35% | | | 0,00% | 12.883 |
| 4 | Deposito ISE | 27.015 | 36.202 | 36.290 | 36.342 | 53 | 140 | 0,39% | 9.327 | 34,53% | | | 0,00% | 36.342 |
| 5 | CIF ISE | 181 | 208 | 210 | 210 | 0 | 2 | 0,96% | 29 | 16,02% | | | 0,00% | 210 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 184.395 | 173.047 | 169.859 | 500 | - | -500 | -1.833 | -3.188 | -14.536 | 3.188 | 189.850 | 89,47% | (19.991) |
| | Linkage | 161.832 | 152.493 | 151.624 | - | - | - | -1.215 | -869 | -10.208 | 869 | 164.288 | 92,29% | (12.664) |
| | Non-Linkage | 22.563 | 20.554 | 18.235 | 500 | - | -500 | -618 | -2.319 | -4.328 | 2.319 | 25.562 | 71,34% | (7.327) |
| | • Local Champion | 13.053 | 14.147 | 14.065 | - | - | 0 | 182 | -83 | 1.012 | 83 | 14.019 | 100,33% | 46 |
| | • Value Chain | 9.510 | 6.407 | 4.170 | 500 | - | (500) | -800 | -2.236 | -5.340 | 2.236 | 11.543 | 36,13% | (7.373) |
| 2 | MBG | 15.807 | 19.999 | 20.343 | 460 | 800 | 340 | 273 | 344 | 4.536 | 456 | 20.959 | 97,06% | (616) |
| | KUR | 15.684 | 19.482 | 19.831 | 460 | 800 | 340 | 279 | 349 | 4.147 | 451 | 20.693 | 95,84% | (862) |
| | Non KUR | 123 | 517 | 512 | - | - | 0 | -6 | -5 | 389 | 5 | 266 | 192,30% | 246 |
| 3 | PWG | 19.902 | 31.366 | 32.433 | 7.349 | 3.951 | -3.398 | 2.474 | 1.068 | 12.531 | 2.884 | 34.321 | 94,50% | (1.888) |
| | Cilem | 10.166 | 17.192 | 18.516 | 1.992 | 2.325 | 334 | 952 | 1.324 | 8.350 | 1.002 | 20.372 | 90,89% | (1.857) |
| | Gadai | 9.737 | 14.174 | 13.918 | 5.357 | 1.626 | -3.731 | 1.523 | -256 | 4.181 | 1.882 | 13.949 | 99,78% | (31) |
| 4 | CFG | 226.020 | 242.142 | 240.414 | 5.567 | 2.968 | -2.600 | -561 | -1.728 | 14.394 | 4.696 | 249.319 | 96,43% | (8.905) |
| | CF 1 | 15.856 | 21.584 | 21.921 | 1.154 | 652 | -503 | 323 | 337 | 6.065 | 315 | 18.634 | 117,64% | 3.288 |
| | Total Griya | 12.125 | 17.731 | 17.488 | 1.000 | - | -1.000 | 0 | -243 | 5.363 | 243 | 12.838 | 136,22% | 4.650 |
| 4 | • Total Non Program | 12.125 | 17.731 | 17.488 | 1.000 | - | -1.000 | 834 | -243 | 5.363 | 243 | 12.838 | 136,22% | 4.650 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.731 | 3.853 | 4.433 | 154 | 652 | 497 | 323 | 580 | 702 | 72 | 5.795 | 76,50% | (1.362) |
| | CF 2 | 210.163 | 220.557 | 218.492 | 4.413 | 2.316 | -2.097 | -884 | -2.065 | 8.329 | 4.381 | 230.685 | 94,71% | (12.193) |
| | Mitraguna & Others | 179.175 | 184.198 | 182.724 | 3.732 | 2.303 | -1.429 | -1.298 | -1.474 | 3.549 | 3.777 | 197.798 | 92,38% | (15.074) |
| | Pensiun | 30.988 | 36.360 | 35.769 | 681 | 13 | -668 | 413 | -591 | 4.780 | 604 | 32.888 | 108,76% | 2.881 |
| | Total Pembiayaan | 446.124 | 466.553 | 463.049 | 13.876 | 7.719 | -6.157 | 354 | -3.504 | 16.925 | 11.224 | 494.449 | 93,65% | (31.400) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|-----------|--------------|---------------|---------------|-------|-----|--|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | | | | % | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 105 | 0,00% | 0,00% | 0,06% | 0,06% | 105 | 105 | 105 | | | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 105 | 0,00% | 0,00% | 0,58% | 105 | 105 | 105 | | | | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 2 | MBG | 417 | 262 | 254 | 778 | 2,64% | 1,27% | 3,83% | 524 | 362 | 516 | | | | | | | |
| | KUR | 294 | 262 | 254 | 778 | 1,87% | 1,31% | 3,92% | 524 | 484 | 516 | | | | | | | |
| | Non KUR | 123 | - | - | - | 100,00% | 0,00% | 0,00% | - | (123) | - | | | | | | | |
| 3 | PWG | - | - | - | 1.127 | 0,00% | 0,00% | 3,48% | 1.127 | 1.127 | 1.127 | | | | | | | |
| | Cilem | - | - | - | 881 | 0,00% | 0,00% | 4,76% | 881 | 881 | 881 | | | | | | | |
| | Gadai | - | - | - | 246 | 0,00% | 0,00% | 1,77% | 246 | 246 | 246 | | | | | | | |
| 4 | CFG | 3.141 | 3.045 | 2.689 | 6.196 | 1,39% | 1,11% | 2,58% | 3.507 | 3.055 | 3.152 | | | | | | | |
| | CF 1 | 52 | 42 | 41 | 857 | 0,33% | 0,19% | 3,91% | 816 | 805 | 815 | | | | | | | |
| | Total Griya | 52 | 42 | 41 | 563 | 0,00% | 0,00% | 12,69% | 563 | 563 | 563 | | | | | | | |
| | CF 2 | 3.089 | 3.002 | 2.648 | 5.339 | 1,47% | 1,20% | 2,44% | 2.692 | 2.250 | 2.337 | | | | | | | |
| | Mitraguna & Others | 2.920 | 3.002 | 2.648 | 4.899 | 1,63% | 1,44% | 2,68% | 2.251 | 1.979 | 1.897 | | | | | | | |
| | Pensiun | 170 | - | - | 440 | 0,55% | 0,00% | 1,23% | 440 | 271 | 440 | | | | | | | |
| | Total Pembiayaan | 4.675 | 4.773 | 5.136 | 4.796 | 1,05% | 1,10% | 1,04% | (340) | 121 | 23 | 1,06% | -2,65% | 0,0% | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | |
|------|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|---------|-----|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | | | | % | Penc. | Gap | |
| 1 | SME | 1.035 | - | - | - | 0,56% | 0,00% | 0,00% | - | - | - | (1.035) | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| </td | | | | | | | | | | | | | | | | | |

Kinerja Pendanaan

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | Growth (-10 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|---------------------|-------|--------|-------|----------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 39.608 | 43.070 | 49.540 | 47.919 | (1.621) | 4.849 | 11,26% | 8.311 | 20,98% | - | 0,00% | 47.919 |
| 2 | Giro ISE | 24.819 | 22.409 | 27.027 | 25.710 | (1.317) | 3.301 | 14,73% | 891 | 3,59% | - | 0,00% | 25.710 |
| 3 | Tabungan ISE | 14.728 | 18.600 | 20.452 | 20.148 | (304) | 1.548 | 8,32% | 5.420 | 36,80% | - | 0,00% | 20.148 |
| 4 | Deposito ISE | 61 | 2.061 | 2.061 | 2.061 | 0 | 0 | 0,00% | 2.000 | 3278,69% | - | 0,00% | 2.061 |
| 5 | CIF ISE | 155 | 170 | 172 | 172 | 0 | 2 | 1,18% | 17 | 10,97% | - | 0,00% | 172 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|----------------------------|----------------------------|------------------|----------------------|----------------------|----------------|-------------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 493.137 | 495.806 | 593.081 | 850 | 101.752 | 100.902 | -21.604 | 97.275 | 99.944 | 4.477 | 517.914 | 114,51% | 75.167 |
| | Linkage | 388.874 | 365.922 | 464.664 | - | 100.000 | 100.000 | -3.423 | 98.742 | 75.790 | 1.258 | 399.283 | 116,37% | 65.381 |
| | Non-Linkage | 104.263 | 129.884 | 128.417 | 850 | 1.752 | 902 | -18.181 | -1.467 | 24.154 | 3.219 | 118.632 | 108,25% | 9.786 |
| | • Local Champion | 71.739 | 83.729 | 82.010 | - | 1.500 | 1.500 | -18.650 | -1.719 | 10.271 | 3.219 | 75.832 | 108,15% | 6.178 |
| | • Value Chain | 32.524 | 46.155 | 46.407 | 850 | 252 | (598) | 470 | 252 | 13.883 | - | 42.800 | 108,43% | 3.608 |
| 2 | MBG | 11.179 | 16.236 | 16.591 | 945 | 750 | -195 | 411 | 355 | 5.412 | 395 | 15.280 | 108,58% | 1.311 |
| | KUR | 10.795 | 15.959 | 16.321 | 945 | 750 | -195 | 418 | 362 | 5.526 | 388 | 14.788 | 110,37% | 1.533 |
| | Non KUR | 384 | 277 | 271 | - | - | 0 | -6 | -6 | -114 | 6 | 493 | 54,94% | (222) |
| 3 | PWG | 42.303 | 64.433 | 68.717 | 14.977 | 9.550 | -5.427 | 1.867 | 4.284 | 26.414 | 5.266 | 61.895 | 111,02% | 6.822 |
| | Cilem | 16.301 | 29.399 | 31.240 | 2.348 | 2.930 | 582 | 661 | 1.841 | 14.939 | 1.090 | 34.450 | 90,68% | (3.210) |
| | Gadai | 26.001 | 35.034 | 37.477 | 12.629 | 6.620 | -6.009 | 1.206 | 2.443 | 11.476 | 4.176 | 27.446 | 136,55% | 10.031 |
| 4 | CFG | 239.992 | 251.812 | 252.131 | 6.654 | 4.723 | -1.932 | 2.678 | 319 | 12.139 | 4.403 | 266.504 | 94,61% | (14.373) |
| | CF 1 | 49.326 | 55.945 | 56.271 | 1.159 | 1.511 | 351 | 284 | 326 | 6.945 | 1.184 | 52.487 | 107,21% | 3.784 |
| | Total Griya | 38.490 | 43.371 | 43.816 | 400 | 1.291 | 891 | 0 | 445 | 5.326 | 846 | 39.301 | 111,49% | 4.515 |
| 1 | • Total Non Program | 38.490 | 43.371 | 43.816 | 400 | 1.291 | 891 | 287 | 445 | 5.326 | 846 | 39.301 | 111,49% | 4.515 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 10.837 | 12.574 | 12.455 | 759 | 219 | -540 | 284 | -119 | 1.618 | 338 | 13.186 | 94,46% | (731) |
| | CF 2 | 190.665 | 195.867 | 195.860 | 5.495 | 3.212 | -2.283 | 2.394 | -7 | 5.195 | 3.219 | 214.018 | 91,52% | (18.157) |
| | Mitraguna & Others | 156.155 | 163.708 | 163.858 | 5.429 | 3.049 | -2.380 | 2.610 | 151 | 7.703 | 2.898 | 177.346 | 92,39% | (13.488) |
| | Pensiun | 34.510 | 32.159 | 32.002 | 66 | 163 | 97 | -216 | -158 | -2.508 | 321 | 36.671 | 87,27% | (4.669) |
| | Total Pembiayaan | 786.611 | 828.287 | 930.521 | 23.426 | 116.774 | 93.348 | -16.648 | 102.234 | 143.911 | 14.541 | 861.595 | 108,00% | 68.927 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | 6.952 | 0,00% | 0,00% | 1,17% | 6.952 | 6.952 | 6.952 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | 6.302 | 0,00% | 0,00% | 4,91% | 6.302 | 6.302 | 6.302 | | | |
| 2 | Value Chain | - | - | - | 650 | 0,00% | 0,00% | 0,79% | 650 | 650 | 650 | | | |
| | MBG | - | - | - | 314 | 0,00% | 0,00% | 1,89% | 314 | 314 | 314 | | | |
| | KUR | - | - | - | 257 | 0,00% | 0,00% | 1,58% | 257 | 257 | 257 | | | |
| 3 | Non KUR | - | - | - | 57 | 0,00% | 0,00% | 21,08% | 57 | 57 | 57 | | | |
| | PWG | - | 10 | - | 1.712 | 0,00% | 0,00% | 2,49% | 1.712 | 1.712 | 1.702 | | | |
| | Cilem | - | - | - | 1.033 | 0,00% | 0,00% | 3,31% | 1.033 | 1.033 | 1.033 | | | |
| 4 | Gadai | - | 10 | - | 679 | 0,00% | 0,00% | 1,81% | 679 | 679 | 669 | | | |
| | CFG | 1.445 | 2.456 | 2.548 | 5.365 | 0,60% | 1,01% | 2,13% | 2.817 | 3.920 | 2.909 | | | |
| | CF 1 | 161 | 866 | 732 | 1.887 | 0,33% | 1,31% | 3,35% | 1.155 | 1.727 | 1.022 | | | |
| | Total Griya | 152 | 752 | 572 | 627 | 0,39% | 1,32% | 1,43% | 55 | 475 | (125) | | | |
| | Oto | 9 | 114 | 160 | 1.260 | 0,08% | 1,27% | 10,12% | 1.100 | 1.251 | 1.146 | | | |
| | CF 2 | 1.284 | 1.591 | 1.816 | 3.478 | 0,67% | 0,93% | 1,78% | 1.662 | 2.194 | 1.887 | | | |
| | Mitraguna & Others | 1.284 | 1.591 | 1.448 | 2.906 | 0,82% | 0,88% | 1,77% | 1.457 | 1.621 | 1.315 | | | |
| | Pensiun | - | - | 367 | 572 | 0,00% | 1,14% | 1,79% | 205 | 572 | 572 | | | |
| | Total Pembiayaan | 1.445 | 2.466 | 2.548 | 14.343 | 0,18% | 0,31% | 1,54% | 11.795 | 12.898 | 11.877 | 0,15% | 90,44% | -1,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-------------------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 4.879 | 3.635 | 4.149 | 4.509 | 2,03% | 1,65% | 1,79% | 360 | (370) | 874 | | | |
| | CF 1 | - | - | - | 366 | 0,00% | 0,00% | 0,65% | 366 | 366 | 366 | | | |
| | Total Griya | - | - | - | 366 | 0,00% | 0,00% | 0,83% | 366 | 366 | 366 | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| CF 2 | 4.879 | 3.635 | 4.149 | 4.143 | 2,56% | 2,12% | 2,12% | (6) | (736) | 508 | | | | |
| | Mitraguna & Others | 4.851 | 3.635 | 4.149 | 4.143 | 3,11% | 2,53% | 2,53% | (6) | (708) | 508 | | | |
| | Pensiun | 28 | - | - | - | 0,00% | 0,00% | 0,00% | - | (28) | - | | | |
| Total Pembiayaan | | 4.879 | 3.635 | 4.149 | 4.509 | 0,62% | 0,50% | 0,48% | 360 | (370) | 874 | 0,12% | 75,28% | -0,4% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 28.143 | 37.911 | 24.530 | 24.465 | 10.992 | (65) | (13.446) | -35,47% | (3.678) | -13,07% | 36.896 | 66,31% | (12.431) |
| 2 | Tabungan | 312.220 | 335.124 | 332.911 | 332.013 | (188) | (898) | (3.110) | -0,93% | 19.793 | 6,34% | 332.127 | 99,97% | (114) |
| 3 | Deposito | 88.440 | 70.337 | 68.797 | 68.797 | (3.043) | 0 | (1.540) | -2,19% | (19.643) | -22,21% | 89.197 | 77,13% | (20.400) |
| | Total | 428.803 | 443.371 | 426.238 | 425.275 | 7.762 | (963) | (18.096) | -4,08% | (3.528) | -0,82% | 458.220 | 92,81% | (32.944) |
| | CASA | 340.363 | 373.034 | 357.441 | 356.478 | 10.805 | (963) | (16.556) | -4,44% | 16.115 | 4,73% | 369.023 | 96,60% | (12.544) |
| | (%) CASA | 79,38% | 84,14% | 83,86% | 83,82% | | | | | | | | | |
| | FDR | 84,89% | 89,24% | 92,82% | 93,03% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 40.281 | 43.138 | 43.409 | 43.358 | (51) | 219 | 0,51% | 3.077 | 7,64% | | - | 0,00% | 43.358 |
| 2 | Giro ISE | 7.566 | 5.315 | 4.919 | 4.876 | (43) | (439) | -8,26% | (2.690) | -35,55% | | | 0,00% | 4.876 |
| 3 | Tabungan ISE | 32.715 | 37.823 | 38.490 | 38.482 | (8) | 659 | 1,74% | 5.767 | 17,63% | | | 0,00% | 38.482 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 182 | 205 | 206 | 206 | 0 | 1 | 0,49% | 24 | 13,19% | | | 0,00% | 206 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 57.968 | 53.767 | 53.437 | 2.000 | - | -2.000 | 1.203 | -330 | -4.532 | 330 | 70.444 | 75,86% | (17.007) |
| | Linkage | 31.740 | 28.923 | 28.629 | - | - | - | - | -287 | -294 | 294 | 37.085 | 77,20% | (8.456) |
| | Non-Linkage | 26.229 | 24.844 | 24.808 | 2.000 | - | -2.000 | 1.490 | -36 | -1.421 | 36 | 33.359 | 74,37% | (8.551) |
| | • Local Champion | 25.361 | 22.121 | 22.100 | - | - | 0 | - | -495 | -21 | 21 | 27.464 | 80,47% | (5.363) |
| | • Value Chain | 867 | 2.723 | 2.708 | 2.000 | - | (2.000) | 1.985 | -15 | 1.840 | 15 | 5.895 | 45,93% | (3.188) |
| 2 | MBG | 34.002 | 30.679 | 30.125 | 110 | 200 | 90 | -278 | -554 | -3.877 | 754 | 35.532 | 84,78% | (5.407) |
| | KUR | 32.921 | 29.430 | 28.887 | 110 | 200 | 90 | -254 | -544 | -4.034 | 744 | 34.322 | 84,17% | (5.435) |
| | Non KUR | 1.081 | 1.249 | 1.238 | - | - | 0 | -24 | -10 | 157 | 10 | 1.210 | 102,30% | 28 |
| 3 | PWG | 9.475 | 19.384 | 20.805 | 2.664 | 2.784 | 120 | 354 | 1.422 | 11.330 | 1.362 | 27.736 | 75,01% | (6.931) |
| | Cilem | 5.148 | 12.299 | 13.180 | 720 | 1.179 | 459 | -31 | 881 | 8.032 | 298 | 18.193 | 72,45% | (5.012) |
| | Gadai | 4.327 | 7.084 | 7.625 | 1.944 | 1.605 | -339 | 385 | 541 | 3.298 | 1.064 | 9.544 | 79,89% | (1.919) |
| 4 | CFG | 262.577 | 291.842 | 291.266 | 4.944 | 2.792 | -2.152 | 1.389 | -576 | 28.689 | 3.368 | 285.363 | 102,07% | 5.902 |
| | CF 1 | 159.367 | 169.715 | 168.322 | 2.399 | 178 | -2.221 | -296 | -1.393 | 8.955 | 1.571 | 162.083 | 103,85% | 6.239 |
| | Total Griya | 139.426 | 145.942 | 145.008 | 2.051 | - | -2.051 | 0 | -935 | 5.582 | 935 | 140.123 | 103,49% | 4.884 |
| 4 | • Total Non Program | 139.426 | 145.942 | 145.008 | 2.051 | - | -2.051 | 1.520 | -935 | 5.582 | 935 | 140.123 | 103,49% | 4.884 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 19.941 | 23.773 | 23.315 | 348 | 178 | -170 | -296 | -458 | 3.374 | 637 | 21.960 | 106,17% | 1.355 |
| | CF 2 | 103.210 | 122.126 | 122.944 | 2.545 | 2.614 | 69 | 1.685 | 817 | 19.734 | 1.797 | 123.280 | 99,73% | (337) |
| | Mitraguna & Others | 99.172 | 116.810 | 117.683 | 2.195 | 2.614 | 419 | 1.323 | 872 | 18.511 | 1.742 | 117.385 | 100,25% | 298 |
| | Pensiun | 4.038 | 5.316 | 5.261 | 350 | - | -350 | 363 | -55 | 1.223 | 55 | 5.895 | 89,24% | (634) |
| | Total Pembiayaan | 364.023 | 395.671 | 395.633 | 9.718 | 5.776 | -3.942 | 2.669 | -37 | 31.610 | 5.814 | 419.076 | 94,41% | (23.443) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|--------------|------------|--------------|----------------|--------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | - | 30 | 30 | - | 0 | 0,00% | 0,06% | 0,00% | (30) | - | (30) | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | 30 | 30 | - | 0 | 0,00% | 0,12% | 0,00% | (30) | - | (30) | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 872 | 1.889 | 1.641 | 2.832 | 2.575 | 5,35% | 9,40% | 1.190 | 1.959 | 943 | | | | |
| | KUR | 703 | 1.737 | 1.487 | 2.678 | 2.14% | 5,05% | 9,27% | 1.190 | 1.974 | 941 | | | | |
| | Non KUR | 169 | 152 | 154 | 154 | 15,61% | 12,34% | 12,44% | - | (15) | 2 | | | | |
| 3 | PWG | - | - | - | - | 608 | 0,00% | 0,00% | 2,92% | 608 | 608 | 608 | | | |
| | Cilem | - | - | - | - | 608 | 0,00% | 0,00% | 4,61% | 608 | 608 | 608 | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | | | |
| 4 | CFG | 4.689 | 3.435 | 3.445 | 9.981 | 1.79% | 1,18% | 3,43% | 5.536 | 5.292 | 6.546 | | | | |
| | CF 1 | 4.583 | 3.018 | 2.690 | 6.657 | 2,88% | 1,58% | 3,95% | 3.967 | 2.074 | 3.639 | | | | |
| | Total Griya | 3.651 | 1.927 | 1.566 | 3.691 | 2,62% | 1,07% | 2,55% | 2.125 | 39 | 1.764 | | | | |
| | Oto | 932 | 1.091 | 1.124 | 2.966 | 4,67% | 4,73% | 12,72% | 1.842 | 2.034 | 1.875 | | | | |
| | CF 2 | 106 | 417 | 755 | 3.324 | 0,10% | 0,62% | 2,70% | 2.569 | 3.218 | 2.907 | | | | |
| | Mitraguna & Others | 106 | 417 | 755 | 3.324 | 0,11% | 0,65% | 2,82% | 2.569 | 3.218 | 2.907 | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | | | |
| | Total Pembiayaan | 3.318 | 8.522 | 8.754 | 8.998 | 0,91% | 2,21% | 2,27% | 245 | 5.680 | 476 | 0,00% | 100,00% | -2,3% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 434.888 | 431.152 | 437.306 | 2.418 | | 3.31 | 3.45 | 3.50 |
| 2 | Contribution Margin | 19.640 | 28.098 | 21.216 | 1.576 | -8,0% | 1.298 | 1.823 | 1.730 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 218 | 47 | 68 | 68 | 11 | 0 | 21 | 44,38% | (149) | -68,59% | 4.691 | 1,46% | (4.622) |
| 2 | Tabungan | 144.169 | 162.597 | 163.707 | 163.130 | 5.538 | (577) | 533 | 0,33% | 18.961 | 13,15% | 154.911 | 105,31% | 8.218 |
| 3 | Deposito | 10.918 | 20.142 | 21.291 | 21.291 | (2.548) | 0 | 1.149 | 5,71% | 10.374 | 95,02% | 11.483 | 185,42% | 9.808 |
| | Total | 155.304 | 182.786 | 185.067 | 184.490 | 3.001 | (577) | 1.703 | 0,93% | 29.185 | 18,79% | 171.085 | 107,84% | 13.405 |
| | CASA | 144.386 | 162.644 | 163.775 | 163.198 | 5.549 | (577) | 554 | 0,34% | 18.812 | 13,03% | 159.602 | 102,25% | 3.596 |
| | (%) CASA | 92,97% | 88,98% | 88,50% | 88,46% | | | | | | | | | |
| | FDR | 134,72% | 124,25% | 123,93% | 124,32% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.260 | 1.235 | 1.322 | 1.343 | | 21 | 108 | 8,74% | 83 | 6,57% | - | 0,00% | 1.343 |
| 2 | Giro ISE | 0 | 0 | 0 | 0 | | 0 | 0 | 0,00% | (0) | -72,46% | 0 | 0,00% | 0 |
| 3 | Tabungan ISE | 1.260 | 1.235 | 1.321 | 1.343 | | 21 | 108 | 8,74% | 83 | 6,59% | - | 0,00% | 1.343 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 71 | 83 | 85 | 85 | | 0 | 2 | 2,41% | 14 | 19,72% | - | 0,00% | 85 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 2.258 | 1.872 | 1.871 | - | - | 0 | -15 | -2 | -388 | 2 | 2.258 | 82,83% | (388) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 2.258 | 1.872 | 1.871 | - | - | 0 | -15 | -2 | -388 | 2 | 2.258 | 82,83% | (388) |
| | • Local Champion | 2.258 | 1.872 | 1.871 | - | - | 0 | -15 | -2 | -388 | 2 | 2.258 | 82,83% | (388) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 54.913 | 60.007 | 59.800 | 1.200 | 1.150 | -50 | 955 | -206 | 4.887 | 1.356 | 60.630 | 98,63% | (830) |
| | KUR | 53.824 | 58.670 | 58.487 | 1.200 | 1.150 | -50 | 988 | -183 | 4.663 | 1.333 | 59.174 | 98,84% | (687) |
| | Non KUR | 1.089 | 1.337 | 1.313 | - | - | 0 | -33 | -24 | 224 | 24 | 1.456 | 90,21% | (142) |
| 3 | PWG | 2.063 | 7.765 | 7.914 | 701 | 247 | -455 | 346 | 149 | 5.851 | 98 | 9.875 | 80,14% | (1.961) |
| | Cilem | 2.063 | 7.765 | 7.914 | 701 | 247 | -455 | 346 | 149 | 5.851 | 98 | 9.875 | 80,14% | (1.961) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 149.998 | 157.466 | 159.764 | 1.508 | 2.900 | 1.392 | 340 | 2.298 | 9.766 | 602 | 160.804 | 99,35% | (1.039) |
| | CF 1 | 15.162 | 17.472 | 17.227 | 338 | 30 | -308 | -45 | -244 | 2.066 | 274 | 16.494 | 104,45% | 733 |
| | Total Griya | 4.320 | 3.831 | 3.816 | - | - | 0 | 0 | -15 | -505 | 15 | 4.700 | 81,18% | (884) |
| | • Total Non Program | 3.984 | 3.516 | 3.503 | - | - | 0 | -39 | -13 | -481 | 13 | 4.321 | 81,08% | (818) |
| | • Program | 336 | 315 | 312 | - | - | 0 | -2 | -2 | -23 | 2 | 379 | 82,42% | (67) |
| | Oto | 10.841 | 13.641 | 13.412 | 338 | 30 | -308 | -45 | -229 | 2.570 | 259 | 11.794 | 113,71% | 1.618 |
| | CF 2 | 134.836 | 139.994 | 142.537 | 1.170 | 2.870 | 1.700 | 385 | 2.543 | 7.700 | 327 | 144.309 | 98,77% | (1.773) |
| | Mitraguna & Others | 130.780 | 136.039 | 138.597 | 1.170 | 2.870 | 1.700 | 408 | 2.558 | 7.817 | 312 | 139.377 | 99,44% | (780) |
| | Pensiun | 4.056 | 3.955 | 3.940 | - | - | 0 | -23 | -16 | -116 | 16 | 4.933 | 79,87% | (993) |
| | Total Pembiayaan | 209.233 | 227.110 | 229.349 | 3.409 | 4.297 | 887 | 1.627 | 2.239 | 20.116 | 2.057 | 233.567 | 98,19% | (4.218) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|---------------|-------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | 611 | 611 | 0,00% | 0,00% | 32,66% | 611 | 611 | 611 | - | | | |
| | Linkage | - | - | - | - | 611 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | - | - | - | 611 | 611 | 0,00% | 0,00% | 32,66% | 611 | 611 | 611 | - | | | |
| | Value Chain | - | - | - | - | 611 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | - | 57 | 53 | 3.401 | 3.401 | 0,00% | 0,00% | 5,69% | 3.348 | 3.401 | 3.344 | - | | | |
| | KUR | - | - | - | 3.353 | 3.353 | 0,00% | 0,00% | 5,73% | 3.353 | 3.353 | 3.353 | - | | | |
| | Non KUR | - | 57 | 53 | 48 | 48 | 0,00% | 3,99% | 3,99% | 3.64% | (6) | 48 | (9) | - | | |
| 3 | PWG | - | - | - | 87 | 87 | 0,00% | 0,00% | 1,10% | 87 | 87 | 87 | - | | | |
| | Cilem | - | - | - | 87 | 87 | 0,00% | 0,00% | 1,10% | 87 | 87 | 87 | - | | | |
| | Gadai | - | - | - | - | 87 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 4 | CFG | 1.077 | 1.464 | 2.605 | 5.638 | 5.638 | 0,72% | 1,65% | 3,53% | 3.033 | 4.562 | 4.174 | - | | | |
| | CF 1 | 278 | 521 | 426 | 2.146 | 2.146 | 1,83% | 2,44% | 12,46% | 1.720 | 1.868 | 1.625 | - | | | |
| | Total Griya | 278 | 253 | 253 | 496 | 496 | 6,43% | 6,61% | 13,01% | 243 | 218 | 243 | - | | | |
| | Oto | - | 268 | 173 | 1.650 | 1.650 | 0,00% | 1,27% | 12,30% | 1.476 | 1.650 | 1.381 | - | | | |
| | CF 2 | 799 | 942 | 2.179 | 3.492 | 3.492 | 0,59% | 1,56% | 2,45% | 1.314 | 2.694 | 2.550 | - | | | |
| | Mitraguna & Others | 799 | 942 | 2.179 | 2.912 | 2.912 | 0,61% | 1,60% | 2,10% | 733 | 2.113 | 1.969 | - | | | |
| | Pensiun | - | 68 | 68 | 68 | 68 | 0,00% | 0,00% | 1,72% | 581 | 581 | 581 | - | | | |
| | Total Pembiayaan | 954 | 2.149 | 1.822 | 2.136 | 2.136 | 0,46% | 0,80% | 0,93% | 314 | 1.183 | (13) | 0,14% | 84,44% | -0,8% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 205.252 | 214.060 | 229.253 | 24.001 | | 3.34 | 3.42 | 3.37 |
| 2 | Contribution Margin | 7.885 | 11.297 | 10.050 | 2.165 | -27,5% | 607 | 827 | 604 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 238 | 2.232 | 2.212 | 2.213 | (61) | 0 | (19) | -0,85% | 1.975 | 830,72% | 4.605 | 48,05% | (2.393) |
| 2 | Tabungan | 85.480 | 94.164 | 97.512 | 97.226 | 1.838 | (285) | 3.063 | 3,25% | 11.746 | 13,74% | 94.734 | 102,63% | 2.492 |
| 3 | Deposito | 55.765 | 41.891 | 41.841 | 41.841 | (347) | 0 | (50) | -0,12% | (13.924) | -24,97% | 56.483 | 74,08% | (14.642) |
| | Total | 141.483 | 138.286 | 141.565 | 141.280 | 1.430 | (285) | 2.994 | 2,16% | (203) | -0,14% | 155.822 | 90,67% | (14.542) |
| | CASA | 85.718 | 96.395 | 99.724 | 99.439 | 1.778 | (285) | 3.044 | 3,16% | 13.721 | 16,01% | 99.340 | 100,10% | 99 |
| | (%) CASA | 60,59% | 69,71% | 70,44% | 70,38% | | | | | | | | | |
| | FDR | 57,51% | 64,07% | 63,05% | 63,18% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|----------|------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 337 | 2.361 | 2.380 | 2.368 | (12) | 8 | 0,32% | 2.031 | 602,64% | - | 0,00% | 2.368 | | |
| 2 | Giro ISE | 44 | 2.017 | 2.017 | 2.017 | 1 | 0 | 0,01% | 1.973 | 4436,59% | | 0,00% | 2.017 | | |
| 3 | Tabungan ISE | 293 | 343 | 363 | 351 | (13) | 7 | 2,12% | 58 | 19,87% | | 0,00% | 351 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 | | |
| 5 | CIF ISE | 90 | 96 | 98 | 98 | 0 | 2 | 2,08% | 8 | 8,89% | | 0,00% | 98 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | 28.590 | 26.219 | 26.063 | 750 | 500 | -250 | 310 | -156 | -2.527 | 656 | 29.132 | 89,47% | (3.069) |
| | KUR | 28.019 | 25.667 | 25.517 | 750 | 500 | -250 | 330 | -150 | -2.501 | 650 | 28.422 | 89,78% | (2.905) |
| | Non KUR | 572 | 552 | 546 | - | - | 0 | -20 | -6 | -26 | 6 | 710 | 76,91% | (164) |
| 3 | PWG | 2.056 | 6.337 | 6.540 | 612 | 276 | -336 | 268 | 203 | 4.483 | 73 | 7.548 | 86,64% | (1.008) |
| | Cilem | 2.056 | 6.337 | 6.540 | 612 | 276 | -336 | 268 | 203 | 4.483 | 73 | 7.548 | 86,64% | (1.008) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 50.725 | 56.049 | 56.651 | 941 | 1.140 | 199 | -7 | 602 | 5.926 | 538 | 59.421 | 95,34% | (2.770) |
| | CF 1 | 3.683 | 6.435 | 6.379 | 185 | - | -185 | 39 | 56 | 2.695 | 56 | 4.720 | 135,15% | 1.659 |
| | Total Griya | 695 | 358 | 356 | - | - | 0 | 0 | -2 | -339 | 2 | 961 | 37,02% | (605) |
| | • Total Non Program | 695 | 358 | 356 | - | - | 0 | 0 | -5 | -339 | 2 | 961 | 37,02% | (605) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.988 | 6.077 | 6.023 | 185 | - | -185 | 39 | 54 | 3.035 | 54 | 3.758 | 160,24% | 2.264 |
| | CF 2 | 47.042 | 49.615 | 50.273 | 756 | 1.140 | 384 | -47 | 658 | 3.231 | 482 | 54.701 | 91,90% | (4.428) |
| | Mitraguna & Others | 38.019 | 39.728 | 40.450 | 756 | 1.140 | 384 | 25 | 722 | 2.431 | 418 | 44.970 | 89,95% | (4.520) |
| | Pensiun | 9.023 | 9.887 | 9.823 | - | - | 0 | -72 | -64 | 800 | 64 | 9.732 | 100,94% | 92 |
| | Total Pembiayaan | 81.372 | 88.606 | 89.254 | 2.303 | 1.916 | -387 | 571 | 649 | 7.883 | 1.267 | 96.101 | 92,88% | (6.847) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|-----------|------------|------------|--------------|---------------|--------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-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 | 574 | 689 | 300 | 1.882 | 2.019 | 1.15% | 7,22% | 1.582 | 1.308 | 1.193 | | | | | | | |
| | KUR | 574 | 632 | 300 | 1.882 | 2.05% | 1.17% | 7,38% | 1.582 | 1.308 | 1.250 | | | | | | | |
| | Non KUR | - | 57 | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | (57) | | | | |
| 3 | PWG | - | - | - | - | 114 | 0,00% | 0,00% | 0,00% | 1,74% | 114 | 114 | 114 | | | | | |
| | Cilem | - | - | - | - | 114 | 0,00% | 0,00% | 0,00% | 1,74% | 114 | 114 | 114 | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| 4 | CFG | 234 | 2.457 | 933 | 5.620 | 0,46% | 1,66% | 9,92% | 4.687 | 5.386 | 3.163 | | | | | | | |
| | CF 1 | 134 | 106 | 320 | 744 | 3,65% | 4,97% | 11,67% | 424 | 610 | 639 | | | | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Oto | 134 | 106 | 320 | 744 | 4,50% | 5,27% | 12,36% | 424 | 610 | 639 | | | | | | | |
| | CF 2 | - | 2351 | 613 | 4.876 | 0,21% | 1,24% | 9,70% | 4.263 | 4.776 | 2.524 | | | | | | | |
| | Mitraguna & Others | - | 1.360 | 201 | 3.543 | 0,00% | 0,51% | 8,76% | 3.342 | 3.543 | 2.183 | | | | | | | |
| | Pensiun | - | 992 | 412 | 1.333 | 1,10% | 4,16% | 13,57% | 921 | 1.233 | 341 | | | | | | | |
| | Total Pembiayaan | 315 | 629 | 742 | 774 | 0,39% | 0,84% | 0,87% | 33 | 459 | 145 | 0,04% | 95,49% | -0,8% | | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 20.173 | 45.153 | 48.739 | 48.748 | 7.495 | 9 | 3.595 | 7,96% | 28.575 | 141,65% | 25.794 | 188,99% | 22.954 |
| 2 | Tabungan | 135.101 | 145.614 | 148.738 | 148.456 | 1.016 | (282) | 2.842 | 1,95% | 13.355 | 9,88% | 145.809 | 101,82% | 2.647 |
| 3 | Deposito | 28.599 | 26.205 | 26.350 | 26.350 | 229 | 0 | 145 | 0,55% | (2.249) | -7,86% | 29.125 | 90,47% | (2.775) |
| | Total | 183.873 | 216.972 | 223.826 | 223.553 | 8.741 | (273) | 6.582 | 3,03% | 39.680 | 21,58% | 200.728 | 111,37% | 22.825 |
| | CASA | 155.274 | 190.767 | 197.476 | 197.204 | 8.511 | (273) | 6.437 | 3,37% | 41.930 | 27,00% | 171.603 | 114,92% | 25.600 |
| | (%) CASA | 84,45% | 87,92% | 88,23% | 88,21% | | | | | | | | | |
| | FDR | 85,47% | 90,55% | 88,56% | 88,67% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|---------|----------|---------------|--------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. |
| 1 | DPK ISE | 8.669 | 12.845 | 13.383 | 13.413 | 30 | 568 | 4,42% | 4.744 | 54,73% | - | 0,00% | 13.413 |
| 2 | Giro ISE | 6.094 | 227 | 157 | 159 | 2 | (68) | (30,14%) | (5.935) | (97,40%) | - | 0,00% | 159 |
| 3 | Tabungan ISE | 2.575 | 10.818 | 11.426 | 11.454 | 29 | 636 | 5,88% | 8.879 | 344,83% | - | 0,00% | 11.454 |
| 4 | Deposito ISE | - | 1.800 | 1.800 | 1.800 | 0 | 0 | 0,00% | 1.800 | #DIV/0! | - | 0,00% | 1.800 |
| 5 | CIF ISE | 121 | 138 | 140 | 140 | 0 | 2 | 1,45% | 19 | 15,70% | - | 0,00% | 140 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|----------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | • Local Champion | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 29.889 | 35.950 | 36.008 | 620 | 750 | 130 | (169) | 58 | 6.119 | 692 | 34.210 | 105,26% | 1.799 |
| | KUR | 29.147 | 35.000 | 35.080 | 620 | 750 | 130 | (304) | 81 | 5.933 | 669 | 33.229 | 105,57% | 1.852 |
| | Non KUR | 742 | 950 | 928 | - | - | 0 | 135 | (23) | 186 | 23 | 981 | 94,56% | (53) |
| 3 | PWG | 5.787 | 17.774 | 18.665 | 3.660 | 1.760 | (1.900) | 1.145 | 892 | 12.878 | 868 | 20.542 | 90,86% | (1.877) |
| | Cilem | 4.662 | 13.788 | 14.419 | 1.416 | 964 | (453) | 132 | 630 | 9.757 | 333 | 15.567 | 92,62% | (1.148) |
| | Gadai | 1.126 | 3.985 | 4.247 | 2.244 | 796 | (1.448) | 1.013 | 262 | 3.121 | 534 | 4.976 | 85,35% | (729) |
| 4 | CFG | 121.436 | 142.740 | 143.554 | 3.320 | 1.824 | (1.496) | 3.425 | 814 | 22.118 | 1.010 | 131.655 | 109,04% | 11.898 |
| | CF 1 | 20.925 | 20.764 | 20.585 | 555 | - | (555) | 454 | (178) | (340) | 178 | 22.143 | 92,96% | (1.558) |
| | Total Griya | 15.996 | 15.276 | 15.250 | - | - | 0 | 0 | (27) | (746) | 27 | 16.308 | 93,51% | (1.059) |
| 4 | • Total Non Program | 15.996 | 15.276 | 15.250 | - | - | 0 | 0 | (73) | (746) | 27 | 0 | 0,00% | 0 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 5.835 | 91,44% | (499) |
| | Oto | 4.930 | 5.487 | 5.336 | 555 | - | (555) | 454 | (151) | 406 | 151 | 109.512 | 112,29% | 13.456 |
| | CF 2 | 100.511 | 121.976 | 122.968 | 2.765 | 1.824 | (941) | 2.970 | 992 | 22.458 | 832 | 72.073 | 112,86% | 9.267 |
| | Mitraguna & Others | 63.905 | 80.135 | 81.341 | 2.251 | 1.738 | (513) | 2.780 | 1.205 | 17.435 | 533 | 37.439 | 111,19% | 4.189 |
| | Pensiun | 36.606 | 41.841 | 41.628 | 514 | 86 | (428) | 190 | (213) | 5.022 | 299 | | | |
| | Total Pembiayaan | 157.150 | 196.464 | 198.227 | 7.600 | 4.334 | (3.266) | 4.400 | 1.763 | 41.077 | 2.570 | 186.445 | 106,32% | 11.782 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|------------|--------------|---------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-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 | 179 | 182 | 179 | 1.601 | 0,60% | 0,50% | 4,45% | 1.422 | 1.423 | 1.419 | - | - | | | | |
| | KUR | 179 | 128 | 124 | 1.498 | 0,61% | 0,35% | 4,27% | 1.374 | 1.319 | 1.370 | - | - | | | | |
| | Non KUR | - | 54 | 55 | 103 | 0,00% | 5,79% | 11,15% | 48 | 103 | 49 | - | - | | | | |
| 3 | PWG | 74 | - | - | 571 | 1,27% | 0,00% | 3,06% | 571 | 498 | 571 | - | - | | | | |
| | Cilem | 74 | - | - | 571 | 1,58% | 0,00% | 3,96% | 571 | 498 | 571 | - | - | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 4 | CFG | 1.115 | 1.652 | 2.206 | 2.642 | 0,92% | 1,55% | 1,84% | 437 | 1.528 | 990 | - | - | | | | |
| | CF 1 | 120 | 248 | 73 | 218 | 0,57% | 0,35% | 1,06% | 145 | 98 | (30) | - | - | | | | |
| | Total Griya | - | 170 | - | - | 0,00% | 0,00% | 0,00% | - | - | (170) | - | - | | | | |
| | Oto | 120 | 78 | 73 | 218 | 2,43% | 1,33% | 4,08% | 145 | 98 | 140 | - | - | | | | |
| | CF 2 | 995 | 1.404 | 2.132 | 2.425 | 0,99% | 1,75% | 1,97% | 292 | 1.430 | 283 | - | - | | | | |
| | Mitraguna & Others | 254 | 1.081 | 1.562 | 1.612 | 0,40% | 1,95% | 1,98% | 50 | 1.358 | 531 | - | - | | | | |
| | Pensiun | 275 | 275 | 275 | 274 | 0,02% | 0,14% | 0,66% | 242 | 72 | 489 | - | - | | | | |
| | Total Pembiayaan | 35 | 1.245 | 1.476 | 1.840 | 0,02% | 0,75% | 0,93% | 364 | 1.805 | 595 | 0,06% | 93,65% | -0,9% | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 460 | 129 | 178 | 188 | (243) | 9 | 58 | 45,02% | (273) | -59,25% | 4.702 | 3,99% | (4.514) |
| 2 | Tabungan | 104.069 | 105.674 | 103.953 | 103.612 | 97 | (342) | (2.063) | -1,95% | (458) | -0,44% | 113.215 | 91,52% | (9.603) |
| 3 | Deposito | 24.703 | 24.658 | 24.862 | 24.862 | (322) | 0 | 205 | 0,83% | 159 | 0,64% | 25.371 | 98,00% | (509) |
| | Total | 129.233 | 130.461 | 128.994 | 128.661 | (467) | (333) | (1.800) | -1,38% | (572) | -0,44% | 143.287 | 89,79% | (14.626) |
| | CASA | 104.530 | 105.804 | 104.132 | 103.799 | (145) | (333) | (2.005) | -1,89% | (730) | -0,70% | 117.917 | 88,03% | (14.117) |
| | (%) CASA | 80,88% | 81,10% | 80,73% | 80,68% | | | | | | | | | |
| | FDR | 125,49% | 144,15% | 146,80% | 147,17% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.034 | 2.267 | 2.385 | 2.407 | | 22 | 139 | 6,15% | (1.627) | -40,34% | - | 0,00% | 2.407 |
| 2 | Giro ISE | 415 | 60 | 112 | 122 | | 10 | 62 | 104,29% | (293) | -70,59% | - | 0,00% | 122 |
| 3 | Tabungan ISE | 3.618 | 2.207 | 2.273 | 2.284 | | 12 | 77 | 3,49% | (1.334) | -36,86% | - | 0,00% | 2.284 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 119 | 142 | 144 | 144 | | 0 | 2 | 1,41% | 25 | 21,01% | - | 0,00% | 144 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | 22.894 | 22.522 | 22.456 | 665 | 590 | -75 | 145 | -66 | -438 | 656 | 24.787 | 90,60% | (2.331) |
| | KUR | 22.067 | 21.522 | 21.403 | 520 | 510 | -10 | -16 | -119 | -664 | 629 | 23.833 | 89,80% | (2.430) |
| | Non KUR | 827 | 999 | 1.053 | 145 | 80 | -65 | 161 | 54 | 226 | 26 | 954 | 110,39% | 99 |
| 3 | PWG | 1.733 | 7.288 | 7.363 | 1.437 | 309 | -1.128 | 930 | 75 | 5.631 | 233 | 10.247 | 71,86% | (2.883) |
| | Cilem | 1.733 | 7.288 | 7.363 | 1.437 | 309 | -1.128 | 930 | 75 | 5.631 | 233 | 10.247 | 71,86% | (2.883) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 137.551 | 158.244 | 159.538 | 2.741 | 5.069 | 2.327 | 470 | 1.293 | 21.987 | 3.775 | 158.700 | 100,53% | 838 |
| | CF 1 | 5.904 | 8.009 | 8.040 | 133 | 187 | 53 | 75 | 31 | 2.136 | 156 | 8.425 | 95,43% | (385) |
| | Total Griya | 1.926 | 1.748 | 1.737 | - | - | 0 | 0 | -12 | -189 | 12 | 2.573 | 67,49% | (837) |
| | • Total Non Program | 1.926 | 1.748 | 1.737 | - | - | 0 | 0 | -18 | -189 | 12 | 2.573 | 67,49% | (837) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.978 | 6.261 | 6.304 | 133 | 187 | 53 | 75 | 43 | 2.325 | 144 | 5.852 | 107,71% | 451 |
| | CF 2 | 131.647 | 150.235 | 151.498 | 2.608 | 4.882 | 2.274 | 395 | 1.262 | 19.851 | 3.620 | 150.275 | 100,81% | 1.223 |
| | Mitraguna & Others | 65.693 | 81.700 | 84.232 | 1.480 | 4.782 | 3.302 | 31 | 2.531 | 18.538 | 2.251 | 82.597 | 101,98% | 1.634 |
| | Pensiun | 65.954 | 68.535 | 67.266 | 1.128 | 100 | -1.028 | 364 | -1.269 | 1.312 | 1.369 | 67.677 | 99,39% | (411) |
| | Total Pembiayaan | 162.178 | 188.054 | 189.357 | 4.843 | 5.968 | 1.125 | 1.545 | 1.303 | 27.179 | 4.664 | 193.734 | 97,74% | (4.377) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Nov'25 | | | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|------------|------------|---------------|--------------|-----------------|---------------|-------|-----|--|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| 2 | MBG | 640 | 560 | 514 | 2.719 | 2.80% | 2.28% | 12,11% | 2.205 | 2.079 | 2.159 | | | | | | | |
| | KUR | 508 | 507 | 460 | 2.638 | 2,30% | 2,14% | 12,32% | 2.177 | 2.129 | 2.130 | | | | | | | |
| | Non KUR | 132 | 53 | 54 | 82 | 15,90% | 5,37% | 7,74% | 28 | (50) | 29 | | | | | | | |
| 3 | PWG | - | - | - | - | 97 | 0,00% | 0,00% | 1,32% | 97 | 97 | 97 | | | | | | |
| | Cilem | - | - | - | - | 97 | 0,00% | 0,00% | 1,32% | 97 | 97 | 97 | | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 4 | CFG | 1.035 | 709 | 272 | 1.003 | 0,75% | 0,17% | 0,63% | 731 | (32) | 293 | | | | | | | |
| | CF 1 | - | - | - | - | 479 | 0,00% | 0,00% | 5,96% | 479 | 479 | 479 | | | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Oto | - | - | - | - | 479 | 0,00% | 0,00% | 7,60% | 479 | 479 | 479 | | | | | | |
| | CF 2 | 1.035 | 709 | 272 | 38 | 0,79% | 0,18% | 0,35% | 252 | (511) | (185) | | | | | | | |
| | Mitraguna & Others | 403 | 63 | - | 158 | 0,61% | 0,00% | 0,19% | 158 | (244) | 95 | | | | | | | |
| | Pensiun | 632 | 646 | 272 | 365 | 0,96% | 0,40% | 0,54% | 93 | (266) | (281) | | | | | | | |
| | Total Pembiayaan | 306 | 295 | 314 | 537 | 0,19% | 0,17% | 0,28% | 223 | 231 | 242 | 0,87% | -205,09% | 0,6% | | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 161.481 | 517.787 | 518.625 | 518.634 | 197 | 9 | 847 | 0,16% | 357.153 | 221,17% | 168.496 | 307,80% | 350.138 |
| 2 | Tabungan | 199.929 | 216.938 | 217.414 | 216.779 | (488) | (635) | (159) | -0,07% | 16.850 | 8,43% | 215.790 | 100,46% | 990 |
| 3 | Deposito | 133.285 | 90.671 | 87.940 | 87.941 | (964) | 1 | (2.730) | -3,01% | (45.344) | -34,02% | 135.065 | 65,11% | (47.124) |
| | Total | 494.695 | 825.396 | 823.978 | 823.354 | (1.255) | (624) | (2.042) | -0,25% | 328.659 | 66,44% | 519.351 | 158,54% | 304.003 |
| | CASA | 361.410 | 734.725 | 736.038 | 735.413 | (291) | (625) | 688 | 0,09% | 374.003 | 103,48% | 384.286 | 191,37% | 351.127 |
| | (%) CASA | 73,06% | 89,01% | 89,33% | 89,32% | | | | | | | | | |
| | FDR | 29,29% | 21,46% | 21,60% | 21,61% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|---------|--------|----------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.866 | 10.479 | 20.621 | 20.665 | | 44 | 10.186 | 97,20% | 18.800 | 1007,59% | - | 0,00% | 20.665 |
| 2 | Giro ISE | 28 | 25 | 18 | 18 | | 0 | (7) | -29,40% | (10) | -36,96% | - | 0,00% | 18 |
| 3 | Tabungan ISE | 1.837 | 8.854 | 19.004 | 19.047 | | 44 | 10.193 | 115,13% | 17.210 | 936,65% | - | 0,00% | 19.047 |
| 4 | Deposito ISE | - | 1.600 | 1.600 | 1.600 | | 0 | 0 | 0,00% | 1.600 | #DIV/0! | - | 0,00% | 1.600 |
| 5 | CIF ISE | 40 | 76 | 77 | 77 | | 0 | 1 | 1,32% | 37 | 92,50% | - | 0,00% | 77 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 1.656 | 1.210 | 1.184 | - | - | 0 | -41 | -26 | -472 | 26 | 1.656 | 71,49% | (472) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 1.656 | 1.210 | 1.184 | - | - | 0 | -41 | -26 | -472 | 26 | 1.656 | 71,49% | (472) |
| | • Local Champion | 1.656 | 1.210 | 1.184 | - | - | 0 | -41 | -26 | -472 | 26 | 1.656 | 71,49% | (472) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 57.809 | 59.982 | 59.686 | 800 | 1.800 | 1.000 | -1.439 | -297 | 1.877 | 2.097 | 63.575 | 93,88% | (3.890) |
| | KUR | 55.256 | 56.602 | 56.368 | 800 | 1.800 | 1.000 | -1.419 | -234 | 1.112 | 2.034 | 60.661 | 92,92% | (4.293) |
| | Non KUR | 2.553 | 3.380 | 3.318 | - | - | 0 | -20 | -63 | 765 | 63 | 2.914 | 113,85% | 404 |
| 3 | PWG | 4.560 | 19.634 | 20.836 | 1.396 | 1.500 | 104 | 1.055 | 1.202 | 16.276 | 298 | 16.305 | 127,79% | 4.531 |
| | Cilem | 4.560 | 19.634 | 20.836 | 1.396 | 1.500 | 104 | 1.055 | 1.202 | 16.276 | 298 | 16.305 | 127,79% | 4.531 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 80.862 | 96.309 | 96.252 | 2.596 | 784 | -1.812 | 290 | -57 | 15.390 | 841 | 92.602 | 103,94% | 3.650 |
| | CF 1 | 35.630 | 44.820 | 44.107 | 881 | - | -881 | 558 | -713 | 8.477 | 713 | 37.699 | 117,00% | 6.408 |
| | Total Griya | 16.876 | 22.526 | 22.222 | - | - | 0 | 0 | -303 | 5.346 | 303 | 17.973 | 123,65% | 4.250 |
| | • Total Non Program | 11.817 | 17.790 | 17.509 | - | - | 0 | 1.032 | -281 | 5.692 | 281 | 12.262 | 142,79% | 5.247 |
| | • Program | 5.059 | 4.736 | 4.713 | - | - | 0 | -38 | -22 | -345 | 22 | 5.710 | 82,54% | (997) |
| | Oto | 18.754 | 22.294 | 21.885 | 881 | - | -881 | 558 | -409 | 3.131 | 409 | 19.727 | 110,94% | 2.158 |
| | CF 2 | 45.232 | 51.489 | 52.145 | 1.715 | 784 | -931 | -268 | 656 | 6.913 | 128 | 54.903 | 94,98% | (2.758) |
| | Mitraguna & Others | 44.353 | 50.559 | 51.235 | 1.715 | 784 | -931 | -172 | 676 | 6.883 | 108 | 53.128 | 96,44% | (1.893) |
| | Pensiun | 880 | 930 | 909 | - | - | 0 | -96 | -20 | 30 | 20 | 1.774 | 51,24% | (865) |
| | Total Pembiayaan | 144.886 | 177.135 | 177.957 | 4.792 | 4.084 | -709 | -134 | 822 | 33.071 | 3.262 | 174.138 | 102,19% | 3.819 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------|------------|------------|---------------|---------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | | | | % | Penc. | Gap | |
| 1 | SME | 1.132 | - | - | 998 | 68,36% | 0,00% | 84,34% | 998 | (134) | 998 | | | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | 1.132 | - | - | 998 | 68,36% | 0,00% | 84,34% | 998 | (134) | 998 | | | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | 16 | 1.016 | 876 | 4.823 | 0,03% | 1,46% | 8,08% | 3.948 | 4.808 | 3.808 | 75 | (203) | 63 | | | |
| | KUR | 16 | 857 | 781 | 4.299 | 0,03% | 1,38% | 7,63% | 3.517 | 4.283 | 3.442 | 75 | (195) | 63 | | | |
| | Non KUR | - | 159 | 94 | 524 | 0,00% | 2,79% | 15,81% | 430 | 524 | 366 | 524 | (8) | | | | |
| 3 | PWG | 36 | - | - | 310 | 0,78% | 0,00% | 1,49% | 310 | 274 | 310 | 310 | | | | | |
| | Cilem | - | - | - | 310 | 0,78% | 0,00% | 1,49% | 310 | 274 | 310 | 310 | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| 4 | CFG | 1.001 | 1.350 | 1.606 | 4.588 | 1,24% | 1,67% | 4,77% | 2.982 | 3.587 | 3.239 | 273 | 230% | 272 | | | |
| | CF 1 | 1.001 | 1.350 | 1.606 | 3.500 | 2,81% | 3,81% | 7,94% | 1.895 | 2.499 | 2.151 | 273 | 230% | 272 | | | |
| | Total Griya | 582 | 659 | 882 | 1.027 | 3,45% | 3,92% | 4,62% | 145 | 445 | 368 | 145 | (39) | (1) | | | |
| | Oto | 419 | 691 | 724 | 2.473 | 2,23% | 3,25% | 11,30% | 1.750 | 2.055 | 1.783 | 1.750 | (39) | (1) | | | |
| | CF 2 | - | - | - | 1.088 | 0,00% | 0,00% | 2,09% | 1.088 | 1.088 | 1.088 | 1.088 | (0) | (8) | | | |
| | Mitraguna & Others | - | - | - | 1.088 | 0,00% | 0,00% | 2,12% | 1.088 | 1.088 | 1.088 | 1.088 | (0) | (8) | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Total Pembiayaan | 1.666 | 1.766 | 1.745 | 2.093 | 1,15% | 0,99% | 1,18% | 348 | 427 | 328 | 348 | (0,02) | 0,73 | 0,04% | 96,59% | -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 | 139.452 | 145.538 | 145.805 | 6.353 | | 3,14 | 3,88 | 3,86 |
| 2 | Contribution Margin | 5.812 | 8.104 | 6.963 | 1.151 | -19,8% | 376 | 624 | 659 |
| | | | | | | | (0,02) | (0,02) | 0,73 |
| | | | | | | | 35 | 35 | 283 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 33 | 271 | 776 | 777 | 68 | 0 | 506 | 186,54% | 744 | 2266,69% | 6.167 | 12,59% | (5.391) |
| 2 | Tabungan | 95.230 | 98.857 | 94.438 | 93.801 | 5.380 | (637) | (5.056) | -5,11% | (1.429) | -1,50% | 104.027 | 90,17% | (10.226) |
| 3 | Deposito | 25.200 | 24.733 | 23.683 | 23.683 | 561 | 0 | (1.049) | -4,24% | (1.517) | -6,02% | 25.946 | 91,28% | (2.262) |
| | Total | 120.463 | 123.860 | 118.898 | 118.261 | 6.009 | (637) | (5.600) | -4,52% | (2.202) | -1,83% | 136.140 | 86,87% | (17.879) |
| | CASA | 95.263 | 99.128 | 95.214 | 94.577 | 5.448 | (637) | (4.550) | -4,59% | (685) | -0,72% | 110.195 | 85,83% | (15.617) |
| | (%) CASA | 79,08% | 80,03% | 80,08% | 79,97% | | | | | | | | | |
| | FDR | 167,21% | 170,63% | 177,09% | 178,05% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|-----|-----------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.016 | 1.585 | 1.619 | 1.567 | | (52) | (17) | -1,10% | 551 | 54,21% | - | 0,00% | 1.567 |
| 2 | Giro ISE | 1 | 12 | 92 | 55 | | (37) | 42 | 343,56% | 54 | 10593,82% | | 0,00% | 55 |
| 3 | Tabungan ISE | 1.016 | 1.572 | 1.527 | 1.513 | | (14) | (60) | -3,80% | 497 | 48,92% | | 0,00% | 1.513 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 59 | 70 | 71 | 71 | | 0 | 1 | 1,43% | 12 | 20,34% | | 0,00% | 71 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | 58.418 | 61.137 | 61.469 | 1.700 | 1.611 | -89 | 53 | 332 | 3.050 | 1.279 | 59.037 | 104,12% | 2.431 |
| | KUR | 53.406 | 57.301 | 57.685 | 1.700 | 1.611 | -89 | 177 | 384 | 4.279 | 1.227 | 53.872 | 107,08% | 3.813 |
| | Non KUR | 5.013 | 3.836 | 3.784 | - | - | 0 | -124 | -52 | -1.229 | 52 | 5.166 | 73,25% | (1.382) |
| 3 | PWG | 7.973 | 12.362 | 12.527 | 1.009 | 682 | -327 | 572 | 165 | 4.554 | 517 | 15.411 | 81,29% | (2.884) |
| | Cilem | 7.973 | 12.362 | 12.527 | 1.009 | 682 | -327 | 572 | 165 | 4.554 | 517 | 15.411 | 81,29% | (2.884) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 135.040 | 137.846 | 136.564 | 1.872 | 615 | -1.257 | 977 | -1.282 | 1.524 | 1.897 | 161.244 | 84,69% | (24.680) |
| | CF 1 | 25.995 | 30.473 | 30.572 | 226 | 385 | 159 | -139 | 99 | 4.577 | 286 | 29.119 | 104,99% | 1.454 |
| | Total Griya | 13.277 | 16.154 | 16.125 | 125 | - | -125 | 0 | -29 | 2.847 | 29 | 14.079 | 114,53% | 2.046 |
| 4 | • Total Non Program | 13.277 | 16.154 | 16.125 | - | - | 0 | 0 | 0 | 2.847 | 29 | 14.079 | 114,53% | 2.046 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 12.718 | 14.319 | 14.448 | 101 | 385 | 284 | -139 | 128 | 1.730 | 257 | 15.039 | 96,07% | (592) |
| | CF 2 | 109.045 | 107.372 | 105.992 | 1.646 | 230 | -1.416 | 1.116 | -1.381 | -3.054 | 1.611 | 132.125 | 80,22% | (26.133) |
| | Mitraguna & Others | 98.253 | 97.006 | 95.487 | 1.420 | 30 | -1.390 | 964 | -1.519 | -2.766 | 1.549 | 119.197 | 80,11% | (23.710) |
| | Pensiun | 10.792 | 10.366 | 10.504 | 226 | 200 | -26 | 153 | 138 | -288 | 62 | 12.928 | 81,25% | (2.424) |
| | Total Pembiayaan | 201.431 | 211.344 | 210.559 | 4.581 | 2.908 | -1.673 | 1.602 | -785 | 9.128 | 3.693 | 235.692 | 89,34% | (25.133) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|-----------|------------|------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 23-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 | 1.180 | 1.895 | 1.618 | 5.879 | 2.029 | 2,65% | 9,56% | 4.262 | 4.699 | 3.984 | | | | |
| | KUR | 896 | 1.456 | 1.153 | 5.282 | 1.688 | 2,01% | 9,16% | 4.129 | 4.387 | 3.826 | | | | |
| | Non KUR | 284 | 439 | 465 | 597 | 5,67% | 12,11% | 15,78% | 132 | 313 | 158 | | | | |
| 3 | PWG | - | - | - | 124 | 0,00% | 0,00% | 0,99% | 124 | 124 | 124 | | | | |
| | Cilem | - | - | - | 124 | 0,00% | 0,00% | 0,99% | 124 | 124 | 124 | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 795 | 2.089 | 1.639 | 4.484 | 0,59% | 1,19% | 3,28% | 2.845 | 3.689 | 2.395 | | | | |
| | CF 1 | 92 | 281 | 107 | 2.685 | 0,35% | 0,35% | 8,78% | 2.578 | 2.593 | 2.404 | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Oto | 92 | 281 | 107 | 2.685 | 0,72% | 0,75% | 18,58% | 2.578 | 2.593 | 2.404 | | | | |
| | CF 2 | 704 | 1.808 | 1.532 | 1.799 | 0,65% | 1,43% | 1,70% | 267 | 1.095 | (9) | | | | |
| | Mitraguna & Others | 704 | 1.808 | 1.532 | 1.656 | 0,72% | 1,58% | 1,73% | 124 | 953 | (152) | | | | |
| | Pensiun | - | - | - | 143 | 0,00% | 0,00% | 1,36% | 143 | 143 | 143 | | | | |
| | Total Pembiayaan | 1.800 | 1.914 | 2.004 | 2.082 | 0,89% | 0,95% | 0,99% | 78 | 283 | 169 | 0,14% | 85,96% | -0,9% | |

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 | 190.527 | 204.546 | 212.462 | 21.935 | | 3.44 | 4.06 | 4.14 |
| 2 | Contribution Margin | 5.493 | 7.563 | 6.309 | 816 | -14,9% | 402 | 341 | 359 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 1.175 | 255 | 336 | 366 | 105 | 30 | 111 | 43,30% | (809) | -68,87% | 4.251 | 8,61% | (3.885) |
| 2 | Tabungan | 91.378 | 105.830 | 107.782 | 107.268 | 2.521 | (514) | 1.439 | 1,36% | 15.891 | 17,39% | 98.420 | 108,99% | 8.848 |
| 3 | Deposito | 20.885 | 17.098 | 17.170 | 16.970 | 127 | (200) | (128) | -0,75% | (3.915) | -18,75% | 21.483 | 78,99% | (4.514) |
| | Total | 113.438 | 123.183 | 125.288 | 124.604 | 2.753 | (684) | 1.421 | 1,15% | 11.166 | 9,84% | 124.155 | 100,36% | 449 |
| | CASA | 92.553 | 106.085 | 108.118 | 107.634 | 2.626 | (484) | 1.549 | 1,46% | 15.081 | 16,29% | 102.671 | 104,83% | 4.963 |
| | (%) CASA | 81,59% | 86,12% | 86,30% | 86,38% | | | | | | | | | |
| | FDR | 111,58% | 120,59% | 120,14% | 120,80% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|------|----------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.413 | 1.353 | 1.404 | 1.413 | | 9 | 60 | 4,45% | (0) | -0,02% | - | 0,00% | 1.413 |
| 2 | Giro ISE | 4 | 52 | 72 | 78 | | 6 | 26 | 50,09% | 74 | 1704,84% | 0 | 0,00% | 78 |
| 3 | Tabungan ISE | 1.409 | 1.301 | 1.332 | 1.335 | | 3 | 34 | 2,62% | (74) | -5,27% | 1.335 | 0,00% | 0 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 5 | CIF ISE | 95 | 99 | 99 | 99 | | 0 | 0 | 0,00% | 4 | 4,21% | 99 | 0,00% | 99 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 55 | - | - | - | - | 0 | 0 | 0 | -55 | - | 55 | 0,00% | (55) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 55 | - | - | - | - | 0 | 0 | 0 | -55 | - | 55 | 0,00% | (55) |
| | • Local Champion | 55 | - | - | - | - | 0 | 0 | 0 | -55 | - | 55 | 0,00% | (55) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 58.188 | 60.441 | 61.121 | 1.650 | 1.925 | 275 | 948 | 681 | 2.933 | 1.244 | 66.098 | 92,47% | (4.977) |
| | KUR | 54.166 | 55.978 | 56.729 | 1.650 | 1.925 | 275 | 1.078 | 750 | 2.562 | 1.175 | 61.794 | 91,80% | (5.065) |
| | Non KUR | 4.022 | 4.462 | 4.392 | - | - | 0 | -131 | 70 | 370 | 70 | 4.304 | 102,06% | 89 |
| 3 | PWG | 2.382 | 9.408 | 10.209 | 1.680 | 953 | -728 | 1.362 | 802 | 7.827 | 151 | 9.949 | 102,61% | 260 |
| | Cilem | 2.382 | 9.408 | 10.209 | 1.680 | 953 | -728 | 1.362 | 802 | 7.827 | 151 | 9.949 | 102,61% | 260 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 65.943 | 78.700 | 79.196 | 2.160 | 1.105 | -1.055 | 2.504 | 496 | 13.253 | 609 | 73.797 | 107,32% | 5.399 |
| | CF 1 | 8.522 | 7.920 | 8.053 | 100 | 185 | 85 | 36 | 133 | -470 | 52 | 9.459 | 85,14% | (1.406) |
| | Total Griya | 5.933 | 5.560 | 5.745 | - | 185 | 185 | 0 | 185 | -189 | 0 | 6.174 | 93,05% | (429) |
| 4 | • Total Non Program | 5.933 | 5.560 | 5.745 | - | 185 | 185 | -34 | 185 | -189 | 0 | 6.174 | 93,05% | (429) |
| | • Program | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.589 | 2.360 | 2.308 | 100 | - | -100 | 36 | -52 | -281 | 52 | 3.285 | 70,26% | (977) |
| | CF 2 | 57.421 | 70.780 | 71.143 | 2.060 | 920 | -1.140 | 2.469 | 363 | 13.722 | 557 | 64.338 | 110,58% | 6.805 |
| | Mitraguna & Others | 56.582 | 69.407 | 69.777 | 2.025 | 920 | -1.105 | 2.440 | 370 | 13.195 | 550 | 62.860 | 111,00% | 6.917 |
| | Pensiun | 838 | 1.373 | 1.366 | 35 | - | -35 | 28 | -7 | 527 | 7 | 1.479 | 92,37% | (113) |
| | Total Pembiayaan | 126.569 | 148.548 | 150.526 | 5.491 | 3.983 | -1.508 | 4.814 | 1.978 | 23.957 | 2.005 | 149.899 | 100,42% | 627 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | % Relatif | Net (UG) & DG | Target Nov'25 | | | | | |
|-----|-------------------------|-----------|------------|------------|------------|-------------------|--------------|---------------|---------------|------------|------------|--------------|---------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | | | |
| 2 | MBG | 130 | 576 | 560 | 4.044 | 0,22% | 0,93% | 6,62% | 3.484 | 3.914 | 3.468 | | | |
| | KUR | 123 | 204 | 305 | 3.016 | 0,23% | 0,54% | 5,32% | 2.711 | 2.893 | 2.813 | | | |
| | Non KUR | 6 | 372 | 255 | 1.028 | 0,16% | 5,72% | 23,39% | 772 | 1.021 | 656 | | | |
| 3 | PWG | - | - | - | 294 | 0,00% | 0,00% | 2,88% | 294 | 294 | 294 | | | |
| | Cilem | - | - | - | 294 | 0,00% | 0,00% | 2,88% | 294 | 294 | 294 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 447 | 597 | 635 | 2.123 | 0,68% | 0,81% | 2,68% | 1.488 | 1.675 | 1.525 | | | |
| | CF 1 | 217 | 497 | 533 | 461 | 2,55% | 6,73% | 5,72% | (73) | 243 | (36) | | | |
| | Total Griya | - | 497 | 533 | - | 0,00% | 9,59% | 0,00% | (533) | - | (497) | | | |
| | Oto | 217 | - | - | 461 | 8,39% | 0,00% | 19,95% | 461 | 243 | 461 | | | |
| | CF 2 | 230 | 100 | 101 | 1.662 | 0,40% | 0,14% | 2,34% | 1.561 | 1.432 | 1.562 | | | |
| | Mitraguna & Others | 230 | 100 | 101 | 1.662 | 0,41% | 0,15% | 2,38% | 1.561 | 1.432 | 1.562 | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 47 | 202 | 201 | 703 | 0,04% | 0,14% | 0,47% | 502 | 656 | 500 | 0,47% | -0,21% | 0,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | % Relatif | Net (UG) & DG | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-------------------|-----------|---------------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| 2 | MBG | 47 | 116 | 114 | 190 | 0,08% | 0,19% | 0,31% | 76 | 143 | 74 |
| | KUR | - | 38 | 36 | 112 | 0,00% | 0,06% | 0,20% | 76 | 112 | 74 |
| | Non KUR | 47 | 78 | 78 | 78 | 1,16% | 1,74% | 1,77% | - | 31 | (0) |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - |
| 4 | CFG | - | 87 | 87 | 513 | 0,00% | 0,11% | 0,65% | 426 | 513 | 426 |
| | CF 1 | - | - | - | 426 | 0,00% | 0,00% | 5,29% | 426 | 426 | 426 |
| | Total Griya | - | - | - | 426 | 0,00% | 0,00% | 7,42% | 426 | 426 | 426 |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - |
| | CF 2 | - | 87 | 87 | 87 | 0,00% | 0,12% | 0,12% | - | 87 | - |
| | Mitraguna & Others | - | 87 | 87 | 87 | 0,00% | 0,12% | 0,12% | - | 87 | - |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 1.878 | 3.276 | 3.341 | 3.342 | 206 | 1 | 66 | 2,00% | 1.464 | 77,99% | 4.014 | 83,26% | (672) |
| 2 | Tabungan | 48.550 | 58.732 | 57.195 | 57.084 | 591 | (11) | (1.649) | -2,81% | 8.533 | 17,58% | 55.473 | 102,90% | 1.611 |
| 3 | Deposito | 7.602 | 13.550 | 13.365 | 13.365 | 2.432 | 0 | (185) | -1,37% | 5.763 | 75,81% | 8.347 | 160,11% | 5.018 |
| | Total | 58.030 | 75.559 | 73.901 | 73.791 | 3.229 | (110) | (1.768) | -2,34% | 15.761 | 27,16% | 67.834 | 108,78% | 5.956 |
| | CASA | 50.428 | 62.009 | 60.536 | 60.426 | 797 | (110) | (1.583) | -2,55% | 9.997 | 19,83% | 59.487 | 101,58% | 939 |
| | (%) CASA | 86,90% | 82,07% | 81,91% | 81,89% | | | | | | | | | |
| | FDR | 148,42% | 129,65% | 134,01% | 134,21% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 458 | 858 | 466 | 472 | | 6 | (387) | -45,04% | 13 | 2,92% | - | 0,00% | 472 |
| 2 | Giro ISE | 360 | 412 | 333 | 353 | | 20 | (59) | -14,26% | (7) | -1,82% | | 0,00% | 353 |
| 3 | Tabungan ISE | 99 | 446 | 133 | 118 | | (14) | (328) | -73,45% | 20 | 20,18% | | 0,00% | 118 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 26 | 34 | 34 | 34 | | 0 | 0 | 0,00% | 8 | 30,77% | | 0,00% | 34 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | 45.037 | 49.029 | 49.244 | 500 | 1.330 | 830 | 214 | 215 | 4.207 | 1.115 | 52.201 | 94,33% | (2.957) |
| | KUR | 43.986 | 47.512 | 47.655 | 400 | 1.230 | 830 | 47 | 143 | 3.669 | 1.087 | 50.816 | 93,78% | (3.161) |
| | Non KUR | 1.052 | 1.518 | 1.589 | 100 | 100 | 0 | 167 | 71 | 537 | 29 | 1.385 | 114,72% | 204 |
| 3 | PWG | 3.221 | 8.523 | 8.967 | 587 | 630 | 44 | 148 | 445 | 5.746 | 186 | 8.452 | 106,10% | 516 |
| | Cilem | 3.221 | 8.523 | 8.967 | 587 | 630 | 44 | 148 | 445 | 5.746 | 186 | 8.452 | 106,10% | 516 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 37.871 | 40.407 | 40.826 | 850 | 829 | -21 | 411 | 419 | 2.955 | 410 | 44.221 | 92,32% | (3.396) |
| | CF 1 | 26.387 | 25.292 | 25.398 | - | 479 | 479 | -326 | 105 | -990 | 373 | 27.144 | 93,57% | (1.747) |
| | Total Griya | 5.331 | 5.308 | 5.291 | - | 0 | 0 | -17 | -16 | -39 | 17 | 5.525 | 95,77% | (234) |
| 4 | • Total Non Program | 5.331 | 4.976 | 4.960 | - | 0 | 0 | -57 | -16 | -371 | 16 | 5.525 | 89,78% | (565) |
| | • Program | - | 332 | 331 | - | 0 | 0 | -2 | -1 | 331 | 1 | 0 | 0,00% | 331 |
| | Oto | 21.057 | 19.984 | 20.107 | - | 479 | 479 | -326 | 123 | -950 | 356 | 21.619 | 93,00% | (1.513) |
| | CF 2 | 11.484 | 15.115 | 15.428 | 850 | 350 | -500 | 737 | 313 | 3.944 | 37 | 17.077 | 90,34% | (1.649) |
| | Mitraguna & Others | 8.469 | 10.554 | 10.539 | - | 850 | -850 | 574 | -15 | 2.070 | 15 | 13.545 | 77,81% | (3.005) |
| | Pensiun | 3.015 | 4.560 | 4.889 | - | 350 | 350 | 164 | 328 | 1.874 | 22 | 3.532 | 138,39% | 1.356 |
| | Total Pembiayaan | 86.130 | 97.959 | 99.037 | 1.937 | 2.789 | 852 | 774 | 1.078 | 12.907 | 1.711 | 104.874 | 94,43% | (5.837) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|------------|------------|------------|--------------|--------------|--------------|--------------|------------|------------|------------|--------------|-----------------|-------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-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 | 409 | 352 | 293 | 802 | 0,91% | 0,60% | 1,63% | 509 | 393 | 451 | | | | | | | |
| | KUR | 384 | 352 | 293 | 802 | 0,87% | 0,62% | 1,68% | 509 | 418 | 451 | | | | | | | |
| | Non KUR | 25 | - | - | - | 2,33% | 0,00% | 0,00% | - | - | (25) | | | | | | | |
| 3 | PWG | 6 | - | - | 199 | 0,18% | 0,00% | 2,22% | 199 | 193 | 199 | | | | | | | |
| | Cilem | 6 | - | - | 199 | 0,18% | 0,00% | 2,22% | 199 | 193 | 199 | | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| 4 | CFG | 1.220 | 1.865 | 2.133 | 4.828 | 3,22% | 5,28% | 11,83% | 2.695 | 3.608 | 2.963 | | | | | | | |
| | CF 1 | 985 | 1.084 | 1.070 | 3.668 | 3,73% | 4,23% | 14,44% | 2.597 | 2.683 | 2.584 | | | | | | | |
| | Total Griya | - | 64 | 63 | - | 0,00% | 1,19% | 0,00% | (63) | - | (64) | | | | | | | |
| | Oto | 985 | 1.020 | 1.007 | 3.668 | 4,68% | 5,04% | 18,24% | 2.661 | 2.683 | 2.648 | | | | | | | |
| | CF 2 | 235 | 781 | 1.063 | 1.160 | 2,05% | 7,03% | 7,52% | 97 | 924 | 379 | | | | | | | |
| | Mitraguna & Others | 235 | 781 | 799 | 799 | 2,78% | 5,75% | 7,58% | - | 564 | 18 | | | | | | | |
| | Pensiun | - | - | 264 | 361 | 0,00% | 5,78% | 7,38% | 97 | 361 | 361 | | | | | | | |
| | Total Pembiayaan | 662 | 923 | 938 | 1.082 | 0,77% | 0,96% | 1,09% | 144 | 420 | 159 | 3,56% | -225,60% | 2,5% | | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | Growth (1-20 Nov'25) | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|-------|---------|-----|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | DtD | MtD | %MtD | YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.487 | 5.185 | 5.053 | 5.038 | (16) | (147) | -2,83% | 551 | 12,27% | - | 5.038 |
| 2 | Giro ISE | 733 | 668 | 737 | 734 | (3) | 66 | 9,93% | 1 | 0,07% | | 734 |
| 3 | Tabungan ISE | 3.754 | 4.517 | 4.316 | 4.304 | (12) | (213) | -4,72% | 550 | 14,65% | | 4.304 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0 |
| 5 | CIF ISE | 101 | 111 | 111 | 111 | 0 | 0 | 0,00% | 10 | 9,90% | | 111 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|----------------------------|----------------------------|------------------|----------------------|----------------------|---------------|-------------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 3.242 | 1.700 | 1.653 | - | - | 0 | -54 | -47 | -1.589 | 47 | 3.242 | 50,99% | (1,589) |
| | Linkage | 1.406 | 1.004 | 964 | - | - | - | -40 | -41 | -442 | 41 | 1.406 | 68,54% | (442) |
| | Non-Linkage | 1.836 | 696 | 689 | - | - | 0 | -13 | -7 | -1.147 | 7 | 1.836 | 37,55% | (1,147) |
| | • Local Champion | 1.836 | 696 | 689 | - | - | 0 | -13 | -7 | -1.147 | 7 | 1.836 | 37,55% | (1,147) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 72.473 | 72.161 | 71.292 | 1.600 | 650 | -950 | 907 | -869 | -1.181 | 1.519 | 73.798 | 96,60% | (2,506) |
| | KUR | 67.505 | 67.768 | 66.970 | 1.600 | 650 | -950 | 1.053 | -798 | -535 | 1.448 | 68.672 | 97,52% | (1,702) |
| | Non KUR | 4.969 | 4.393 | 4.322 | - | - | 0 | -146 | -70 | -646 | 70 | 5.125 | 84,33% | (803) |
| 3 | PWG | 12.827 | 24.750 | 26.068 | 5.908 | 3.502 | -2.406 | 2.521 | 1.319 | 13.242 | 2.183 | 28.848 | 90,36% | (2,780) |
| | Cilem | 7.700 | 16.834 | 17.933 | 3.078 | 1.573 | -1.505 | 2.212 | 1.098 | 10.233 | 475 | 19.756 | 90,77% | (1,823) |
| | Gadai | 5.127 | 7.915 | 8.136 | 2.830 | 1.929 | -901 | 310 | 220 | 3.009 | 1.708 | 9.092 | 89,48% | (957) |
| 4 | CFG | 152.377 | 162.630 | 162.278 | 2.809 | 2.979 | 170 | 1.569 | -352 | 9.900 | 3.330 | 174.288 | 93,11% | (12.010) |
| | CF 1 | 49.433 | 46.521 | 46.286 | 715 | 102 | -613 | 329 | -234 | -3.146 | 336 | 55.198 | 83,85% | (8.912) |
| | Total Griya | 45.444 | 40.929 | 40.688 | 210 | - | -210 | 0 | -240 | -4.756 | 240 | 49.586 | 82,06% | (8.897) |
| 1 | • Total Non Program | 21.636 | 18.086 | 18.010 | 50 | - | -50 | -385 | -75 | -3.626 | 75 | 22.711 | 79,30% | (4.701) |
| | • Program | 23.808 | 22.843 | 22.678 | 160 | - | -160 | 3 | -165 | -1.130 | 165 | 26.875 | 84,38% | (4.197) |
| | Oto | 3.989 | 5.592 | 5.598 | 505 | 102 | -403 | 329 | 6 | 1.609 | 96 | 5.613 | 99,74% | (15) |
| | CF 2 | 102.945 | 116.109 | 115.991 | 2.094 | 2.877 | 783 | 1.240 | -117 | 13.047 | 2.994 | 119.090 | 97,40% | (3.098) |
| | Mitraguna & Others | 90.697 | 101.889 | 101.855 | 1.732 | 2.877 | 1.145 | 1.240 | -34 | 11.158 | 2.911 | 105.348 | 96,68% | (3.493) |
| | Pensiun | 12.248 | 14.220 | 14.137 | 362 | - | -362 | 1 | -83 | 1.889 | 83 | 13.742 | 102,87% | 395 |
| | Total Pembiayaan | 240.919 | 261.240 | 261.292 | 10.317 | 7.130 | -3.186 | 4.944 | 51 | 20.372 | 7.079 | 280.176 | 93,26% | (18.885) |

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | % Relatif | | | Net (UG) & DG | | | Target Nov 25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|--------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 368 | - | 55 | 52 | 11,36% | 3,23% | 3,14% | (3) | (316) | 52 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 368 | - | 55 | 52 | 20,07% | 7,90% | 7,54% | (3) | (316) | 52 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 194 | 292 | 314 | 310 | 0,27% | 0,44% | 0,43% | (4) | 116 | 18 | | | |
| | KUR | 3 | 193 | 222 | 222 | 0,00% | 0,33% | 0,33% | - | 219 | 28 | | | |
| | Non KUR | 191 | 98 | 92 | 88 | 3,84% | 2,10% | 2,04% | (4) | (103) | (10) | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 4.795 | 4.790 | 5.057 | 6.080 | 3,15% | 3,11% | 3,75% | 1.023 | 1.286 | 1.291 | | | |
| | CF 1 | 2.642 | 3.176 | 3.279 | 3.518 | 5,34% | 7,05% | 7,60% | 239 | 876 | 341 | | | |
| | Total Griya | 2.642 | 3.176 | 3.279 | 3.518 | 5,81% | 8,01% | 8,65% | 239 | 876 | 341 | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 2.153 | 1.613 | 1.778 | 2.563 | 2,09% | 1,53% | 2,21% | 784 | 410 | 949 | | | |
| | Mitraguna & Others | 2.153 | 1.319 | 1.484 | 2.268 | 2,37% | 1,46% | 2,23% | 784 | 116 | 949 | | | |
| | Pensiun | - | 294 | 294 | 294 | 0,00% | 0,11% | 2,08% | - | 294 | - | | | |
| | Total Pembiayaan | 5.357 | 5.081 | 5.426 | 6.442 | 2,22% | 2,08% | 2,47% | 1.016 | 1.085 | 1.361 | 2,32% | 5,97% | -0,1% |

Asset & Contribution Margin

| No. | Neraca | Sep-24 | Dec-24 | Sep-25 | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| 1 | Asset (Retail) T | 288.130 | 292.870 | 287.254 | (876) | |
| 2 | Contribution Margin | 11.615 | 17.537 | 12.417 | 802 | -6.9% |

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 14.345 | 9.986 | 8.328 | 8.328 | (376) | 0 | (1.658) | -16,60% | (6.017) | -41,95% | 21.691 | 38,39% | (13.363) |
| 2 | Tabungan | 145.625 | 195.327 | 391.013 | 390.529 | 52.003 | (485) | 195.201 | 99,94% | 244.903 | 168,17% | 159.881 | 244,26% | 230.648 |
| 3 | Deposito | 70.189 | 86.483 | 66.210 | 66.210 | (2.627) | 0 | (20.273) | -23,44% | (3.979) | -5,67% | 70.942 | 93,33% | (4.732) |
| | Total | 230.159 | 291.796 | 465.551 | 465.067 | 49.000 | (484) | 173.270 | 59,38% | 234.908 | 102,06% | 252.514 | 184,17% | 212.553 |
| | CASA | 159.970 | 205.313 | 399.341 | 398.857 | 51.627 | (484) | 193.543 | 94,27% | 238.886 | 149,33% | 181.572 | 219,67% | 217.285 |
| | (%) CASA | 69,50% | 70,36% | 85,78% | 85,76% | | | | | | | | | |
| | FDR | 49,05% | 42,16% | 26,79% | 26,82% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|-------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 12.643 | 15.535 | 13.582 | 13.766 | | 184 | (1.769) | -11,38% | 1.123 | 8,88% | - | 0,00% | 13.766 |
| 2 | Giro ISE | 2.499 | 3.292 | 1.703 | 1.703 | | 0 | (1.589) | -48,27% | (796) | -31,84% | | 0,00% | 1.703 |
| 3 | Tabungan ISE | 9.095 | 11.192 | 10.829 | 11.013 | | 184 | (179) | -1,60% | 1.918 | 21,09% | | 0,00% | 11.013 |
| 4 | Deposito ISE | 1.050 | 1.050 | 1.050 | 1.050 | | 0 | 0 | 0,00% | 0 | 0,00% | | 0,00% | 1.050 |
| 5 | CIF ISE | 89 | 112 | 113 | 113 | | 0 | 1 | 0,89% | 24 | 26,97% | | 0,00% | 113 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 37 | - | - | - | - | 0 | 0 | 0 | -37 | - | 37 | 0,00% | (37) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 37 | - | - | - | - | 0 | 0 | 0 | -37 | - | 37 | 0,00% | (37) |
| | • Local Champion | 37 | - | - | - | - | 0 | 0 | 0 | -37 | - | 37 | 0,00% | (37) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | - | - | 0 | 0,00% | 0 |
| 2 | MBG | 19.248 | 14.960 | 14.746 | - | - | 0 | -539 | -214 | -4.502 | 214 | 21.048 | 70,06% | (6.302) |
| | KUR | 17.796 | 13.578 | 13.366 | - | - | 0 | -533 | -211 | -4.430 | 211 | 19.513 | 68,50% | (6.147) |
| | Non KUR | 1.452 | 1.383 | 1.380 | - | - | 0 | -6 | -3 | -72 | 3 | 1.535 | 89,90% | (155) |
| 3 | PWG | 5.178 | 11.964 | 12.847 | 2.178 | 1.943 | -235 | 325 | 883 | 7.669 | 1.060 | 20.379 | 63,04% | (7.532) |
| | Cilem | 3.578 | 8.774 | 9.307 | 918 | 730 | -188 | 436 | 532 | 5.729 | 198 | 13.704 | 67,91% | (4.397) |
| | Gadai | 1.600 | 3.189 | 3.540 | 1.260 | 1.212 | -48 | -111 | 351 | 1.940 | 862 | 6.675 | 53,04% | (3.135) |
| 4 | CFG | 88.436 | 96.089 | 97.143 | 816 | 1.449 | 633 | -1.046 | 1.055 | 8.707 | 395 | 111.775 | 86,91% | (14.631) |
| | CF 1 | 19.579 | 25.210 | 25.514 | 536 | 516 | -20 | 524 | 305 | 5.935 | 212 | 22.421 | 113,80% | 3.093 |
| | Total Griya | 14.822 | 14.728 | 14.686 | - | - | 0 | 0 | -42 | -137 | 42 | 15.602 | 94,12% | (917) |
| | • Total Non Program | 14.371 | 14.302 | 14.260 | - | - | 0 | -133 | -42 | -111 | 42 | 15.093 | 94,48% | (832) |
| | • Program | 451 | 425 | 425 | - | - | 0 | -3 | 0 | -26 | - | 510 | 83,45% | (84) |
| | Oto | 4.757 | 10.482 | 10.829 | 536 | 516 | -20 | 524 | 347 | 6.072 | 170 | 6.819 | 158,81% | 4.010 |
| | CF 2 | 68.857 | 70.879 | 71.629 | 280 | 933 | 653 | -1.570 | 750 | 2.772 | 183 | 89.354 | 80,16% | (17.724) |
| | Mitraguna & Others | 68.359 | 70.001 | 70.524 | 280 | 700 | 420 | -1.564 | 523 | 2.165 | 177 | 86.959 | 81,10% | (16.435) |
| | Pensiun | 498 | 878 | 1.105 | - | 233 | 233 | -6 | 227 | 607 | 6 | 2.394 | 46,14% | (1.290) |
| | Total Pembiayaan | 112.901 | 123.013 | 124.737 | 2.995 | 3.392 | 398 | -1.261 | 1.723 | 11.836 | 1.669 | 153.239 | 81,40% | (28.503) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|------------|------------|------------|--------------|---------------|---------------|-------|-----|--|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | MtD | YtD | | | | % | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | | |
| 2 | MBG | 1.267 | 772 | 789 | 1.177 | 6.58% | 5.27% | 7.98% | 388 | (90) | 405 | | | | | | | |
| | KUR | 1.267 | 772 | 789 | 1.177 | 7,12% | 5,81% | 8,81% | 388 | (90) | 405 | | | | | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | | |
| 3 | PWG | - | - | - | - | 325 | 0,00% | 0,00% | 2,53% | 325 | 325 | | | | | | | |
| | Cilem | - | - | - | - | 307 | 0,00% | 0,00% | 3,30% | 307 | 307 | | | | | | | |
| | Gadai | - | - | - | - | 18 | 0,00% | 0,00% | 0,50% | 18 | 18 | | | | | | | |
| 4 | CFG | 1.470 | 1.479 | 1.419 | 3.470 | 1.66% | 1.48% | 1.48% | 2.050 | 2.000 | 1.991 | | | | | | | |
| | CF 1 | 117 | 973 | 626 | 2.403 | 0,60% | 2,48% | 9,42% | 1.778 | 2.286 | 1.430 | | | | | | | |
| | Total Griya | - | 469 | 232 | 732 | 0,00% | 1,58% | 4,99% | 500 | 732 | 263 | | | | | | | |
| | Oto | 117 | 504 | 393 | 1.671 | 2,46% | 3,75% | 15,43% | 1.278 | 1.554 | 1.167 | | | | | | | |
| | CF 2 | 1.353 | 506 | 794 | 1.067 | 1.96% | 1.12% | 1.49% | 273 | (286) | 561 | | | | | | | |
| | Mitraguna & Others | 1.353 | 506 | 794 | 1.159 | 1.09% | 1.09% | 1.51% | 273 | (286) | 561 | | | | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | | | | | |
| | Total Pembiayaan | 11.065 | 11.329 | 11.382 | 11.577 | 9,80% | 9,25% | 9,28% | 195 | 512 | 249 | 1,44% | 84,49% | -7,8% | | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 229.090 | 230.159 | 242.796 | 13.706 | | 3,14 | 3,45 | 3,45 |
| 2 | Contribution Margin | 3.533 | 4.982 | (701) | (4.234) | 119,8% | 1.031 | 700 | 722 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 15.552 | 6.460 | 8.597 | 8.785 | 714 | 188 | 2.325 | 35,99% | (6.767) | -43,51% | 25.477 | 34,48% | (16.692) |
| 2 | Tabungan | 146.646 | 145.002 | 141.887 | 141.423 | (1.597) | (464) | (3.579) | -2,47% | (5.223) | -3,56% | 158.899 | 89,00% | (17.476) |
| 3 | Deposito | 29.176 | 27.609 | 28.033 | 27.883 | 495 | (150) | 274 | 0,99% | (1.293) | -4,43% | 30.121 | 92,57% | (2.238) |
| | Total | 191.374 | 179.071 | 178.517 | 178.091 | (388) | (426) | (980) | -0,55% | (13.283) | -6,94% | 214.497 | 83,03% | (36.406) |
| | CASA | 162.198 | 151.462 | 150.484 | 150.208 | (883) | (276) | (1.254) | -0,83% | (11.990) | -7,39% | 184.376 | 81,47% | (34.168) |
| | (%) CASA | 84,75% | 84,58% | 84,30% | 84,34% | | | | | | | | | |
| | FDR | 87,12% | 107,77% | 109,84% | 110,10% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|--------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 14.103 | 8.994 | 11.031 | 10.945 | (86) | 1.951 | 21,69% | (3.158) | -22,39% | - | 0,00% | 10.945 | | |
| 2 | Giro ISE | 4.458 | 4.210 | 5.956 | 5.845 | (111) | 1.635 | 38,85% | 1.387 | 31,11% | - | 0,00% | 5.845 | | |
| 3 | Tabungan ISE | 9.645 | 4.784 | 5.075 | 5.100 | 25 | 315 | 6,59% | (4.545) | -47,12% | - | 0,00% | 5.100 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 100 | 104 | 105 | 105 | 0 | 1 | 0,96% | 5 | 5,00% | - | 0,00% | 105 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|----------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | 16.150 | 18.771 | 19.422 | 850 | 900 | 50 | 1.590 | 651 | 3.272 | 249 | 21.415 | 90,70% | (1.993) |
| | KUR | 14.812 | 17.642 | 18.321 | 850 | 900 | 50 | 1.629 | 679 | 3.509 | 221 | 19.912 | 92,01% | (1.591) |
| | Non KUR | 1.337 | 1.128 | 1.101 | - | - | 0 | -39 | -27 | -236 | 27 | 1.502 | 73,29% | (401) |
| 3 | PWG | 15.238 | 29.524 | 31.627 | 15.363 | 3.681 | -11.683 | 3.614 | 2.103 | 16.390 | 1.577 | 30.096 | 105,09% | 1.531 |
| | Cilem | 3.814 | 12.037 | 13.216 | 2.031 | 1.540 | -491 | 1.174 | 1.180 | 9.402 | 360 | 15.630 | 84,56% | (2.414) |
| | Gadai | 11.423 | 17.487 | 18.411 | 13.332 | 2.141 | -11.192 | 2.440 | 924 | 6.988 | 1.217 | 14.466 | 127,27% | 3.945 |
| 4 | CFG | 135.343 | 144.690 | 145.034 | 1.662 | 1.270 | -392 | -1.102 | 344 | 9.691 | 926 | 159.190 | 91,11% | (14.156) |
| | CF 1 | 16.023 | 18.100 | 18.127 | 557 | 296 | -261 | -25 | 27 | 2.104 | 270 | 18.866 | 96,08% | (739) |
| | Total Griya | 9.034 | 10.590 | 10.540 | 300 | - | -300 | 0 | -50 | 1.506 | 50 | 9.764 | 107,95% | 776 |
| 4 | • Total Non Program | 9.034 | 10.590 | 10.540 | 300 | - | -300 | 396 | -50 | 1.506 | 50 | 9.764 | 107,95% | 776 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 6.989 | 7.510 | 7.587 | 257 | 296 | 39 | -25 | 77 | 598 | 219 | 9.102 | 83,36% | (1.515) |
| | CF 2 | 119.320 | 126.590 | 126.907 | 1.105 | 974 | -131 | -1.077 | 318 | 7.587 | 656 | 140.324 | 90,44% | (13.417) |
| | Mitraguna & Others | 104.787 | 113.008 | 113.448 | 1.035 | 774 | -261 | -919 | 440 | 8.661 | 334 | 123.847 | 91,60% | (10.399) |
| | Pensiun | 14.533 | 13.582 | 13.459 | 70 | 200 | 130 | -158 | -123 | -1.074 | 323 | 16.477 | 81,69% | (3.018) |
| | Total Pembiayaan | 166.730 | 192.985 | 196.084 | 17.875 | 5.851 | -12.025 | 4.102 | 3.099 | 29.353 | 2.752 | 210.701 | 93,06% | (14.617) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | % Relatif | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|------------|---------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | | | Posisi | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | - | - | |
| 2 | MBG | 46 | 543 | 460 | 1.023 | 0,29% | 2,45% | 5,27% | 564 | 977 | 481 | - | - | - |
| | KUR | - | 459 | 460 | 971 | 0,00% | 2,61% | 5,30% | 511 | 971 | 511 | - | - | - |
| | Non KUR | 46 | 83 | - | 53 | 3,44% | 0,00% | 4,81% | 53 | 7 | (31) | - | - | - |
| 3 | PWG | - | 146 | - | 1.202 | 0,00% | 0,00% | 3,80% | 1.202 | 1.202 | 1.056 | - | - | - |
| | Cilem | - | - | - | 609 | 0,00% | 0,00% | 4,61% | 609 | 609 | 609 | - | - | - |
| | Gadai | - | 146 | - | 592 | 0,00% | 0,00% | 3,22% | 592 | 592 | 447 | - | - | - |
| 4 | CFG | 993 | 410 | 406 | 1.662 | 0,73% | 0,28% | 1,15% | 1.256 | 669 | 1.252 | - | - | - |
| | CF 1 | 153 | 410 | 406 | 1.173 | 0,95% | 2,24% | 6,47% | 767 | 1.020 | 763 | - | - | - |
| | Total Griya | 15 | 341 | 339 | 596 | 0,16% | 3,20% | 5,65% | 257 | 581 | 255 | - | - | - |
| | Oto | 138 | 69 | 67 | 577 | 1,98% | 0,90% | 7,61% | 510 | 439 | 508 | - | - | - |
| | CF 2 | 840 | - | - | 489 | 0,70% | 0,00% | 0,39% | 489 | (351) | 489 | - | - | - |
| | Mitraguna & Others | 840 | - | - | 93 | 0,80% | 0,00% | 0,08% | 93 | (747) | 93 | - | - | - |
| | Pensiun | - | - | - | 396 | 0,00% | 2,95% | 396 | 396 | 396 | 396 | - | - | - |
| | Total Pembiayaan | 2.417 | 3.673 | 2.964 | 3.353 | 1,45% | 1,54% | 1,71% | 389 | 936 | (319) | 1,46% | 14,59% | -0,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | % Relatif | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|--------|-------|-----|---------------|-------|-----|---|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | | | Posisi | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | - | - | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | - | - | |
| 2 | MBG | 261 | 402 | 481 | 871 | 1,61% | 2,56% | 4,48% | 390 | 610 | 469 | - | - | - |
| | KUR | 204 | 183 | 182 | 572 | 1,38% | 1,03% | 3,12% | 390 | 368 | 390 | - | - | - |
| | Non KUR | 57 | 219 | 298 | 298 | 4,24% | 26,44% | 27,10% | - | 242 | 79 | - | - | - |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | - | - | - |
| | Cilem | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | - | - | - |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0 | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 8.687 | 8.643 | 9.286 | 9.312 | 253 | 26 | 669 | 7,74% | 625 | 7,19% | 19.049 | 48,88% | (9.737) |
| 2 | Tabungan | 252.421 | 261.827 | 253.576 | 252.483 | 3.583 | (1.093) | (9.344) | -3,57% | 62 | 0,02% | 268.613 | 94,00% | (16.130) |
| 3 | Deposito | 76.726 | 72.505 | 62.820 | 62.820 | (1.073) | 0 | (9.685) | -13,36% | (13.906) | -18,12% | 77.795 | 80,75% | (14.975) |
| | Total | 337.834 | 342.975 | 325.682 | 324.615 | 2.763 | (1.067) | (18.360) | -5,35% | (13.219) | -3,91% | 365.457 | 88,82% | (40.842) |
| | CASA | 261.108 | 270.470 | 262.862 | 261.795 | 3.836 | (1.067) | (8.675) | -3,21% | 687 | 0,26% | 287.662 | 91,01% | (25.867) |
| | (%) CASA | 77,29% | 78,86% | 80,71% | 80,65% | | | | | | | | | |
| | FDR | 106,55% | 109,87% | 115,39% | 115,77% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|--------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 8.448 | 11.910 | 12.623 | 12.647 | 24 | 738 | 6,19% | 4.199 | 49,71% | - | 0,00% | 12.647 | | |
| 2 | Giro ISE | 1.077 | 1.065 | 1.099 | 1.100 | 1 | 35 | 3,31% | 23 | 2,13% | - | 0,00% | 1.100 | | |
| 3 | Tabungan ISE | 7.371 | 10.845 | 11.524 | 11.547 | 23 | 702 | 6,48% | 4.176 | 56,66% | - | 0,00% | 11.547 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 163 | 187 | 188 | 188 | 0 | 1 | 0,53% | 25 | 15,34% | - | 0,00% | 188 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 33.407 | 26.331 | 26.268 | 500 | 450 | -50 | -82 | -64 | -7.140 | 514 | 39.559 | 66,40% | (13.292) |
| | Linkage | 4 | - | - | - | - | - | 0 | 0 | -4 | - | 2.747 | 0,00% | (2.747) |
| | Non-Linkage | 33.404 | 26.331 | 26.268 | 500 | 450 | -50 | -82 | -64 | -7.136 | 514 | 36.812 | 71,36% | (10.545) |
| | • Local Champion | 29.104 | 25.433 | 25.370 | 500 | 450 | -50 | -82 | -64 | -7.375 | 514 | 30.183 | 84,05% | (4.813) |
| | • Value Chain | 4.299 | 898 | 898 | - | - | - | 0 | 0 | -3.401 | - | 6.629 | 13,55% | (5.731) |
| 2 | MBG | 23.844 | 26.425 | 26.032 | 450 | 150 | -300 | 1.120 | -393 | 2.188 | 543 | 27.707 | 93,96% | (1.675) |
| | KUR | 21.881 | 24.372 | 24.081 | 450 | 150 | -300 | 1.186 | -291 | 2.200 | 441 | 25.636 | 93,93% | (1.555) |
| | Non KUR | 1.963 | 2.053 | 1.951 | - | - | 0 | -65 | -102 | -12 | 102 | 2.070 | 94,23% | (119) |
| 3 | PWG | 18.313 | 34.800 | 35.994 | 7.039 | 5.684 | -1.355 | 1.901 | 1.194 | 17.681 | 4.491 | 32.103 | 112,12% | 3.891 |
| | Cilem | 9.363 | 18.475 | 18.960 | 1.851 | 1.276 | -575 | 454 | 485 | 9.597 | 791 | 19.896 | 95,30% | (936) |
| | Gadai | 8.950 | 16.326 | 17.034 | 5.189 | 4.408 | -780 | 1.447 | 708 | 8.084 | 3.700 | 12.207 | 139,54% | 4.827 |
| 4 | CFG | 284.398 | 289.261 | 287.503 | 2.723 | 2.786 | 63 | 3.514 | -1.758 | 3.105 | 4.544 | 293.503 | 97,96% | (6.000) |
| | CF 1 | 38.670 | 35.743 | 35.344 | 334 | 752 | 418 | 215 | -399 | -3.326 | 1.151 | 39.755 | 88,90% | (4.411) |
| | Total Griya | 32.928 | 30.140 | 29.568 | - | 442 | 442 | 0 | -572 | -3.360 | 1.014 | 33.207 | 89,04% | (3.639) |
| 1 | • Total Non Program | 32.928 | 30.140 | 29.568 | - | 442 | 442 | -623 | -572 | -3.360 | 1.014 | 33.207 | 89,04% | (3.639) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 5.742 | 5.602 | 5.776 | 334 | 310 | -24 | 215 | 174 | 34 | 137 | 6.549 | 88,20% | (773) |
| | CF 2 | 245.728 | 253.518 | 252.159 | 2.389 | 2.034 | -355 | 3.299 | -1.359 | 6.430 | 3.393 | 253.748 | 99,37% | (1.589) |
| | Mitraguna & Others | 226.104 | 235.833 | 234.257 | 2.389 | 1.667 | -722 | 3.374 | -1.576 | 8.153 | 3.243 | 233.381 | 100,38% | 876 |
| | Pensiun | 19.624 | 17.685 | 17.902 | - | 367 | 367 | -74 | 217 | -1.722 | 150 | 20.366 | 87,90% | (2.464) |
| | Total Pembiayaan | 5.148 | 7.840 | 8.892 | 13.546 | 1.43% | 2,36% | 3,60% | 4.654 | 8.398 | 5.707 | 0,89% | 75,27% | -2,7% |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|--------------|---------------|---------------|---------------|--------------|--------------|--------------|-----------|--------------|------------|--------------|---------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | MtD | YtD | | | | Posisi | Penc. | Gap | |
| 1 | SME | - | 95 | 90 | 145 | 0,00% | 0,34% | 0,55% | 55 | 145 | 50 | | | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Local Champion | - | 95 | 90 | 145 | 0,00% | 0,34% | 0,55% | 55 | 145 | 50 | | | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 2 | MBG | 314 | 238 | 167 | 1.142 | 1,32% | 0,63% | 4,39% | 975 | 827 | 903 | | | | | | |
| | KUR | 205 | 191 | 122 | 968 | 0,94% | 0,50% | 4,02% | 846 | 762 | 776 | | | | | | |
| | Non KUR | 109 | 47 | 45 | 174 | 5,56% | 2,19% | 8,92% | 129 | 65 | 127 | | | | | | |
| 3 | PWG | - | - | - | 627 | 0,00% | 0,00% | 1,74% | 627 | 627 | 627 | | | | | | |
| | Cilem | - | - | - | 485 | 0,00% | 0,00% | 2,56% | 485 | 485 | 485 | | | | | | |
| | Gadai | - | - | - | 142 | 0,00% | 0,00% | 0,84% | 142 | 142 | 142 | | | | | | |
| 4 | CFG | 4.834 | 7.506 | 8.636 | 11.633 | 1,70% | 2,99% | 4,05% | 2.997 | 6.799 | 4.127 | | | | | | |
| | CF 1 | 1.936 | 3.401 | 3.537 | 2.624 | 5,01% | 9,89% | 7,43% | (912) | 688 | (776) | | | | | | |
| | Total Griya | 1.859 | 3.002 | 3.167 | 1.862 | 5,65% | 10,51% | 6,30% | (1.304) | 3 | (1.140) | | | | | | |
| | Oto | 77 | 399 | 370 | 762 | 1,35% | 6,61% | 13,20% | 392 | 685 | 364 | | | | | | |
| | CF 2 | 2.897 | 4.105 | 5.099 | 9.008 | 1,18% | 2,01% | 3,57% | 3.909 | 6.111 | 4.903 | | | | | | |
| | Mitraguna & Others | 2.897 | 4.105 | 5.099 | 9.008 | 1,28% | 2,16% | 3,85% | 3.909 | 6.111 | 4.903 | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | | | | | |
| | Total Pembiayaan | 2.880 | 12.691 | 12.832 | 12.838 | 0,80% | 3,41% | 3,42% | 6 | 9.958 | 147 | 3,06% | 10,39% | -0,4% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | MtD | YtD | | | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Value Chain | - | - | | | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 7.604 | 6.029 | 6.699 | 6.780 | (487) | 81 | 751 | 12,46% | (823) | -10,83% | 17.630 | 38,46% | (10.849) |
| 2 | Tabungan | 169.083 | 168.290 | 167.548 | 167.182 | 2.671 | (366) | (1.108) | -0,66% | (1.901) | -1,12% | 182.857 | 91,43% | (15.675) |
| 3 | Deposito | 159.534 | 168.281 | 164.712 | 164.764 | 2.495 | 52 | (3.517) | -2,09% | 5.230 | 3,28% | 160.953 | 102,37% | 3.811 |
| | Total | 336.221 | 342.600 | 338.959 | 338.726 | 4.679 | (233) | (3.874) | -1,13% | 2.505 | 0,75% | 361.440 | 93,72% | (22.714) |
| | CASA | 176.687 | 174.319 | 174.247 | 173.962 | 2.184 | (285) | (357) | -0,20% | (2.725) | -1,54% | 200.487 | 86,77% | (26.525) |
| | (%) CASA | 52,55% | 50,88% | 51,41% | 51,36% | | | | | | | | | |
| | FDR | 59,93% | 62,03% | 63,25% | 63,30% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|---------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 11.173 | 7.839 | 7.655 | 7.941 | 285 | 102 | 1,30% | (3.233) | -28,93% | - | 0,00% | 7.941 | |
| 2 | Giro ISE | 2.226 | 2.414 | 2.367 | 2.379 | 12 | (35) | -1,45% | 153 | 6,87% | - | 0,00% | 2.379 | |
| 3 | Tabungan ISE | 8.944 | 5.421 | 5.285 | 5.558 | 273 | 137 | 2,53% | (3.386) | -37,85% | - | 0,00% | 5.558 | |
| 4 | Deposito ISE | 3 | 3 | 3 | 3 | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 3 | |
| 5 | CIF ISE | 82 | 90 | 92 | 92 | 0 | 2 | 2,22% | 10 | 12,20% | - | 0,00% | 92 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | 40.703 | 41.198 | 41.779 | 670 | 1.600 | 930 | -539 | 581 | 1.076 | 1.019 | 47.062 | 88,77% | (5.283) | |
| | KUR | 38.741 | 39.533 | 40.147 | 670 | 1.600 | 930 | -486 | 614 | 1.406 | 986 | 44.874 | 89,47% | (4.727) | |
| | Non KUR | 1.963 | 1.665 | 1.632 | - | - | 0 | -54 | -32 | -330 | 32 | 2.189 | 74,58% | (556) | |
| 3 | PWG | 8.703 | 16.596 | 17.468 | 2.822 | 1.731 | -1.091 | 645 | 872 | 8.765 | 858 | 26.230 | 66,60% | (8.761) | |
| | Cilem | 6.698 | 12.513 | 12.991 | 1.019 | 957 | -62 | 333 | 478 | 6.293 | 479 | 17.952 | 72,37% | (4.961) | |
| | Gadai | 2.005 | 4.083 | 4.477 | 1.803 | 774 | -1.030 | 312 | 394 | 2.472 | 380 | 8.277 | 54,09% | (3.800) | |
| 4 | CFG | 152.101 | 154.707 | 155.154 | 2.394 | 1.855 | -539 | 141 | 447 | 3.053 | 1.408 | 177.569 | 87,38% | (22.416) | |
| | CF 1 | 24.823 | 21.116 | 20.877 | - | - | 0 | -326 | -239 | -3.946 | 239 | 27.859 | 74,94% | (6.982) | |
| | Total Griya | 16.607 | 12.664 | 12.610 | - | - | 0 | 0 | -53 | -3.906 | 53 | 17.386 | 72,53% | (4.776) | |
| 4 | • Total Non Program | 16.607 | 12.664 | 12.610 | - | - | 0 | 0 | -124 | -53 | -3.996 | 53 | 17.386 | 72,53% | (4.776) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Oto | 8.216 | 8.452 | 8.266 | - | - | 0 | -326 | -186 | 50 | 186 | 10.472 | 78,93% | (2.206) | |
| | CF 2 | 127.278 | 133.591 | 134.277 | 2.394 | 1.855 | -539 | 467 | 686 | 6.999 | 1.169 | 149.711 | 89,69% | (15.434) | |
| | Mitraguna & Others | 115.000 | 120.148 | 120.471 | 2.394 | 1.193 | -1.201 | 283 | 324 | 5.472 | 869 | 135.356 | 89,00% | (14.885) | |
| | Pensiun | 12.278 | 13.443 | 13.805 | - | 662 | 662 | 184 | 362 | 1.527 | 300 | 14.354 | 96,18% | (549) | |
| | Total Pembiayaan | 201.507 | 212.500 | 214.401 | 5.886 | 5.186 | -700 | 246 | 1.901 | 12.894 | 3.285 | 250.861 | 85,47% | (36.460) | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|------------|--------------|---------------|--------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | 377 | 817 | 866 | 2.500 | 0,93% | 2,10% | 5,98% | 1.633 | 2.123 | 1.683 | - | - | - | | | | |
| | KUR | 327 | 781 | 833 | 2.255 | 0,84% | 2,11% | 5,62% | 1.423 | 1.928 | 1.474 | - | - | - | | | | |
| | Non KUR | 50 | 36 | 34 | 245 | 2,53% | 2,02% | 14,98% | 211 | 195 | 209 | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 417 | 0,00% | 0,00% | 2,39% | 417 | 417 | 417 | - | - | - | | | |
| | Cilem | - | - | - | - | 403 | 0,00% | 0,00% | 3,10% | 403 | 403 | 403 | - | - | - | | | |
| | Gadai | - | - | - | - | 15 | 0,00% | 0,00% | 0,33% | 15 | 15 | 15 | - | - | - | | | |
| 4 | CFG | 2.744 | 3.370 | 3.268 | 7.693 | 1,80% | 2,11% | 4,96% | 4.425 | 4.949 | 4.322 | - | - | - | | | | |
| | CF 1 | 932 | 1.034 | 577 | 1.782 | 3,75% | 2,73% | 8,54% | 1.205 | 850 | 748 | - | - | - | | | | |
| | Total Griya | 594 | - | - | 252 | 3,58% | 0,00% | 2,00% | 252 | (343) | 252 | - | - | - | | | | |
| | Oto | 337 | 1.034 | 577 | 1.530 | 4,11% | 6,82% | 18,51% | 954 | 1.193 | 496 | - | - | - | | | | |
| | CF 2 | 1.812 | 2.336 | 2.691 | 5.911 | 1,42% | 2,01% | 4,40% | 3.219 | 4.098 | 3.574 | - | - | - | | | | |
| | Mitraguna & Others | 1.812 | 2.336 | 2.441 | 2.622 | 1,21% | 2,03% | 2,472% | 3.000 | 3.879 | 3.355 | - | - | - | | | | |
| | Pensiun | 43 | - | - | - | 0,02% | 0,00% | 0,00% | 219 | 219 | 219 | - | - | - | | | | |
| | Total Pembiayaan | 2.045 | 3.243 | 3.745 | 4.135 | 1,01% | 1,76% | 1,93% | 390 | 2.090 | 892 | 1,42% | 26,56% | -0,5% | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|---------------|-------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | </td |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 13.185 | 2.291 | 2.246 | 2.066 | 299 | (180) | (225) | -9,83% | (11.120) | -84,33% | 18.701 | 11,05% | (16.635) |
| 2 | Tabungan | 147.923 | 138.652 | 143.622 | 143.435 | (21.267) | (187) | 4.783 | 3,45% | (4.488) | -3,03% | 158.452 | 90,52% | (15.018) |
| 3 | Deposito | 54.920 | 82.610 | 80.924 | 80.924 | 23.934 | 0 | (1.686) | -2,04% | 26.004 | 47,35% | 55.870 | 144,84% | 25.054 |
| | Total | 216.028 | 223.553 | 226.792 | 226.424 | 2.966 | (367) | 2.872 | 1,28% | 10.396 | 4,81% | 233.023 | 97,17% | (6.599) |
| | CASA | 161.108 | 140.943 | 145.868 | 145.500 | (20.968) | (367) | 4.558 | 3,23% | (15.608) | -9,69% | 177.153 | 82,13% | (31.653) |
| | (%) CASA | 74,58% | 63,05% | 64,32% | 64,26% | | | | | | | | | |
| | FDR | 99,10% | 101,37% | 99,74% | 99,90% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 2.590 | 2.393 | 2.773 | 2.763 | (10) | 371 | 15,49% | 174 | 6,70% | - | 0,00% | 2.763 | | |
| 2 | Giro ISE | 59 | 60 | 130 | 211 | 81 | 150 | 248,90% | 152 | 258,32% | - | 0,00% | 211 | | |
| 3 | Tabungan ISE | 2.531 | 2.332 | 2.643 | 2.552 | (91) | 220 | 9,45% | 22 | 0,85% | - | 0,00% | 2.552 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 90 | 114 | 115 | 115 | 0 | 1 | 0,88% | 25 | 27,78% | - | 0,00% | 115 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | 45.734 | 49.169 | 49.797 | 2.770 | 1.950 | -820 | 1.099 | 628 | 4.063 | 1.322 | 50.486 | 98,64% | (689) |
| | KUR | 43.301 | 47.233 | 47.914 | 2.670 | 1.950 | -720 | 1.146 | 681 | 4.613 | 1.269 | 47.872 | 100,09% | 41 |
| | Non KUR | 2.433 | 1.937 | 1.883 | 100 | - | -100 | -47 | -53 | -550 | 53 | 2.613 | 72,06% | (730) |
| 3 | PWG | 2.160 | 6.868 | 6.883 | 803 | 177 | -626 | 532 | 14 | 4.723 | 163 | 8.667 | 79,42% | (1.784) |
| | Cilem | 2.160 | 6.868 | 6.883 | 803 | 177 | -626 | 532 | 14 | 4.723 | 163 | 8.667 | 79,42% | (1.784) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 166.191 | 170.589 | 169.523 | 885 | 1.690 | 805 | 566 | -1.065 | 3.332 | 2.755 | 173.274 | 97,84% | (3.750) |
| | CF 1 | 15.140 | 17.519 | 17.286 | 139 | 127 | -12 | 18 | -233 | 2.147 | 359 | 15.984 | 108,15% | 1.302 |
| | Total Griya | 1.118 | 1.004 | 993 | - | - | 0 | 0 | -11 | -125 | 11 | 1.335 | 74,40% | (342) |
| 4 | • Total Non Program | 1.118 | 1.004 | 993 | - | - | 0 | 0 | -12 | -112 | 11 | 1.335 | 74,40% | (342) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 14.021 | 16.515 | 16.293 | 139 | 127 | -12 | 18 | -222 | 2.272 | 349 | 14.649 | 111,22% | 1.644 |
| | CF 2 | 151.051 | 153.070 | 152.237 | 746 | 1.563 | 817 | 548 | -833 | 1.186 | 2.396 | 157.289 | 96,79% | (5.052) |
| | Mitraguna & Others | 120.364 | 121.985 | 120.788 | 350 | 550 | 200 | 624 | -1.198 | 423 | 1.748 | 126.025 | 95,84% | (5.237) |
| | Pensiun | 30.687 | 31.084 | 31.449 | 396 | 1.013 | 617 | -75 | 365 | 762 | 648 | 31.265 | 100,59% | 185 |
| | Total Pembiayaan | 214.086 | 226.626 | 226.203 | 4.458 | 3.817 | -640 | 2.197 | -423 | 12.118 | 4.240 | 232.426 | 97,32% | (6.223) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------|------------|--------------|----------------|---------------|---------|---------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-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 | 330 | 820 | 635 | 2.480 | 0,72% | 1,29% | 4,98% | 1.844 | 2.150 | 1.660 | | | | | | | |
| | KUR | 190 | 795 | 611 | 2.339 | 0,44% | 1,29% | 4,88% | 1.728 | 2.149 | 1.545 | | | | | | | |
| | Non KUR | 139 | 25 | 24 | 141 | 5,72% | 1,25% | 7,46% | 116 | 1 | 116 | | | | | | | |
| 3 | PWG | 3 | - | - | 98 | 0,14% | 0,00% | 1,42% | 98 | 95 | 98 | | | | | | | |
| | Cilem | 3 | - | - | 98 | 0,14% | 0,00% | 1,42% | 98 | 95 | 98 | | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| 4 | CFG | 1.389 | 1.645 | 1.421 | 6.506 | 0,84% | 0,83% | 3,84% | 5.085 | 5.117 | 4.861 | | | | | | | |
| | CF 1 | 197 | 1.365 | 679 | 3.497 | 1,30% | 3,88% | 20,23% | 2.818 | 3.299 | 2.132 | | | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| | Oto | 197 | 1.365 | 679 | 3.497 | 1,41% | 4,11% | 21,46% | 2.818 | 3.299 | 2.132 | | | | | | | |
| | CF 2 | 1.192 | 280 | 742 | 3.009 | 0,79% | 0,48% | 1,98% | 2.267 | 1.817 | 2.729 | | | | | | | |
| | Mitraguna & Others | 1.192 | 280 | 354 | 2.617 | 0,99% | 0,29% | 2,17% | 2.263 | 1.425 | 2.336 | | | | | | | |
| | Pensiun | 121 | - | - | 393 | 0,06% | 0,00% | 1,25% | 4 | 393 | 393 | | | | | | | |
| | Total Pembiayaan | 1.868 | 2.254 | 2.351 | 2.476 | 0,87% | 1,04% | 1,09% | 125 | 608 | 222 | 0,00% | 100,00% | -1,1% | | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 66 | 37 | 36 | 36 | (4) | 0 | (1) | -3,83% | (30) | -46,03% | 2.150 | 1,66% | (2.114) |
| 2 | Tabungan | 73.366 | 68.177 | 69.353 | 69.053 | (6.024) | (300) | 875 | 1,28% | (4.314) | -5,88% | 79.265 | 87,12% | (10.212) |
| 3 | Deposito | 13.172 | 13.658 | 14.197 | 14.197 | 95 | 0 | 538 | 3,94% | 1.024 | 7,78% | 14.143 | 100,38% | 54 |
| | Total | 86.605 | 81.873 | 83.585 | 83.285 | (5.933) | (300) | 1.412 | 1,72% | (3.320) | -3,83% | 95.557 | 87,16% | (12.273) |
| | CASA | 73.432 | 68.215 | 69.388 | 69.088 | (6.028) | (300) | 874 | 1,28% | (4.344) | -5,92% | 81.415 | 84,86% | (12.326) |
| | (%) CASA | 84,79% | 83,32% | 83,02% | 82,95% | | | | | | | | | |
| | FDR | 98,27% | 111,67% | 109,59% | 109,98% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|------|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 349 | 321 | 321 | 326 | | 4 | 5 | 1,42% | (24) | -6,80% | - | 0,00% | 326 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 3 | Tabungan ISE | 349 | 321 | 321 | 326 | | 4 | 5 | 1,42% | (24) | -6,80% | - | 0,00% | 326 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 164 | 172 | 172 | 172 | | 0 | 0 | 0,00% | 8 | 4,88% | - | 0,00% | 172 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | • Local Champion | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 11 | - | - | - | - | 0 | 0 | 0 | -11 | - | 11 | 0,00% | (11) |
| | KUR | 11 | - | - | - | - | 0 | 0 | 0 | -11 | - | 11 | 0,00% | (11) |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 1.711 | 6.408 | 6.926 | 812 | 571 | -241 | 540 | 518 | 5.215 | 53 | 4.640 | 149,28% | 2.287 |
| | Cilem | 1.711 | 6.408 | 6.926 | 812 | 571 | -241 | 540 | 518 | 5.215 | 53 | 4.640 | 149,28% | 2.287 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 83.367 | 84.998 | 84.654 | 667 | 1.290 | 623 | 649 | -344 | 1.288 | 1.634 | 91.314 | 92,71% | (6.660) |
| | CF 1 | 269 | 452 | 450 | - | - | 0 | -3 | -3 | 181 | 3 | 1.216 | 36,97% | (767) |
| | Total Griya | 269 | 253 | 253 | - | - | 0 | 0 | 0 | -16 | - | 512 | 49,34% | (259) |
| | • Total Non Program | 269 | 253 | 253 | - | - | 0 | -2 | 0 | -16 | - | 512 | 49,34% | (259) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | - | 200 | 197 | - | - | 0 | -3 | -3 | 197 | 3 | 704 | 27,98% | (507) |
| | CF 2 | 83.098 | 84.545 | 84.204 | 667 | 1.290 | 623 | 652 | -341 | 1.107 | 1.631 | 90.098 | 93,46% | (5.894) |
| | Mitraguna & Others | 38.271 | 38.877 | 38.186 | 100 | 560 | 460 | -155 | -691 | -85 | 1.251 | 44.624 | 85,57% | (6.438) |
| | Pensiun | 44.827 | 45.668 | 46.019 | 567 | 730 | 163 | 807 | 350 | 1.192 | 380 | 45.475 | 101,20% | 544 |
| | Total Pembiayaan | 85.106 | 91.424 | 91.598 | 1.479 | 1.861 | 382 | 1.189 | 174 | 6.492 | 1.687 | 95.983 | 95,43% | (4.384) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|-----------|------------|------------|------------|------------|--------------|--------------|--------------|------------|------------|----------|--------------|-----------------|-------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | |
| | KUR | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | - | 82 | 0,00% | 0,00% | 0,00% | 1,18% | 82 | 82 | 82 | | | |
| | Cilem | - | - | - | - | 82 | 0,00% | 0,00% | 0,00% | 1,18% | 82 | 82 | 82 | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | - | 368 | 389 | 388 | 368 | 0,00% | 0,00% | 0,46% | 0,46% | (1) | 388 | 20 | | | |
| | CF 1 | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | - | 220 | 229 | 224 | 224 | 0,00% | 0,00% | 0,27% | 0,27% | (5) | 224 | 5 | | | |
| | Mitraguna & Others | - | 220 | 229 | 224 | 224 | 0,00% | 0,00% | 0,59% | 0,59% | (5) | 224 | 5 | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 18 | 238 | 247 | 242 | 242 | 0,02% | 0,27% | 0,26% | (5) | 224 | 5 | 0,60% | -128,28% | 0,3% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 11.015 | 22.598 | 22.863 | 22.870 | (633) | 7 | 272 | 1,20% | 11.855 | 107,62% | 15.889 | 143,93% | 6.981 |
| 2 | Tabungan | 115.074 | 107.804 | 108.187 | 107.771 | 419 | (416) | (33) | -0,03% | (7.303) | -6,35% | 123.561 | 87,22% | (15.790) |
| 3 | Deposito | 23.779 | 24.716 | 24.595 | 24.595 | 1.009 | 0 | (121) | -0,49% | 816 | 3,43% | 24.502 | 100,38% | 94 |
| | Total | 149.869 | 155.118 | 155.645 | 155.236 | 794 | (409) | 118 | 0,08% | 5.368 | 3,58% | 163.952 | 94,68% | (8.716) |
| | CASA | 126.089 | 130.402 | 131.050 | 130.641 | (214) | (409) | 239 | 0,18% | 4.552 | 3,61% | 139.451 | 93,68% | (8.810) |
| | (%) CASA | 84,13% | 84,07% | 84,20% | 84,16% | | | | | | | | | |
| | FDR | 105,52% | 116,25% | 115,77% | 116,07% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|--------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 7.372 | 6.372 | 6.423 | 6.435 | | 12 | 63 | 0,98% | (937) | -12,71% | - | 0,00% | 6.435 |
| 2 | Giro ISE | 1.170 | 339 | 415 | 428 | | 13 | 89 | 26,31% | (742) | -63,42% | - | 0,00% | 428 |
| 3 | Tabungan ISE | 2.302 | 1.933 | 1.908 | 1.907 | | (1) | (26) | -1,37% | (395) | -17,15% | - | 0,00% | 1.907 |
| 4 | Deposito ISE | 3.900 | 4.100 | 4.100 | 4.100 | | 0 | 0 | 0,00% | 200 | 5,13% | - | 0,00% | 4.100 |
| 5 | CIF ISE | 69 | 77 | 79 | 79 | | 0 | 2 | 2,60% | 10 | 14,49% | - | 0,00% | 79 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 731 | 1.407 | 1.464 | - | 100 | 100 | -45 | 56 | 733 | 44 | 731 | 200,22% | 733 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 731 | 1.407 | 1.464 | - | 100 | 100 | -45 | 56 | 733 | 44 | 731 | 200,22% | 733 |
| | • Local Champion | 731 | 484 | 560 | - | 100 | 100 | -25 | 76 | 171 | 24 | 731 | 76,60% | (171) |
| | • Value Chain | - | 923 | 904 | - | - | - | -19 | -19 | 904 | 19 | 0 | 0,00% | 904 |
| 2 | MBG | 14.454 | 20.637 | 20.603 | 1.105 | 330 | -775 | 770 | -34 | 6.149 | 364 | 18.537 | 111,15% | 2.067 |
| | KUR | 11.979 | 18.507 | 18.509 | 1.105 | 330 | -775 | 918 | 2 | 6.530 | 328 | 15.960 | 115,98% | 2.550 |
| | Non KUR | 2.475 | 2.130 | 2.094 | - | - | 0 | -148 | -36 | -381 | 36 | 2.577 | 81,26% | (483) |
| 3 | PWG | 2.088 | 8.454 | 8.582 | 1.347 | 306 | -1.041 | 1.315 | 128 | 6.494 | 177 | 9.019 | 95,15% | (437) |
| | Cilem | 1.902 | 8.217 | 8.375 | 1.214 | 298 | -916 | 1.265 | 159 | 6.473 | 140 | 8.833 | 94,81% | (458) |
| | Gadai | 186 | 237 | 207 | 133 | 8 | -125 | 50 | -30 | 21 | 38 | 186 | 111,18% | 21 |
| 4 | CFG | 140.874 | 149.821 | 149.534 | 2.639 | 2.853 | 214 | 1.766 | -287 | 8.660 | 3.140 | 153.271 | 97,56% | (3.737) |
| | CF 1 | 3.720 | 5.476 | 5.381 | - | - | 0 | -68 | -95 | 1.660 | 95 | 5.198 | 103,51% | 182 |
| | Total Griya | 422 | 1.169 | 1.164 | - | - | 0 | 0 | -4 | 742 | 4 | 802 | 145,22% | 363 |
| | • Total Non Program | 422 | 1.169 | 1.164 | - | - | 0 | 0 | -4 | 742 | 4 | 802 | 145,22% | 363 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.298 | 4.307 | 4.216 | - | - | 0 | -68 | -91 | 918 | 91 | 4.396 | 95,90% | (180) |
| | CF 2 | 137.153 | 144.345 | 144.153 | 2.639 | 2.853 | 214 | 1.834 | -192 | 7.000 | 3.045 | 148.073 | 97,35% | (3.919) |
| | Mitraguna & Others | 95.850 | 101.262 | 100.568 | 2.379 | 1.660 | -719 | 1.604 | -694 | 4.718 | 2.354 | 105.758 | 95,09% | (5.191) |
| | Pensiun | 41.304 | 43.083 | 43.586 | - | 260 | 1.193 | 933 | 231 | 503 | 690 | 42.314 | 103,00% | 1.271 |
| | Total Pembiayaan | 158.147 | 180.319 | 180.183 | 5.091 | 3.589 | -1.502 | 3.807 | -136 | 22.036 | 3.724 | 181.558 | 99,24% | (1.375) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|------------|------------|------------|------------|-----------|--------------|--------------|--------------|------------|--------------|--------------|--------------|-----------------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | SME | - | 49 | 48 | 48 | 0 | 0,00% | 3,41% | 3,27% | - | 48 | (1) | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Local Champion | - | 49 | 48 | 48 | 0 | 0,00% | 3,41% | 3,27% | - | 48 | (1) | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| 2 | MBG | 24 | - | - | 806 | 0 | 0,16% | 0,00% | 3,91% | 806 | 783 | 806 | | | | | |
| | KUR | 24 | - | - | 447 | 0 | 0,20% | 0,00% | 2,41% | 447 | 423 | 447 | | | | | |
| | Non KUR | - | - | - | 360 | 0 | 0,00% | 0,00% | 17,17% | 360 | 360 | 360 | | | | | |
| 3 | PWG | - | - | - | 103 | 0 | 0,00% | 0,00% | 1,20% | 103 | 103 | 103 | | | | | |
| | Cilem | - | - | - | 103 | 0 | 0,00% | 0,00% | 1,23% | 103 | 103 | 103 | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| 4 | CFG | 636 | 1.014 | 1.462 | 2.822 | 0 | 0,45% | 0,98% | 1,89% | 1.361 | 2.187 | 1.809 | | | | | |
| | CF 1 | 195 | 355 | 110 | 849 | 0 | 5,25% | 2,02% | 15,79% | 739 | 654 | 494 | | | | | |
| | Total Griya | - | 2 | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | (2) | | | | |
| | Oto | 195 | 353 | 110 | 849 | 0 | 5,92% | 2,56% | 20,15% | 739 | 654 | 496 | | | | | |
| | CF 2 | 441 | 658 | 1.352 | 1.973 | 0 | 0,32% | 0,94% | 1,37% | 622 | 1.532 | 1.315 | | | | | |
| | Mitraguna & Others | 441 | 486 | 1.183 | 1.594 | 0 | 0,46% | 1,17% | 1,58% | 411 | 1.153 | 1.108 | | | | | |
| | Pensiun | - | 172 | 169 | 379 | 0 | 0,00% | 0,39% | 0,87% | 210 | 379 | 207 | | | | | |
| | Total Pembiayaan | 537 | 495 | 258 | 257 | 0 | 0,34% | 0,14% | 0,14% | (1) | (280) | (238) | 1,13% | -690,04% | 1,0% | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------|----------|-------------|--------|--------|---------------|--------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | Asset (Retail) T | 192.100 | 162.108 | 181.740 | (10.360) | | | | | | | | | | | | |
| 2 | Contribution Margin | 7.193 | 10.133 | 7.051 | (142) | | | | | | | | | | | | |
| | Neraca | | | | | Posisi | Sep-24 | Dec-24 | Sep-25 | Growth (Yoy) | % Growth | Kinerja | Sep-24 | Sep-25 | Sep-25 | Growth (Mtd) | Growth (YoY) |
| 1 | Asset (Retail) T | | | | | | | | | | | PHR | 2,69 | 3,37 | 3,39 | 0,02 | 0,70 |
| 2 | Contribution Margin | | | | | | | | | | | CIF Payroll | 2.203 | 1.014 | 1.039 | 25 | (1.164)</ |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 6.790 | 8.413 | 5.216 | 4.952 | 851 | (264) | (3.461) | -41,14% | (1.838) | -27,07% | 12.850 | 38,54% | (7.898) |
| 2 | Tabungan | 175.767 | 193.661 | 197.395 | 196.689 | 9.382 | (705) | 3.028 | 1,56% | 20.922 | 11,90% | 189.520 | 103,78% | 7.170 |
| 3 | Deposito | 41.842 | 51.659 | 50.886 | 50.886 | (1.726) | 0 | (773) | -1,50% | 9.044 | 21,62% | 42.338 | 120,19% | 8.549 |
| | Total | 224.399 | 253.733 | 253.498 | 252.528 | 8.507 | (970) | (1.205) | -0,47% | 28.128 | 12,54% | 244.707 | 103,20% | 7.820 |
| | CASA | 182.557 | 202.074 | 202.611 | 201.641 | 10.233 | (970) | (433) | -0,21% | 19.084 | 10,45% | | | |
| (%) CASA | | 81,35% | 79,64% | 79,93% | 79,85% | | | | | | | | | |
| FDR | | 108,91% | 102,73% | 103,52% | 103,92% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.083 | 6.247 | 6.565 | 6.228 | | (337) | (19) | -0,30% | 2.146 | 52,56% | - | 0,00% | 6.228 |
| 2 | Giro ISE | 1.486 | 3.408 | 3.536 | 3.259 | | (277) | (150) | -4,39% | 1.773 | 119,28% | | 0,00% | 3.259 |
| 3 | Tabungan ISE | 2.597 | 2.839 | 3.029 | 2.970 | | (60) | 131 | 4,62% | 373 | 14,37% | | 0,00% | 2.970 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 138 | 154 | 157 | 157 | | 0 | 3 | 1,95% | 19 | 13,77% | | 0,00% | 157 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-------------------------|----------------|----------------|----------------|--------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 1.595 | 2.529 | 2.436 | - | - | 0 | 326 | -93 | 841 | 93 | 1.595 | 152,73% | 841 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 1.595 | 2.529 | 2.436 | - | - | 0 | 326 | -93 | 841 | 93 | 1.595 | 152,73% | 841 |
| • Local Champion | 1.595 | 2.529 | 2.436 | - | - | - | 0 | 326 | -93 | 841 | 93 | 1.595 | 152,73% | 841 |
| • Value Chain | - | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 97.733 | 97.843 | 96.899 | 1.880 | 1.150 | (730) | 1.094 | -943 | -833 | 2.093 | 102.758 | 94,30% | (5.858) |
| | KUR | 92.544 | 91.691 | 90.824 | 1.780 | 1.150 | (630) | 612 | -867 | -1.720 | 2.017 | 97.133 | 93,51% | (6.309) |
| | Non KUR | 5.189 | 6.151 | 6.076 | 100 | - | (100) | 482 | -76 | 887 | 76 | 5.625 | 108,01% | 451 |
| 3 | PWG | 10.721 | 20.877 | 22.236 | 3.345 | 3.154 | (191) | 1.393 | 1.359 | 11.514 | 1.796 | 29.922 | 74,31% | (7.687) |
| | Cilem | 6.388 | 12.738 | 13.618 | 1.176 | 1.206 | 30 | 328 | 880 | 7.230 | 326 | 19.779 | 68,85% | (6.160) |
| | Gadai | 4.333 | 8.138 | 8.617 | 2.169 | 1.949 | (220) | 1.065 | 479 | 4.284 | 1.469 | 10.144 | 84,95% | (1.526) |
| 4 | CFG | 134.342 | 139.416 | 140.855 | 3.326 | 4.906 | 1.580 | 1.661 | 1.438 | 6.512 | 3.468 | 155.663 | 90,49% | (14.808) |
| | CF 1 | 27.563 | 25.516 | 25.207 | 329 | - | (329) | -74 | -309 | -2.356 | 309 | 31.828 | 79,20% | (6.621) |
| | Total Griya | 18.820 | 16.634 | 16.513 | - | - | 0 | 0 | -121 | -2.308 | 121 | 21.370 | 77,27% | (4.857) |
| • Total Non Program | 5.808 | 4.957 | 4.908 | - | - | - | 0 | -58 | -49 | -900 | 49 | 6.682 | 73,46% | (1.774) |
| • Program | 13.012 | 11.677 | 11.605 | - | - | - | 0 | -170 | -73 | -1.408 | 73 | 14.688 | 79,01% | (3.084) |
| Oto | 8.743 | 8.882 | 8.695 | 329 | - | (329) | -74 | -187 | -48 | 187 | | 10.458 | 83,14% | (1.764) |
| CF 2 | 106.779 | 113.900 | 115.647 | 2.998 | 4.906 | 1.909 | 1.735 | 1.747 | 8.868 | 3.159 | 123.835 | 93,39% | (8.187) | |
| Mitraguna & Others | 66.464 | 72.581 | 74.399 | 2.733 | 4.238 | 1.506 | 1.546 | 1.818 | 7.934 | 2.420 | 81.941 | 90,80% | (7.543) | |
| Pensiun | 40.315 | 41.320 | 41.249 | 265 | 668 | 403 | 189 | -71 | 934 | 739 | 41.894 | 98,46% | (645) | |
| Total Pembiayaan | 244.391 | 260.664 | 262.425 | 8.552 | 9.210 | 659 | 4.474 | 1.761 | 18.034 | 7.449 | | 289.938 | 90,51% | (27.512) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-------------------------|----------------|--------------|--------------|--------------|--------------|-------------------|--------------|------------|--------------|------------|-------|--------------|-----------------|-------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | 83 | - | - | - | 683 | 5,19% | 0,00% | 28,05% | 683 | 600 | 683 | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 83 | - | - | - | 683 | 5,19% | 0,00% | 28,05% | 683 | 600 | 683 | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 931 | 1.108 | 946 | 7.858 | 0.95% | 0.97% | 8,11% | 6.912 | 6.927 | 6.750 | | | | |
| | KUR | 830 | 948 | 846 | 6.735 | 0,90% | 0,92% | 7,42% | 5.889 | 5.905 | 5.787 | | | | |
| | Non KUR | 101 | 160 | 100 | 1.123 | 1,95% | 1,62% | 18,48% | 1.023 | 1.022 | 963 | | | | |
| 3 | PWG | 7 | - | - | 653 | 0,06% | 0,00% | 2,94% | 653 | 647 | 653 | | | | |
| | Cilem | - | - | - | 424 | 0,00% | 0,00% | 3,11% | 424 | 424 | 424 | | | | |
| | Gadai | 7 | - | - | 230 | 0,15% | 0,00% | 2,66% | 230 | 223 | 230 | | | | |
| 4 | CFG | 949 | 1.528 | 1.067 | 5.392 | 0,71% | 0,77% | 3,83% | 4.326 | 4.443 | 3.864 | | | | |
| | CF 1 | 949 | 1.114 | 1.067 | 3.532 | 3,44% | 4,18% | 14,01% | 2.465 | 2.583 | 2.418 | | | | |
| | Total Griya | 745 | 905 | 834 | 1.774 | 3,96% | 5,02% | 10,74% | 940 | 1.030 | 869 | | | | |
| Oto | 204 | 209 | 232 | 1.757 | 2,34% | 2,62% | 20,21% | 1.525 | 1.553 | 1.548 | | | | | |
| CF 2 | - | 414 | - | 1.860 | 0,00% | 0,00% | 1,61% | 1.860 | 1.860 | 1.447 | | | | | |
| Mitraguna & Others | - | 414 | - | 1.566 | 0,00% | 0,00% | 2,11% | 1.566 | 1.566 | 1.153 | | | | | |
| Pensiun | - | - | - | 294 | 0,00% | 0,00% | 0,71% | 294 | 294 | 294 | | | | | |
| Total Pembiayaan | 1.942 | 3.092 | 2.888 | 3.202 | 0,79% | 1,11% | 1,22% | 314 | 1.261 | 111 | | 3,71% | -204,18% | 2,5% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 3.637 | 2.572 | 2.643 | 2.646 | 546 | 3 | 74 | 2,89% | (991) | -27,25% | 8.432 | 31,38% | (5.786) |
| 2 | Tabungan | 133.319 | 152.840 | 152.726 | 152.108 | 2.858 | (619) | (733) | -0,48% | 18.788 | 14,09% | 143.354 | 106,11% | 8.754 |
| 3 | Deposito | 34.970 | 32.772 | 32.809 | 32.809 | (564) | 0 | 37 | 0,11% | (2.161) | -6,18% | 35.987 | 91,17% | (3.178) |
| | Total | 171.926 | 188.184 | 188.179 | 187.563 | 2.840 | (616) | (622) | -0,33% | 15.636 | 9,09% | 187.773 | 99,89% | (211) |
| | CASA | 136.957 | 155.412 | 155.370 | 154.754 | 3.404 | (616) | (658) | -0,42% | 17.797 | 12,99% | 151.786 | 101,96% | 2.968 |
| | (%) CASA | 79,66% | 82,59% | 82,57% | 82,51% | | | | | | | | | |
| | FDR | 77,08% | 70,23% | 69,64% | 69,86% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.034 | 2.779 | 2.690 | 2.405 | (285) | (374) | -13,46% | 371 | 18,23% | - | 0,00% | 2.405 | |
| 2 | Giro ISE | 95 | 736 | 514 | 515 | 1 | (221) | -30,09% | 420 | 442,67% | - | 0,00% | 515 | |
| 3 | Tabungan ISE | 1.439 | 1.543 | 1.676 | 1.390 | (286) | (153) | -9,89% | (49) | -3,40% | - | 0,00% | 1.390 | |
| 4 | Deposito ISE | 500 | 500 | 500 | 500 | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 500 | |
| 5 | CIF ISE | 176 | 227 | 228 | 228 | 0 | 1 | 0,44% | 52 | 29,55% | - | 0,00% | 228 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | 18.945 | 19.854 | 18.984 | 200 | - | -200 | 15 | -870 | 39 | 870 | 21.313 | 89,07% | (2.328) |
| | KUR | 17.446 | 18.508 | 17.822 | 200 | - | -200 | 32 | -686 | 376 | 686 | 19.713 | 90,40% | (1.892) |
| | Non KUR | 1.500 | 1.346 | 1.162 | - | - | 0 | -17 | -184 | -337 | 184 | 1.599 | 72,68% | (437) |
| 3 | PWG | 1.695 | 7.053 | 7.487 | 988 | 536 | -452 | 544 | 434 | 5.792 | 103 | 5.843 | 128,14% | 1.644 |
| | Cilem | 1.695 | 7.053 | 7.487 | 988 | 536 | -452 | 544 | 434 | 5.792 | 103 | 5.843 | 128,14% | 1.644 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 111.874 | 105.257 | 104.569 | 485 | 386 | -99 | 128 | -688 | -7.305 | 1.074 | 115.242 | 90,74% | (10.673) |
| | CF 1 | 3.054 | 2.857 | 2.822 | 96 | - | -96 | -85 | -35 | -232 | 35 | 3.455 | 81,66% | (634) |
| | Total Griya | 942 | 882 | 882 | - | - | 0 | 0 | 0 | -60 | - | 1.045 | 84,39% | (163) |
| | • Total Non Program | 942 | 882 | 882 | - | - | 0 | 0 | 0 | -60 | - | 1.045 | 84,39% | (163) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.112 | 1.975 | 1.940 | 96 | - | -96 | -85 | -35 | -172 | 35 | 2.411 | 80,48% | (471) |
| | CF 2 | 108.821 | 102.400 | 101.748 | 389 | 386 | -3 | 214 | -653 | -7.073 | 1.039 | 111.787 | 91,02% | (10.039) |
| | Mitraguna & Others | 34.866 | 41.533 | 41.493 | 335 | 300 | -35 | 984 | -40 | 6.627 | 340 | 37.557 | 110,48% | 3.936 |
| | Pensiun | 73.955 | 60.867 | 60.255 | 54 | 86 | 32 | -770 | -612 | -13.700 | 698 | 74.229 | 81,17% | (13.975) |
| | Total Pembiayaan | 132.514 | 132.164 | 131.040 | 1.673 | 922 | -751 | 688 | -1.124 | -1.474 | 2.047 | 142.397 | 92,02% | (11.357) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|--------------|--------------|---------------|--------------|---------------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 2 | MBG | 302 | 527 | 530 | 411 | 1,59% | 2,67% | 2,17% | (119) | 110 | (116) | - | - | - | | | |
| | KUR | 199 | 527 | 530 | 352 | 1,14% | 2,87% | 1,98% | (178) | 153 | (175) | - | - | - | | | |
| | Non KUR | 102 | - | - | 59 | 6,82% | 0,00% | 0,00% | 5,11% | 59 | (43) | 59 | - | - | | | |
| 3 | PWG | - | - | - | 191 | 0,00% | 0,00% | 0,00% | 2,55% | 191 | 191 | 191 | - | - | | | |
| | Cilem | - | - | - | 191 | 0,00% | 0,00% | 0,00% | 2,55% | 191 | 191 | 191 | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 4 | CFG | 58 | 1.199 | 1.868 | 3.135 | 0,05% | 1,78% | 3,00% | 1.267 | 3.077 | 1.936 | - | - | - | | | |
| | CF 1 | 54 | 34 | 31 | 560 | 1,76% | 1,08% | 0,00% | 529 | 506 | 526 | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Oto | 54 | 34 | 31 | 560 | 2,55% | 1,56% | 0,00% | 529 | 506 | 526 | - | - | - | | | |
| | CF 2 | 5 | 1.165 | 1.838 | 2.575 | 0,00% | 1,79% | 2,53% | 738 | 2.571 | 1.410 | - | - | - | | | |
| | Mitraguna & Others | 5 | 1.165 | 1.758 | 1.272 | 0,01% | 4,23% | 3,07% | (486) | 1.267 | 107 | - | - | - | | | |
| | Pensiun | - | - | 80 | 1.303 | 0,00% | 0,13% | 2,16% | 1.223 | 1.303 | 1.303 | - | - | - | | | |
| | Total Pembiayaan | 9.858 | 2.997 | 2.947 | 4.200 | 7,44% | 2,23% | 3,21% | 1.253 | (5.658) | 1.204 | 2,09% | 34,85% | -1,1% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 2 | MBG | 69 | 375 | 328 | 465 | 0,37% | 1,65% | 2,45% | 137 | 396 | 90 | - | - | - | | | |
| | KUR | 60 | 279 | 232 | 369 | 0,34 | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 2.839 | 2.519 | 1.437 | 1.440 | 455 | 3 | (1.078) | -42,82% | (1.399) | -49,27% | 6.559 | 21,96% | (5.119) |
| 2 | Tabungan | 118.896 | 124.754 | 125.890 | 123.896 | 7.185 | (1.994) | (857) | -0,69% | 5.000 | 4,21% | 130.899 | 94,65% | (7.002) |
| 3 | Deposito | 12.522 | 15.691 | 15.594 | 15.594 | (1.098) | 0 | (97) | -0,62% | 3.072 | 24,54% | 13.179 | 118,33% | 2.416 |
| | Total | 134.257 | 142.963 | 142.921 | 140.931 | 6.542 | (1.990) | (2.032) | -1,42% | 6.674 | 4,97% | 150.636 | 93,56% | (9.705) |
| | CASA | 121.735 | 127.272 | 127.327 | 125.337 | 7.640 | (1.990) | (1.936) | -1,52% | 3.602 | 2,96% | 137.458 | 91,18% | (12.121) |
| | (%) CASA | 90,67% | 89,02% | 89,09% | 88,93% | | | | | | | | | |
| | FDR | 193,63% | 190,58% | 190,95% | 193,65% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.925 | 3.274 | 3.234 | 3.239 | 5 | (35) | -1,06% | (685) | -17,46% | | - | 0,00% | 3.239 |
| 2 | Giro ISE | 2.210 | 1.598 | 1.026 | 1.029 | 3 | (569) | -35,63% | (1.181) | -53,45% | | | 0,00% | 1.029 |
| 3 | Tabungan ISE | 1.714 | 1.676 | 2.208 | 2.211 | 2 | 535 | 31,90% | 496 | 28,94% | | | 0,00% | 2.211 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 108 | 142 | 143 | 143 | 0 | 1 | 0,70% | 35 | 32,41% | | | 0,00% | 143 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 155 | 70 | 61 | - | - | 0 | -9 | -9 | -93 | 9 | 155 | 39,61% | (93) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 155 | 70 | 61 | - | - | 0 | -9 | -9 | -93 | 9 | 155 | 39,61% | (93) |
| | • Local Champion | 155 | 70 | 61 | - | - | 0 | -9 | -9 | -93 | 9 | 155 | 39,61% | (93) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 76.261 | 70.663 | 70.632 | 2.146 | 1.960 | -186 | -324 | -31 | -5.629 | 1.991 | 76.793 | 91,98% | (6.160) |
| | KUR | 69.790 | 65.006 | 65.076 | 2.146 | 1.960 | -186 | -368 | 70 | -4.714 | 1.890 | 70.193 | 92,71% | (5.117) |
| | Non KUR | 6.471 | 5.657 | 5.556 | - | - | 0 | 44 | -100 | -915 | 100 | 6.599 | 84,20% | (1.043) |
| 3 | PWG | 2.698 | 8.440 | 8.869 | 991 | 521 | -470 | 773 | 429 | 6.171 | 92 | 10.039 | 88,35% | (1.170) |
| | Cilem | 2.698 | 8.440 | 8.869 | 991 | 521 | -470 | 773 | 429 | 6.171 | 92 | 10.039 | 88,35% | (1.170) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 180.846 | 193.286 | 193.349 | 4.933 | 2.739 | -2.194 | 3.896 | 63 | 12.503 | 2.676 | 198.675 | 97,32% | (5.326) |
| | CF 1 | 24.361 | 31.788 | 31.585 | 210 | 403 | 193 | 222 | -204 | 7.223 | 606 | 26.529 | 119,06% | 5.056 |
| | Total Griya | 4.158 | 5.341 | 5.320 | - | - | 0 | 0 | -21 | 1.163 | 21 | 4.750 | 112,02% | 571 |
| | • Total Non Program | 3.841 | 5.047 | 5.026 | - | - | 0 | -460 | -21 | 1.185 | 21 | 4.392 | 114,43% | 634 |
| | • Program | 317 | 294 | 294 | - | - | 0 | -2 | 0 | -22 | - | 357 | 82,35% | (63) |
| | Oto | 20.203 | 26.447 | 26.264 | 210 | 403 | 193 | 222 | -183 | 6.061 | 585 | 21.779 | 120,59% | 4.485 |
| | CF 2 | 156.485 | 161.498 | 161.765 | 4.723 | 2.336 | -2.387 | 3.674 | 267 | 5.280 | 2.070 | 172.147 | 93,97% | (10.382) |
| | Mitraguna & Others | 140.742 | 147.326 | 147.758 | 4.723 | 2.336 | -2.387 | 3.827 | 432 | 7.016 | 1.905 | 154.954 | 95,36% | (7.196) |
| | Pensiun | 15.743 | 14.171 | 14.007 | - | - | 0 | -153 | -165 | -1.736 | 165 | 17.192 | 81,47% | (3.186) |
| | Total Pembiayaan | 259.960 | 272.459 | 272.912 | 8.070 | 5.220 | -2.850 | 4.337 | 453 | 12.952 | 4.767 | 285.662 | 95,54% | (12.749) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-----------|--------------|-----------|--------------|----------|------------|--------------|--------------|----------------|-------------|-----|--|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-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 | - | 523 | 439 | 3.087 | 0 | 0,00% | 0 | 0,62% | 4,37% | 2.648 | 3.087 | 2.564 | | | | | |
| | KUR | - | 523 | 398 | 2.754 | 0 | 0,00% | 0 | 0,61% | 4,23% | 2.356 | 2.754 | 2.231 | | | | | |
| | Non KUR | - | - | 41 | 333 | 0 | 0,00% | 0 | 0,73% | 5,99% | 291 | 333 | 333 | | | | | |
| 3 | PWG | - | - | - | 344 | 0 | 0,00% | 0 | 0,00% | 3,88% | 344 | 344 | 344 | | | | | |
| | Cilem | - | - | - | 344 | 0 | 0,00% | 0 | 0,00% | 3,88% | 344 | 344 | 344 | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | |
| 4 | CFG | 4.563 | 1.313 | 2.138 | 11.511 | 0 | 0,00% | 0 | 1,27% | 5,95% | 9.373 | 6.949 | 10.198 | | | | | |
| | CF 1 | 1.171 | 1.115 | 1.100 | 3.498 | 0 | 0,00% | 0 | 4,81% | 3,46% | 11.07% | 2.398 | 2.327 | 2.383 | | | | |
| | Total Griya | 405 | - | - | 21 | 0 | 0,00% | 0 | 9,74% | 0,40% | 21 | (384) | 21 | | | | | |
| | Oto | 766 | 1.115 | 1.100 | 3.477 | 0 | 0,00% | 0 | 3,79% | 4,16% | 13,24% | 2.377 | 2.711 | 2.362 | | | | |
| | CF 2 | 3.391 | 198 | 1.038 | 8.013 | 0 | 0,00% | 0 | 2,17% | 0,64% | 4,95% | 6.975 | 4.622 | 7.815 | | | | |
| | Mitraguna & Others | 3.391 | 198 | 1.038 | 8.013 | 0 | 0,00% | 0 | 2,14% | 0,70% | 5,42% | 6.975 | 4.622 | 7.815 | | | | |
| | Pensiun | 95 | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | (95) | - | - | | | | |
| | Total Pembiayaan | 2.747 | 3.110 | 2.973 | 2.973 | 0 | 1,06% | 0 | 1,09% | - | 226 | (137) | 1,20% | -10,14% | 0,1% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------|-------|-----|-------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | MtD | YtD | | | | % | 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 | 46 | 522 | 519 | 519 | 0 | 0,06% | 0 | 0,73% | 0,80% | 0,80% | 473 | (3)</ | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 3 | Deposito | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | Total | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | CASA | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| (%) CASA | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | | | | | | | | | | |
| FDR | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Oct'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|----------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.308 | - | - | - | 0 | 0 | #DIV/0! | (8.308) | -100,00% | - | 0 | 0,00% | 0 |
| 2 | Giro ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0 | 0,00% | 0 |
| 3 | Tabungan ISE | 7.708 | - | - | - | 0 | 0 | #DIV/0! | (7.708) | -100,00% | 0 | 0 | 0,00% | 0 |
| 4 | Deposito ISE | 600 | - | - | - | 0 | 0 | #DIV/0! | (600) | -100,00% | 0 | 0 | 0,00% | 0 |
| 5 | CIF ISE | 27 | - | - | - | 0 | 0 | #DIV/0! | (27) | -100,00% | 0 | 0 | 0,00% | 0 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------|----------------|---------------|--------------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Cilem | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | CF 1 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| | Total Griya | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Total Non Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | CF 2 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| | Mitraguna & Others | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Pensiun | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Total Pembiayaan | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|-----------|-----------|---------------|----------|----------|---------------|----------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 4 | CFG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | CF 2 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Mitraguna & Others | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Total Pembiayaan | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | 5,31% | #DIV/0! | 5,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 4 | CFG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | CF 2 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Mitraguna & Others | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 1.507 | 369 | 824 | 836 | (1.185) | 12 | 467 | 126,49% | (671) | -44,54% | 3.501 | 23,88% | (2.665) |
| 2 | Tabungan | 77.097 | 93.391 | 95.952 | 95.527 | 4.507 | (425) | 2.136 | 2,29% | 18.430 | 23,91% | 81.858 | 116,70% | 13.669 |
| 3 | Deposito | 8.333 | 13.479 | 13.481 | 13.481 | 826 | 0 | 2 | 0,01% | 5.148 | 61,78% | 8.893 | 151,58% | 4.588 |
| | Total | 86.937 | 107.239 | 110.257 | 109.844 | 4.148 | (413) | 2.605 | 2,43% | 22.907 | 26,35% | 94.253 | 116,54% | 15.591 |
| | CASA | 78.604 | 93.760 | 96.776 | 96.363 | 3.322 | (413) | 2.603 | 2,78% | 17.759 | 22,59% | 85.359 | 112,89% | 11.004 |
| | (%) CASA | 90,42% | 87,43% | 87,77% | 87,73% | | | | | | | | | |
| | FDR | 27,35% | 45,52% | 45,63% | 45,81% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 24.432 | 27.597 | 27.666 | 27.659 | | (6) | 62 | 0,22% | 3.227 | 13,21% | - | 0,00% | 27.659 |
| 2 | Giro ISE | 1.505 | 366 | 890 | 784 | | (106) | 418 | 114,23% | (721) | -47,90% | - | 0,00% | 784 |
| 3 | Tabungan ISE | 19.127 | 23.431 | 22.976 | 23.075 | | 99 | (356) | -1,52% | 3.948 | 20,64% | - | 0,00% | 23.075 |
| 4 | Deposito ISE | 3.800 | 3.800 | 3.800 | 3.800 | | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 3.800 |
| 5 | CIF ISE | 46 | 106 | 107 | 107 | | 0 | 1 | 0,94% | 61 | 132,61% | - | 0,00% | 107 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | 7.909 | 17.315 | 17.706 | 850 | 650 | -200 | 881 | 392 | 9.797 | 258 | 16.589 | 106,74% | 1.118 |
| | KUR | 7.722 | 16.284 | 16.684 | 850 | 650 | -200 | 797 | 399 | 8.962 | 251 | 16.106 | 103,59% | 578 |
| | Non KUR | 188 | 1.031 | 1.023 | - | - | 0 | 84 | -8 | 835 | 8 | 483 | 211,84% | 540 |
| 3 | PWG | 1.199 | 6.189 | 6.513 | 695 | 396 | -299 | 522 | 324 | 5.314 | 72 | 6.922 | 94,09% | (409) |
| | Cilem | 1.199 | 6.189 | 6.513 | 695 | 396 | -299 | 522 | 324 | 5.314 | 72 | 6.922 | 94,09% | (409) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 14.673 | 25.311 | 26.096 | 695 | 1.095 | 401 | 469 | 784 | 11.423 | 311 | 24.159 | 108,02% | 1.936 |
| | CF 1 | 4.501 | 7.972 | 8.512 | 192 | 695 | 504 | 3 | 540 | 4.011 | 155 | 5.632 | 151,14% | 2.880 |
| 1 | Total Non Program | 108 | 79 | 79 | - | - | 0 | 0 | 0 | -29 | - | 398 | 19,82% | (319) |
| | Program | - | - | - | - | - | 0 | 0 | 0 | -29 | - | 398 | 19,82% | (319) |
| | Oto | 4.393 | 7.893 | 8.433 | 192 | 695 | 504 | 3 | 540 | 4.040 | 155 | 5.234 | 161,13% | 3.200 |
| | CF 2 | 10.171 | 17.339 | 17.583 | 503 | 400 | -103 | 466 | 244 | 7.412 | 156 | 18.527 | 94,91% | (944) |
| | Mitraguna & Others | 10.171 | 15.341 | 15.592 | 40 | 400 | 360 | -246 | 251 | 5.420 | 149 | 17.754 | 87,82% | (2.162) |
| | Pensiun | - | 1.998 | 1.991 | 463 | - | -463 | 712 | -7 | 1.991 | 7 | 773 | 257,54% | 1.218 |
| | Total Pembiayaan | 23.780 | 48.815 | 50.315 | 2.240 | 2.141 | -98 | 1.872 | 1.500 | 26.535 | 642 | 47.670 | 105,55% | 2.645 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | |
|-----|-------------------------|-----------|-----------|-----------|-----------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|----------------|-------------|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-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 | - | - | - | - | 584 | 0,00% | 0,00% | 3,30% | 584 | 584 | 584 | | | | | | |
| | KUR | - | - | - | - | 386 | 0,00% | 0,00% | 2,32% | 386 | 386 | 386 | | | | | | |
| | Non KUR | - | - | - | - | 198 | 0,00% | 0,00% | 19,36% | 198 | 198 | 198 | | | | | | |
| 3 | PWG | - | - | - | - | 56 | 0,00% | 0,00% | 0,86% | 56 | 56 | 56 | | | | | | |
| | Cilem | - | - | - | - | 56 | 0,00% | 0,00% | 0,86% | 56 | 56 | 56 | | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0 | 0 | 0 | | | | | | |
| 4 | CFG | - | - | - | - | 785 | 156 | 2.054 | 0,62% | 7,87% | 1.898 | 2.054 | 1.269 | | | | | |
| | CF 1 | - | - | - | - | 370 | 156 | 1.594 | 0,00% | 1,97% | 18,90% | 1.438 | 1.594 | 1.223 | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0 | 0 | 0 | | | | | | |
| | Oto | - | - | - | - | 370 | 156 | 1.594 | 0,00% | 1,97% | 18,90% | 1.438 | 1.594 | 1.223 | | | | |
| | CF 2 | - | - | - | - | 414 | - | 460 | 0,00% | 0,00% | 2,62% | 460 | 460 | 46 | | | | |
| | Mitraguna & Others | - | - | - | - | 414 | - | 460 | 0,00% | 0,00% | 2,95% | 460 | 460 | 46 | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0 | 0,00% | 0 | - | - | | | | |
| | Total Pembiayaan | - | - | - | - | 785 | 156 | 2.694 | 0,00% | 0,32% | 5,35% | 2.538 | 2.694 | 1.909 | 0,02% | #DIV/0! | 0,0% | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-Nov-25 | | | | MtD | YtD | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,0 | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 80.039 | 5.640 | 4.231 | 4.231 | 2.054 | 0 | (1.409) | -24,98% | (75.808) | -94,71% | 90.770 | 4,66% | (86.539) |
| 2 | Tabungan | 33.280 | 43.627 | 44.812 | 44.435 | 3.551 | (377) | 808 | 1,85% | 11.155 | 33,52% | 37.508 | 118,47% | 6.928 |
| 3 | Deposito | 18.866 | 76.625 | 77.653 | 77.656 | 304 | 3 | 1.031 | 1,35% | 58.790 | 311,61% | 19.646 | 395,28% | 58.010 |
| | Total | 132.186 | 125.892 | 126.697 | 126.323 | 5.908 | (374) | 431 | 0,34% | (5.863) | -4,44% | 147.924 | 85,40% | (21.601) |
| | CASA | 113.319 | 49.267 | 49.044 | 48.667 | 5.605 | (377) | (600) | -1,22% | (64.653) | -57,05% | 128.278 | 37,94% | (79.611) |
| | (%) CASA | 85,73% | 39,13% | 38,71% | 38,53% | | | | | | | | | |
| | FDR | 12,66% | 24,03% | 24,64% | 24,71% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 584 | 804 | 846 | 851 | 5 | 47 | 5,89% | 267 | 45,64% | - | 0,00% | 851 | |
| 2 | Giro ISE | 18 | 33 | 85 | 85 | 0 | 52 | 157,33% | 68 | 384,27% | 0 | 0,00% | 85 | |
| 3 | Tabungan ISE | 567 | 771 | 761 | 766 | 5 | (5) | -0,61% | 199 | 35,14% | 0 | 0,00% | 766 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 | |
| 5 | CIF ISE | 30 | 35 | 36 | 36 | 0 | 1 | 2,86% | 6 | 20,00% | 0 | 0,00% | 36 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 728 | 2.951 | 3.063 | 271 | 233 | -38 | 139 | 112 | 2.335 | 120 | 3.418 | 89,63% | (354) |
| | Cilem | 728 | 2.951 | 3.063 | 271 | 233 | -38 | 139 | 112 | 2.335 | 120 | 3.418 | 89,63% | (354) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 16.008 | 27.302 | 28.154 | 1.918 | 1.054 | -864 | 2.588 | 852 | 12.146 | 202 | 27.252 | 103,31% | 902 |
| | CF 1 | 6.128 | 8.796 | 8.881 | 318 | 159 | -159 | -59 | 85 | 2.752 | 75 | 7.469 | 118,91% | 1.412 |
| | Total Griya | 4.538 | 7.153 | 7.130 | 318 | - | -318 | 0 | -23 | 2.592 | 23 | 4.882 | 146,05% | 2.248 |
| 4 | • Total Non Program | 4.538 | 6.150 | 6.129 | - | - | 0 | -35 | -21 | 1.591 | 21 | 4.882 | 125,55% | 1.247 |
| | • Program | - | 1.003 | 1.001 | 318 | - | -318 | 350 | -2 | 1.001 | 2 | 0 | 0,00% | 1.001 |
| | Oto | 1.591 | 1.643 | 1.751 | - | 159 | 159 | -59 | 108 | 160 | 52 | 2.587 | 67,68% | (836) |
| | CF 2 | 9.879 | 18.505 | 19.273 | 1.600 | 895 | -705 | 2.647 | 768 | 9.394 | 127 | 19.783 | 97,42% | (510) |
| | Mitraguna & Others | 9.209 | 17.588 | 18.361 | 1.600 | 895 | -705 | 2.652 | 773 | 9.152 | 122 | 18.196 | 100,91% | 165 |
| | Pensiun | 671 | 918 | 912 | - | - | 0 | -5 | -5 | 242 | 5 | 1.587 | 57,48% | (675) |
| | Total Pembiayaan | 16.736 | 30.252 | 31.217 | 2.189 | 1.287 | -902 | 2.727 | 965 | 14.481 | 323 | 30.669 | 101,79% | 548 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|----------|----------|----------|----------|---------------|----------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-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 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 3 | PWG | - | - | - | - | 21 | 0,00% | 0,00% | 0,69% | 21 | 21 | 21 | | | | |
| | Cilem | - | - | - | - | 21 | 0,00% | 0,00% | 0,69% | 21 | 21 | 21 | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 4 | CFG | - | - | 260 | 258 | 496 | 0,00% | 0,95% | 1,76% | 238 | 496 | 236 | | | | |
| | CF 1 | - | - | - | - | 29 | 0,00% | 0,00% | 0,33% | 29 | 29 | 29 | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Oto | - | - | - | - | 29 | 0,00% | 0,00% | 1,65% | 29 | 29 | 29 | | | | |
| | CF 2 | - | - | 260 | 258 | 467 | 0,00% | 1,40% | 2,42% | 209 | 467 | 207 | | | | |
| | Mitraguna & Others | - | - | 260 | 258 | 467 | 0,00% | 1,47% | 2,54% | 209 | 467 | 207 | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Total Pembiayaan | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | 0,00% | #DIV/0! | 0,0% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 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 | Giro | 1.748 | 3.085 | 362 | 363 | (1.862) | 1 | (2.722) | -88,23% | (1.385) | -79,23% | 7.308 | 4,97% | (6.945) |
| 2 | Tabungan | 52.637 | 64.541 | 64.214 | 64.180 | 549 | (34) | (362) | -0,56% | 11.543 | 21,93% | 58.431 | 109,84% | 5.748 |
| 3 | Deposito | 30.502 | 32.868 | 32.758 | 32.760 | 504 | 1 | (108) | -0,33% | 2.258 | 7,40% | 31.306 | 104,65% | 1.454 |
| | Total | 84.886 | 100.494 | 97.334 | 97.303 | (809) | (32) | (3.191) | -3,18% | 12.417 | 14,63% | 97.046 | 100,27% | 257 |
| | CASA | 54.385 | 67.626 | 64.576 | 64.543 | (1.313) | (33) | (3.083) | -4,56% | 10.158 | 18,68% | 65.740 | 98,18% | (1.197) |
| | (%) CASA | 64,07% | 67,29% | 66,34% | 66,33% | | | | | | | | | |
| | FDR | 15,32% | 27,91% | 29,86% | 29,87% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-20 Nov'25) | Growth (1-20 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | 20-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.979 | 1.591 | 1.702 | 1.709 | 7 | 119 | 7,46% | (270) | -13,64% | | - | 0,00% | 1.709 |
| 2 | Giro ISE | 1.572 | 777 | 811 | 812 | 0 | 35 | 4,51% | (760) | -48,36% | | | 0,00% | 812 |
| 3 | Tabungan ISE | 407 | 814 | 891 | 897 | 7 | 84 | 10,27% | 490 | 120,41% | | | 0,00% | 897 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 36 | 47 | 47 | 47 | 0 | 0 | 0,00% | 11 | 30,56% | | | 0,00% | 47 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Oct'25) | Pencairan (1-23 Nov'25) | Pencairan MtM | MtD (1-23 Oct'25) | Growth (1-23 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 23-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 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 2.928 | 7.447 | 7.735 | 476 | 389 | -87 | 38 | 289 | 4.807 | 100 | 5.333 | 145,06% | 2.403 |
| | Cilem | 2.928 | 7.447 | 7.735 | 476 | 389 | -87 | 38 | 289 | 4.807 | 100 | 5.333 | 145,06% | 2.403 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 10.078 | 20.605 | 21.332 | 265 | 1.052 | 788 | 69 | 727 | 11.253 | 325 | 18.511 | 115,24% | 2.821 |
| | CF 1 | 3.825 | 6.414 | 6.575 | - | 247 | 247 | -100 | 160 | 2.750 | 87 | 4.830 | 136,12% | 1.745 |
| | Total Griya | 789 | 1.478 | 1.473 | - | - | 0 | 0 | -4 | 685 | 4 | 1.047 | 140,76% | 427 |
| | • Total Non Program | 789 | 1.478 | 1.473 | - | - | 0 | 0 | -4 | 685 | 4 | 1.047 | 140,76% | 427 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.036 | 4.937 | 5.101 | - | 247 | 247 | -100 | 165 | 2.065 | 83 | 3.783 | 134,84% | 1.318 |
| | CF 2 | 6.254 | 14.190 | 14.757 | 265 | 805 | 540 | 169 | 567 | 8.503 | 238 | 13.681 | 107,87% | 1.076 |
| | Mitraguna & Others | 5.039 | 12.776 | 13.216 | 220 | 510 | 290 | 131 | 440 | 8.177 | 70 | 11.779 | 112,20% | 1.437 |
| | Pensiun | 1.215 | 1.414 | 1.541 | 45 | 295 | 250 | 38 | 126 | 326 | 169 | 1.902 | 81,00% | (361) |
| | Total Pembiayaan | 13.007 | 28.051 | 29.067 | 741 | 1.441 | 700 | 107 | 1.016 | 16.061 | 425 | 23.843 | 121,91% | 5.224 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|----------|----------|--------------|--------------|---------------|-------------|-------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 23-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 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 4 | CFG | 83 | 31 | 31 | 999 | 0,82% | 0,15% | 4,68% | 969 | 916 | 968 | | | | | | |
| | CF 1 | 83 | - | - | 833 | 2,17% | 0,00% | 12,68% | 833 | 751 | 833 | | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Oto | 83 | - | - | 833 | 2,73% | 0,00% | 16,34% | 833 | 751 | 833 | | | | | | |
| | CF 2 | - | 31 | 31 | 166 | 0,00% | 0,22% | 1,12% | 135 | 166 | 135 | | | | | | |
| | Mitraguna & Others | - | 31 | 31 | 166 | 0,00% | 0,24% | 1,25% | 135 | 166 | 135 | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Total Pembiayaan | - | 14 | 14 | 14 | 0,00% | 0,05% | 0,05% | 14 | - | - | 8,12% | ##### | 8,1% | 8,1% | 8,1% | 8,1% |

Asset & Contribution Margin

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

PHR & Payroll

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