

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|----------|---------------|-----------|-----------|-----------|-----------|---------------|----------------------|----------|--------|----------|---------|---------------|--------|-----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 74.169 | 59.049 | 49.220 | 60.462 | (86.238) | 11.242 | 1.413 | 2,39% | (13.707) | -18,48% | 212.481 | 28,46% | (152.019) |
| 2 | Tabungan | 1.786.724 | 1.968.204 | 1.938.015 | 1.944.221 | 36.437 | 6.205 | (23.984) | -1,22% | 157.496 | 8,81% | 2.011.047 | 96,68% | (66.827) |
| 3 | Deposito | 649.060 | 615.862 | 621.198 | 621.680 | (36.484) | 483 | 5.818 | 0,94% | (27.380) | -4,22% | 663.637 | 93,68% | (41.957) |
| Total | | 2.509.954 | 2.643.115 | 2.608.433 | 2.626.363 | (86.285) | 17.930 | (16.752) | -0,63% | 116.409 | 4,64% | 2.887.165 | 90,97% | (260.802) |
| CASA | | 1.860.893 | 2.027.253 | 1.987.235 | 2.004.683 | (49.801) | 17.448 | (22.571) | -1,11% | 143.789 | 7,73% | 2.223.528 | 90,16% | (218.845) |
| (% CASA) | | 74,14% | 76,70% | 76,19% | 76,33% | | | | | | | | | |
| FDR | | 125,36% | 131,49% | 134,16% | 133,24% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|--------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 42.839 | 42.018 | 41.356 | 41.400 | | 44 | (618) | -1,47% | (1.439) | -3,36% | 80.699 | 51,30% | (39.299) |
| 2 | Giro ISE | 4.948 | 4.741 | 3.965 | 3.975 | | 10 | (766) | -16,15% | (973) | -19,66% | 27.894 | 14,25% | (23.919) |
| 3 | Tabungan ISE | 31.691 | 33.067 | 33.172 | 33.206 | | 34 | 139 | 0,94% | 1.515 | 4,78% | 36.953 | 89,86% | (3.747) |
| 4 | Deposito ISE | 6.200 | 4.209 | 4.219 | 4.219 | | 0 | 9 | 0,22% | (1.981) | -31,96% | 15.852 | 26,61% | (11.633) |
| 5 | CIF ISE | 2.385 | 2.575 | 2.594 | 2.594 | | 0 | 19 | 0,74% | 209 | 8,76% | | 0,00% | 2.594 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|------------------|---------------------|-----------|-----------|-----------|----------------------------|----------------------------|------------------|----------------------|----------------------|---------|-------------------|---------------|---------|-----------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 184.570 | 242.665 | 242.927 | 500 | 3.200 | 2.700 | -5.617 | 263 | 58.357 | 2.937 | 215.986 | 112,47% | 26.941 |
| | Linkage | 86.431 | 111.300 | 110.956 | - | - | - | -488 | -344 | 24.525 | 344 | 100.323 | 110,60% | 10.633 |
| | Non-Linkage | 98.139 | 131.365 | 131.971 | 500 | 3.200 | 2.700 | -5.130 | 607 | 33.832 | 2.593 | 115.663 | 114,10% | 16.308 |
| | • Local Champion | 98.139 | 131.365 | 131.971 | 500 | 3.200 | 2.700 | -5.130 | 607 | 33.832 | 2.593 | 112.586 | 117,22% | 19.385 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.077 | 0,00% | (3.077) |
| 2 | MBG | 446.877 | 444.339 | 442.622 | 11.200 | 9.805 | -1.395 | -160 | -1.717 | -4.255 | 11.522 | 501.352 | 88,29% | (58.729) |
| | KUR | 419.345 | 419.362 | 418.257 | 10.550 | 9.645 | -905 | -247 | -1.105 | -1.088 | 10.750 | 471.093 | 88,78% | (52.836) |
| | Non KUR | 27.532 | 24.977 | 24.366 | 650 | 160 | -490 | -407 | -612 | -3.166 | 772 | 30.259 | 80,52% | (5.893) |
| 3 | PWG | 258.833 | 406.261 | 424.670 | 91.083 | 73.362 | -17.722 | 27.268 | 18.409 | 165.836 | 54.953 | 414.433 | 102,47% | 10.237 |
| | Cilem | 127.522 | 219.691 | 229.144 | 24.000 | 19.985 | -4.014 | 9.355 | 9.453 | 101.622 | 10.533 | 250.568 | 91,45% | (21.424) |
| | Gadai | 131.312 | 186.659 | 195.526 | 67.084 | 53.376 | -13.708 | 17.913 | 8.956 | 64.214 | 44.420 | 163.864 | 119,32% | 31.661 |
| 4 | CFG | 2.256.170 | 2.382.215 | 2.389.170 | 49.515 | 38.116 | -11.399 | 22.329 | 6.955 | 133.000 | 31.162 | 2.472.864 | 96,62% | (83.694) |
| | CF 1 | 461.418 | 471.592 | 473.218 | 7.531 | 5.141 | -2.391 | 5.755 | 1.626 | 11.800 | 3.515 | 495.744 | 95,46% | (22.526) |
| | Total Griya | 417.205 | 393.258 | 392.555 | 3.076 | 788 | -2.288 | 0 | -703 | -24.650 | 1.491 | 432.970 | 90,67% | (40.415) |
| | • Total Non Program | 64.148 | 59.328 | 59.540 | 2.761 | 510 | -2.251 | 2.080 | 212 | -4.608 | 298 | 71.111 | 83,73% | (11.571) |
| | • Program | 353.058 | 333.930 | 333.015 | 315 | 278 | -37 | -1.789 | -915 | -20.043 | 1.193 | 361.858 | 92,03% | (28.843) |
| | Oto | 44.213 | 78.334 | 80.663 | 4.455 | 4.353 | -103 | 5.755 | 2.328 | 36.450 | 2.024 | 62.775 | 128,50% | 17.888 |
| | CF 2 | 1.794.752 | 1.910.623 | 1.915.952 | 41.984 | 32.976 | -9.008 | 16.573 | 5.329 | 121.200 | 27.647 | 1.977.120 | 96,91% | (61.168) |
| | Mitraguna & Others | 1.323.695 | 1.431.023 | 1.436.638 | 33.163 | 26.213 | -6.951 | 12.749 | 5.615 | 112.943 | 20.598 | 1.489.234 | 96,47% | (52.596) |
| | Pensium | 471.056 | 479.599 | 479.314 | 8.821 | 6.763 | -2.057 | 3.824 | -286 | 8.257 | 7.049 | 487.886 | 98,24% | (8.573) |
| Total Pembiayaan | | 3.146.451 | 3.475.480 | 3.499.390 | 152.299 | 124.483 | -27.816 | 43.819 | 23.910 | 352.939 | 100.573 | 3.604.634 | 97,08% | (105.245) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 192 | 348 | 475 | 2.195 | 0,10% | 0,20% | 0,90% | 1.720 | 2.004 | 1.847 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 192 | 348 | 475 | 2.195 | 0,20% | 0,36% | 1,66% | 1.720 | 2.004 | 1.847 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 4.879 | 7.999 | 7.999 | 47.061 | 1,09% | 1,80% | 10,63% | 39.061 | 42.181 | 39.061 | | | |
| | KUR | 3.627 | 6.377 | 6.377 | 43.277 | 0,86% | 1,52% | 10,35% | 36.900 | 39.650 | 36.900 | | | |
| | Non KUR | 1.252 | 1.623 | 1.623 | 3.784 | 4,55% | 6,50% | 15,53% | 2.161 | 2.532 | 2.161 | | | |
| 3 | PWG | 275 | 1 | 1 | 16.172 | 0,11% | 0,00% | 3,81% | 16.170 | 15.896 | 16.170 | | | |
| | Cilem | 275 | 1 | 1 | 11.051 | 0,22% | 0,00% | 4,82% | 11.049 | 10.775 | 11.049 | | | |
| | Gadai | - | - | - | 5.121 | 0,00% | 0,00% | 2,62% | 5.121 | 5.121 | 5.121 | | | |
| 4 | CFG | 67.344 | 65.418 | 65.451 | 142.472 | 2,98% | 2,75% | 5,96% | 77.021 | 75.128 | 77.054 | | | |
| | CF 1 | 43.373 | 41.883 | 41.926 | 70.954 | 9,40% | 8,89% | 14,99% | 29.028 | 27.581 | 29.071 | | | |
| | Total Griya | 41.791 | 40.502 | 40.088 | 62.586 | 10,02% | 10,19% | 15,94% | 22.498 | 20.795 | 22.084 | | | |
| | Oto | 1.583 | 1.381 | 1.838 | 8.369 | 3,58% | 2,35% | 10,38% | 6.531 | 6.786 | 6.988 | | | |
| | CF 2 | 23.971 | 23.535 | 23.525 | 71.518 | 1,34% | 1,23% | 3,73% | 47.993 | 47.547 | 47.983 | | | |
| | Mitraguna & Others | 22.208 | 21.338 | 21.186 | 66.917 | 1,68% | 1,48% | 4,66% | 45.731 | 44.709 | 45.579 | | | |
| | Pensium | 1.763 | 2.197 | 2.338 | 4.601 | 0,37% | 0,49% | 0,96% | 2.262 | 2.838 | 2.404 | | | |
| Total Pembiayaan | | 72.690 | 73.767 | 73.927 | 207.900 | 2,31% | 2,13% | 5,94% | 133.973 | 135.209 | 134.133 | 2,29% | 61,54% | -3,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 35.691 | 33.082 | 33.063 | 33.279 | 19,34% | 13,63% | 13,70% | 216 | (2.412) | 197 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 35.691 | 33.082 | 33.063 | 33.279 | 36,37% | 25,17% | 25,22% | 216 | (2.412) | 197 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 3.530 | 7.844 | 8.508 | 9.102 | 0,79% | 1,91% | 2,06% | 594 | 5.573 | 1.259 | | | |
| | KUR | 2.493 | 5.912 | 6.287 | 6.282 | 0,59% | 1,50% | 1,50% | (5) | 3.789 | 370 | | | |
| | Non KUR | 1.037 | 1.932 | 2.221 | 2.820 | 3,77% | 8,89% | 11,58% | 600 | 1.783 | 888 | | | |
| 3 | PWG | 184 | 184 | 184 | 197 | 0,07% | 0,05% | 0,05% | 13 | 13 | 13 | | | |
| | Cilem | - | - | - | 13 | 0,00% | 0,00% | 0,01% | 13 | 13 | 13 | | | |
| | Gadai | 184 | 184 | 184 | 184 | 0,14% | 0,10% | 0,09% | - | (0) | - | | | |
| 4 | CFG | 99.269 | 134.606 | 135.903 | 140.195 | 4,40% | 5,70% | 5,87% | 4.292 | 40.926 | 5.589 | | | |
| | CF 1 | 73.505 | 94.608 | 94.254 | 97.870 | 15,93% | 19,99% | 20,68% | 3.616 | 24.365 | 3.262 | | | |
| | Total Griya | 73.052 | 92.989 | 92.591 | 96.308 | 17,51% | 23,54% | 24,53% | 3.717 | 23.257 | 3.319 | | | |
| | Oto | 453 | 1.619 | 1.663 | 1.562 | 1,03% | 2,12% | 1,94% | (102) | 1.108 | (57) | | | |
| | CF 2 | 25.764 | 39.998 | 41.649 | 42.325 | 1,44% | 2,18% | 2,21% | 676 | 16.561 | 2.327 | | | |
| | Mitraguna & Others | 22.415 | 37.920 | 39.679 | 40.357 | 1,69% | 2,77% | 2,81% | 678 | 17.943 | 2.438 | | | |
| | Pensium | 3.349 | 2.078 | 1.969 | 1.967 | 0,11% | 0,06% | 0,41% | (2) | (1.382) | (111) | | | |
| Total Pembiayaan | | 138.673 | 175.716 | 177.658 | 182.773 | 4,41% | 5,11% | 5,22% | 5.115 | 44.100 | 7.058 | 4,00% | 23,43% | -1,2% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 3.150.621 | 3.261.982 | 3.549.038 | 398.417 | |
| 2 | Contribution Margin | 66.836 | 93.445 | 87.044 | 20.208 | -30,2% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,56 | 2,81 | 2,81 | (0,01) | 0,24 |
| CIF Payroll | 28.191 | 25.563 | 27.538 | 1.975 | (653) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----|---------|-------|---------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | 1.144 | 6.902 | 7.348 | 7.594 | 665 | 246 | 691 | 10,01% | 6.449 | 563,55% | 10.075 | 75,37% | (2.481) |
| 3 | Deposito | - | 2.650 | 2.650 | 2.650 | (1.200) | 0 | 0 | 0,00% | 2.650 | #DIV/0! | 283 | 936,86% | 2.367 |
| | Total | 1.144 | 9.552 | 9.998 | 10.244 | (535) | 246 | 691 | 7,24% | 9.099 | 795,12% | 10.358 | 98,90% | (114) |
| | CASA | 1.144 | 6.902 | 7.348 | 7.594 | 665 | 246 | 691 | 10,01% | 6.449 | 563,55% | 10.075 | 75,37% | (2.481) |
| | (%) CASA | 100,00% | 72,26% | 73,49% | 74,13% | | | | | | | | | |
| | FDR | 0,00% | 29,74% | 30,82% | 30,08% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | - | 159 | 139 | 139 | | 0 | (19) | -12,22% | 139 | #DIV/0! | - | 0,00% | 139 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 3 | Tabungan ISE | - | 159 | 139 | 139 | | 0 | (19) | -12,22% | 139 | #DIV/0! | | 0,00% | 139 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | - | 5 | 7 | 7 | | 0 | 2 | 40,00% | 7 | #DIV/0! | | 0,00% | 7 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-------|----------------|---------------|---------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | - | 2.841 | 3.082 | 450 | 300 | -150 | 505 | 241 | 3.082 | 59 | 2.152 | 143,21% | 930 |
| | KUR | - | 2.601 | 2.846 | 450 | 300 | -150 | 510 | 245 | 2.846 | 55 | 2.044 | 139,22% | 802 |
| | Non KUR | - | 240 | 236 | - | - | 0 | -5 | -5 | 236 | 5 | 107 | 219,11% | 128 |
| 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 | - | 2.841 | 3.082 | 450 | 300 | -150 | 505 | 241 | 3.082 | 59 | 2.152 | 143,21% | 930 |

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | - | 1.144 | 10.088 | 10.088 | |
| 2 | Contribution Margin | - | (120) | (707) | (707) | #DIV/0! |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|---------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | #DIV/0! | 3,04 | 3,12 | 0,08 | #DIV/0! |
| CIF Payroll | - | 81 | 82 | 1 | 82 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|--------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 11.911 | 6.280 | 7.553 | 7.818 | (414) | 265 | 1.538 | 24,50% | (4.093) | -34,36% | 28.234 | 27,69% | (20.416) |
| 2 | Tabungan | 224.769 | 225.261 | 219.885 | 220.697 | 313 | 812 | (4.564) | -2,03% | (4.073) | -1,81% | 245.884 | 89,76% | (25.187) |
| 3 | Deposito | 43.574 | 34.515 | 34.822 | 34.762 | (513) | (60) | 247 | 0,71% | (8.813) | -20,22% | 44.717 | 77,74% | (9.956) |
| | Total | 280.254 | 266.055 | 262.260 | 263.276 | (614) | 1.016 | (2.779) | -1,04% | (16.978) | -6,06% | 318.836 | 82,57% | (55.559) |
| | CASA | 236.680 | 231.540 | 227.438 | 228.515 | (101) | 1.076 | (3.025) | -1,31% | (8.165) | -3,45% | 274.118 | 83,36% | (45.603) |
| | (%) CASA | 84,45% | 87,03% | 86,72% | 86,80% | | | | | | | | | |
| | FDR | 105,53% | 135,18% | 137,76% | 137,22% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|---|----------------------|--------|---------|---------|---------------|--------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. |
| 1 | DPK ISE | 8.748 | 6.435 | 6.786 | 6.794 | 9 | 360 | 5,59% | (1.954) | -22,33% | - | 0,00% | 6.794 |
| 2 | Giro ISE | 799 | 1.361 | 1.320 | 1.326 | 6 | (34) | -2,53% | 527 | 65,92% | | 0,00% | 1.326 |
| 3 | Tabungan ISE | 1.949 | 2.074 | 2.465 | 2.468 | 3 | 394 | 19,00% | 519 | 26,66% | | 0,00% | 2.468 |
| 4 | Deposito ISE | 6.000 | 3.000 | 3.000 | 3.000 | 0 | 0 | 0,00% | (3.000) | -50,00% | | 0,00% | 3.000 |
| 5 | CIF ISE | 215 | 231 | 234 | 234 | 0 | 3 | 1,30% | 19 | 8,84% | | 0,00% | 234 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 30.908 | 47.775 | 47.459 | - | - | 0 | -4.437 | -317 | 16.550 | 317 | 38.880 | 122,06% | 8.579 |
| | Linkage | - | 2.645 | 2.645 | - | - | - | -159 | 0 | 2.645 | - | 3.405 | 77,68% | (760) |
| | Non-Linkage | 30.908 | 45.130 | 44.813 | - | - | 0 | -4.278 | -317 | 13.905 | 317 | 35.475 | 126,32% | 9.339 |
| | • Local Champion | 30.908 | 45.130 | 44.813 | - | - | 0 | -4.278 | -317 | 13.905 | 317 | 34.449 | 130,09% | 10.364 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.026 | 0,00% | (1.026) |
| 2 | MBG | 35.044 | 33.769 | 33.207 | 640 | 500 | -140 | 104 | -562 | -1.837 | 1.062 | 38.842 | 85,49% | (5.635) |
| | KUR | 33.160 | 32.116 | 31.572 | 640 | 500 | -140 | 135 | -544 | -1.589 | 1.044 | 36.768 | 85,87% | (5.196) |
| | Non KUR | 1.883 | 1.653 | 1.635 | - | - | 0 | -31 | -18 | -248 | 18 | 2.074 | 78,83% | (439) |
| 3 | PWG | 42.057 | 65.239 | 65.964 | 22.145 | 17.215 | -4.930 | 10.115 | 725 | 23.908 | 16.490 | 59.884 | 110,15% | 6.080 |
| | Cilem | 12.529 | 18.095 | 18.565 | 2.485 | 1.511 | -975 | 1.230 | 469 | 6.035 | 1.041 | 25.249 | 73,53% | (6.684) |
| | Gadai | 29.527 | 47.144 | 47.400 | 19.659 | 15.704 | -3.955 | 8.884 | 256 | 17.873 | 15.448 | 34.635 | 136,85% | 12.764 |
| 4 | CFG | 187.744 | 212.874 | 214.649 | 7.888 | 5.532 | -2.355 | 2.858 | 1.775 | 26.905 | 3.757 | 209.436 | 102,49% | 5.213 |
| | CF 1 | 15.514 | 20.653 | 21.267 | 1.564 | 895 | -668 | 959 | 613 | 5.753 | 282 | 17.861 | 119,07% | 3.406 |
| | Total Griya | 12.407 | 11.808 | 11.704 | 1.011 | - | -1.011 | 0 | -104 | -703 | 104 | 12.727 | 91,96% | (1.023) |
| | • Total Non Program | 12.280 | 11.688 | 11.583 | 1.011 | - | -1.011 | 843 | -104 | -697 | 104 | 12.597 | 91,95% | (1.014) |
| | • Program | 127 | 121 | 121 | - | - | 0 | -1 | 0 | -6 | - | 130 | 92,93% | (9) |
| | Oto | 3.107 | 8.845 | 9.563 | 553 | 895 | 343 | 959 | 718 | 6.456 | 178 | 5.134 | 186,28% | 4.429 |
| | CF 2 | 172.230 | 192.221 | 193.382 | 6.324 | 4.637 | -1.687 | 1.900 | 1.162 | 21.152 | 3.475 | 191.575 | 100,94% | 1.807 |
| | Mitraguna & Others | 136.376 | 153.847 | 154.808 | 4.879 | 3.581 | -1.298 | 783 | 961 | 18.432 | 2.620 | 154.181 | 100,41% | 627 |
| | Pensiun | 35.854 | 38.374 | 38.574 | 1.445 | 1.056 | -389 | 1.117 | 200 | 2.720 | 856 | 37.394 | 103,16% | 1.180 |
| | Total Pembiayaan | 295.752 | 359.658 | 361.279 | 30.672 | 23.247 | -7.425 | 8.640 | 1.621 | 65.527 | 21.626 | 347.042 | 104,10% | 14.237 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | 348 | 351 | 1.279 | 0,00% | 0,73% | 2,70% | 928 | 1.279 | 931 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | 348 | 351 | 1.279 | 0,00% | 0,78% | 2,85% | 928 | 1.279 | 931 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 139 | 999 | 1.089 | 3.708 | 0,40% | 3,23% | 11,17% | 2.618 | 3.569 | 2.708 | | | |
| | KUR | 69 | 987 | 1.080 | 3.451 | 0,21% | 3,36% | 10,93% | 2.371 | 3.382 | 2.464 | | | |
| | Non KUR | 70 | 13 | 10 | 257 | 3,74% | 0,59% | 15,72% | 247 | 187 | 244 | | | |
| 3 | PWG | - | - | - | 4.211 | 0,00% | 0,00% | 6,38% | 4.211 | 4.211 | 4.211 | | | |
| | Cilem | - | - | - | 1.801 | 0,00% | 0,00% | 9,70% | 1.801 | 1.801 | 1.801 | | | |
| | Gadai | - | - | - | 2.410 | 0,00% | 0,00% | 5,08% | 2.410 | 2.410 | 2.410 | | | |
| 4 | CFG | 606 | 1.732 | 1.400 | 4.701 | 0,32% | 0,66% | 2,19% | 3.301 | 4.095 | 2.968 | | | |
| | CF 1 | 136 | 431 | 665 | 2.076 | 0,88% | 3,22% | 9,76% | 1.410 | 1.940 | 1.645 | | | |
| | Total Griya | 124 | 291 | 274 | 540 | 1,00% | 2,32% | 4,61% | 265 | 416 | 249 | | | |
| | Oto | 12 | 140 | 391 | 1.536 | 0,39% | 4,42% | 16,06% | 1.145 | 1.524 | 1.396 | | | |
| | CF 2 | 470 | 1.301 | 734 | 2.625 | 0,27% | 0,38% | 1,36% | 1.891 | 2.155 | 1.324 | | | |
| | Mitraguna & Others | 382 | 1.301 | 734 | 2.483 | 0,28% | 0,48% | 1,60% | 1.749 | 2.101 | 1.182 | | | |
| | Pensiun | 88 | - | - | 142 | 0,24% | 0,00% | 0,37% | 142 | 54 | 142 | | | |
| | Total Pembiayaan | 745 | 3.080 | 2.840 | 13.899 | 0,25% | 0,79% | 3,85% | 11.059 | 13.154 | 10.819 | 1,14% | 70,32% | -2,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 1.369 | 1.120 | 1.119 | 1.470 | 4,43% | 2,34% | 3,10% | 351 | 101 | 351 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 1.369 | 1.120 | 1.119 | 1.470 | 4,43% | 2,48% | 3,28% | 351 | 101 | 351 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 202 | 447 | 499 | 596 | 0,58% | 1,48% | 1,80% | 97 | 394 | 149 | | | |
| | KUR | - | 99 | 153 | 241 | 0,00% | 0,48% | 0,76% | 88 | 241 | 141 | | | |
| | Non KUR | 202 | 348 | 346 | 355 | 10,74% | 20,91% | 21,74% | 10 | 153 | 7 | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 2.198 | 1.708 | 2.020 | 1.308 | 1,17% | 0,95% | 0,61% | (712) | (890) | (399) | | | |
| | CF 1 | 358 | 365 | 365 | 365 | 2,31% | 1,77% | 1,72% | - | 7 | - | | | |
| | Total Griya | 358 | 365 | 365 | 365 | 2,88% | 3,09% | 3,12% | - | 7 | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 1.840 | 1.343 | 1.655 | 943 | 1,07% | 0,86% | 0,49% | (712) | (897) | (399) | | | |
| | Mitraguna & Others | 1.689 | 1.204 | 1.517 | 805 | 1,24% | 0,99% | 0,52% | (712) | (884) | (399) | | | |
| | Pensiun | 151 | 138 | 138 | 138 | 0,05% | 0,04% | 0,36% | - | (13) | (0) | | | |
| | Total Pembiayaan | 3.769 | 3.275 | 3.638 | 3.375 | 1,27% | 1,01% | 0,93% | (264) | (394) | 100 | 10,34% | ##### | 9,4% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 291.672 | 311.873 | 363.312 | 71.640 | |
| 2 | Contribution Margin | 6.735 | 8.183 | 16.883 | 10.148 | -150,7% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,79 | 3,03 | 2,99 | (0,03) | 0,20 |
| CIF Payroll | 2.500 | 2.694 | 2.652 | (42) | 152 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|---------|--------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 11.470 | 19.027 | 12.246 | 12.534 | 7.013 | 288 | (6.493) | -34,13% | 1.064 | 9,28% | 28.015 | 44,74% | (15.482) |
| 2 | Tabungan | 240.508 | 310.664 | 301.993 | 305.388 | 14.144 | 3.395 | (5.276) | -1,70% | 64.880 | 26,98% | 261.718 | 116,69% | 43.670 |
| 3 | Deposito | 185.720 | 180.849 | 182.045 | 182.080 | 3.694 | 34 | 1.230 | 0,68% | (3.640) | -1,96% | 186.880 | 97,43% | (4.801) |
| | Total | 437.698 | 510.540 | 496.284 | 500.002 | 24.852 | 3.717 | (10.538) | -2,06% | 62.304 | 14,23% | 476.614 | 104,91% | 23.388 |
| | CASA | 251.978 | 329.690 | 314.239 | 317.922 | 21.158 | 3.683 | (11.768) | -3,57% | 65.944 | 26,17% | 289.733 | 109,73% | 28.189 |
| | (%) CASA | 57,57% | 64,58% | 63,32% | 63,58% | | | | | | | | | |
| | FDR | 88,88% | 83,94% | 86,94% | 86,29% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.125 | 4.495 | 5.089 | 5.086 | | (3) | 590 | 13,13% | 960 | 23,28% | - | 0,00% | 5.086 |
| 2 | Giro ISE | 544 | 537 | 479 | 481 | | 2 | (56) | -10,43% | (63) | -11,52% | | 0,00% | 481 |
| 3 | Tabungan ISE | 3.581 | 3.958 | 4.610 | 4.604 | | (6) | 646 | 16,33% | 1.023 | 28,57% | | 0,00% | 4.604 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 233 | 253 | 255 | 255 | | 0 | 2 | 0,79% | 22 | 9,44% | | 0,00% | 255 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 86.034 | 102.657 | 103.617 | 500 | 3.000 | 2.500 | -413 | 960 | 17.583 | 2.040 | 96.228 | 107,68% | 7.389 |
| | Linkage | 44.151 | 42.940 | 42.736 | - | - | - | -198 | -205 | -1.415 | 205 | 48.645 | 87,85% | (5.910) |
| | Non-Linkage | 41.883 | 59.716 | 60.881 | 500 | 3.000 | 2.500 | -215 | 1.165 | 18.998 | 1.835 | 47.582 | 127,95% | 13.299 |
| | • Local Champion | 41.883 | 59.716 | 60.881 | 500 | 3.000 | 2.500 | -215 | 1.165 | 18.998 | 1.835 | 46.557 | 130,77% | 14.325 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.026 | 0,00% | (1.026) |
| 2 | MBG | 29.653 | 30.019 | 30.022 | 910 | 550 | -360 | 19 | 3 | 369 | 547 | 33.703 | 89,08% | (3.681) |
| | KUR | 28.300 | 29.042 | 29.053 | 910 | 550 | -360 | 34 | 11 | 753 | 539 | 32.146 | 90,38% | (3.093) |
| | Non KUR | 1.354 | 978 | 969 | - | - | 0 | -15 | -8 | -384 | 8 | 1.557 | 62,27% | (587) |
| 3 | PWG | 33.844 | 46.733 | 47.953 | 7.702 | 6.094 | -1.608 | 1.489 | 1.220 | 14.109 | 4.873 | 51.526 | 93,07% | (3.573) |
| | Cilem | 16.485 | 25.101 | 25.733 | 1.611 | 1.692 | 81 | 88 | 633 | 9.249 | 1.059 | 30.241 | 85,09% | (4.508) |
| | Gadai | 17.360 | 21.633 | 22.220 | 6.091 | 4.402 | -1.689 | 1.401 | 588 | 4.861 | 3.814 | 21.286 | 104,39% | 935 |
| 4 | CFG | 239.485 | 249.114 | 249.855 | 5.079 | 4.703 | -376 | 1.764 | 741 | 10.371 | 3.962 | 265.972 | 93,94% | (16.116) |
| | CF 1 | 40.558 | 43.860 | 44.628 | 575 | 1.159 | 584 | 59 | 768 | 4.070 | 391 | 43.997 | 101,43% | 631 |
| | Total Griya | 29.064 | 28.973 | 28.868 | - | - | 0 | 0 | -104 | -195 | 104 | 30.029 | 96,13% | (1.161) |
| | • Total Non Program | 12.679 | 13.575 | 13.533 | - | - | 0 | -66 | -42 | 854 | 42 | 13.236 | 102,25% | 297 |
| | • Program | 16.385 | 15.397 | 15.335 | - | - | 0 | -90 | -63 | -1.050 | 63 | 16.793 | 91,32% | (1.458) |
| | Oto | 11.494 | 14.888 | 15.760 | 575 | 1.159 | 584 | 59 | 872 | 4.266 | 287 | 13.968 | 112,83% | 1.792 |
| | CF 2 | 198.927 | 205.254 | 205.227 | 4.504 | 3.544 | -960 | 1.705 | -27 | 6.301 | 3.571 | 221.975 | 92,46% | (16.747) |
| | Mitraguna & Others | 182.594 | 188.635 | 188.098 | 3.886 | 2.710 | -1.176 | 985 | -537 | 5.503 | 3.247 | 203.670 | 92,35% | (15.572) |
| | Pensiun | 16.332 | 16.619 | 17.130 | 618 | 834 | 216 | 720 | 511 | 797 | 323 | 18.305 | 93,58% | (1.175) |
| | Total Pembiayaan | 389.016 | 428.523 | 431.448 | 14.191 | 14.347 | 156 | 2.859 | 2.925 | 42.432 | 11.422 | 447.429 | 96,43% | (15.981) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|---------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 97 | 597 | 370 | 2.225 | 0,33% | 1,23% | 7,41% | 1.854 | 2.128 | 1.627 | | | |
| | KUR | - | 597 | 370 | 2.184 | 0,00% | 1,27% | 7,52% | 1.814 | 2.184 | 1.587 | | | |
| | Non KUR | 97 | - | - | 40 | 7,13% | 0,00% | 4,17% | 40 | (56) | 40 | | | |
| 3 | PWG | 78 | - | - | 2.251 | 0,23% | 0,00% | 4,69% | 2.251 | 2.174 | 2.251 | | | |
| | Cilem | 78 | - | - | 1.811 | 0,47% | 0,00% | 7,04% | 1.811 | 1.733 | 1.811 | | | |
| | Gadai | - | - | - | 440 | 0,00% | 0,00% | 1,98% | 440 | 440 | 440 | | | |
| 4 | CFG | 3.097 | 3.508 | 3.356 | 16.833 | 1,29% | 1,35% | 6,74% | 13.478 | 13.736 | 13.325 | | | |
| | CF 1 | 2.023 | 2.551 | 2.761 | 5.472 | 4,99% | 6,30% | 12,26% | 2.711 | 3.448 | 2.920 | | | |
| | Total Griya | 1.062 | 1.823 | 2.366 | 3.917 | 3,65% | 8,17% | 13,57% | 1.551 | 2.855 | 2.095 | | | |
| | Oto | 961 | 729 | 395 | 1.554 | 8,36% | 2,65% | 9,86% | 1.159 | 593 | 826 | | | |
| | CF 2 | 1.074 | 957 | 595 | 11.362 | 0,54% | 0,29% | 5,54% | 10.767 | 10.288 | 10.405 | | | |
| | Mitraguna & Others | 1.074 | 863 | 500 | 11.267 | 0,59% | 0,27% | 5,99% | 10.767 | 10.193 | 10.404 | | | |
| | Pensiun | - | 94 | 95 | 95 | 0,00% | 0,57% | 0,55% | - | 95 | 1 | | | |
| | Total Pembiayaan | 3.271 | 4.106 | 3.726 | 21.309 | 0,84% | 0,87% | 4,94% | 17.583 | 18.038 | 17.204 | 8,46% | -71,20% | 3,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 31.055 | 30.847 | 30.829 | 30.694 | 36,10% | 30,03% | 29,62% | (135) | (360) | (153) | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 31.055 | 30.847 | 30.829 | 30.694 | 74,15% | 51,63% | 50,42% | (135) | (360) | (153) | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 218 | 271 | 271 | 271 | 0,73% | 0,90% | 0,90% | - | 53 | - | | | |
| | KUR | 191 | - | - | - | 0,68% | 0,00% | 0,00% | - | (191) | - | | | |
| | Non KUR | 26 | 271 | 271 | 271 | 1,95% | 27,73% | 27,96% | - | 245 | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 3.658 | 5.001 | 5.191 | 5.206 | 1,53% | 2,08% | 2,08% | 15 | 1.548 | 206 | | | |
| | CF 1 | 2.180 | 2.624 | 2.673 | 2.936 | 5,37% | 6,10% | 6,58% | 263 | 757 | 312 | | | |
| | Total Griya | 1.878 | 2.048 | 2.047 | 2.314 | 6,46% | 7,07% | 8,02% | 267 | 436 | 266 | | | |
| | Oto | 302 | 576 | 627 | 622 | 2,62% | 4,21% | 3,95% | (4) | 320 | 46 | | | |
| | CF 2 | 1.479 | 2.376 | 2.517 | 2.270 | 0,74% | 1,23% | 1,11% | (248) | 791 | (106) | | | |
| | Mitraguna & Others | 1.217 | 2.376 | 2.517 | 2.270 | 0,67% | 1,33% | 1,21% | (248) | 1.053 | (106) | | | |
| | Pensiun | 262 | - | - | - | 0,07% | 0,00% | 0,00% | - | (262) | - | | | |
| | Total Pembiayaan | 34.931 | 36.119 | 36.291 | 36.171 | 8,98% | 8,47% | 8,38% | (120) | 1.241 | 52 | 13,77% | -64,22% | 5,4% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 401.918 | 437.801 | 485.717 | 83.799 | |
| 2 | Contribution Margin | 7.153 | 9.961 | 15.519 | 8.366 | -117,0% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,40 | 2,67 | 2,67 | (0,00) | 0,27 |
| CIF Payroll | 6.548 | 5.682 | 6.226 | 544 | (322) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.516 | 16.165 | 15.498 | 15.539 | (82.812) | 40 | (626) | -3,88% | 12.023 | 341,93% | 19.284 | 80,58% | (3.745) |
| 2 | Tabungan | 249.031 | 279.455 | 278.433 | 278.044 | 5.695 | (388) | (1.411) | -0,50% | 29.013 | 11,65% | 266.981 | 104,14% | 11.063 |
| 3 | Deposito | 114.464 | 61.967 | 71.506 | 71.505 | (3.150) | (0) | 9.538 | 15,39% | (42.959) | -37,53% | 115.642 | 61,83% | (44.137) |
| | Total | 367.012 | 357.587 | 365.436 | 365.088 | (80.267) | (348) | 7.501 | 2,10% | (1.924) | -0,52% | 401.907 | 90,84% | (36.819) |
| | CASA | 252.547 | 295.620 | 293.931 | 293.583 | (77.118) | (348) | (2.037) | -0,69% | 41.035 | 16,25% | 286.265 | 102,56% | 7.318 |
| | (%) CASA | 68,81% | 82,67% | 80,43% | 80,41% | | | | | | | | | |
| | FDR | 140,41% | 153,22% | 150,10% | 150,24% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.405 | 3.384 | 3.077 | 3.079 | | 2 | (304) | -9,00% | (326) | -9,57% | - | 0,00% | 3.079 |
| 2 | Giro ISE | 179 | 96 | 18 | 18 | | (0) | (79) | -81,41% | (161) | -89,99% | | 0,00% | 18 |
| 3 | Tabungan ISE | 3.226 | 3.287 | 3.059 | 3.061 | | 2 | (226) | -6,87% | (165) | -5,10% | | 0,00% | 3.061 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 267 | 370 | 372 | 372 | | 0 | 2 | 0,54% | 105 | 39,33% | | 0,00% | 372 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 58.116 | 83.846 | 83.557 | - | 200 | - | -581 | -289 | 25.441 | 489 | 71.366 | 117,08% | 12.191 |
| | Linkage | 33.720 | 57.852 | 57.785 | - | - | - | -59 | -67 | 24.065 | 67 | 39.712 | 145,51% | 18.073 |
| | Non-Linkage | 24.397 | 25.994 | 25.772 | - | 200 | 200 | -522 | -222 | 1.376 | 422 | 31.654 | 81,42% | (5.882) |
| | • Local Champion | 24.397 | 25.994 | 25.772 | - | 200 | 200 | -522 | -222 | 1.376 | 422 | 30.629 | 84,14% | (4.856) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.026 | 0,00% | (1.026) |
| 2 | MBG | 42.711 | 36.650 | 36.293 | 815 | 650 | -165 | -543 | -357 | -6.418 | 1.007 | 46.747 | 77,64% | (10.454) |
| | KUR | 42.080 | 35.505 | 35.158 | 815 | 650 | -165 | -443 | -347 | -6.923 | 997 | 45.967 | 76,48% | (10.809) |
| | Non KUR | 631 | 1.146 | 1.135 | - | - | 0 | -100 | -10 | 504 | 10 | 780 | 145,59% | 356 |
| 3 | PWG | 35.041 | 52.873 | 55.076 | 11.071 | 9.028 | -2.043 | 1.453 | 2.203 | 20.035 | 6.826 | 51.704 | 106,52% | 3.372 |
| | Cilem | 13.016 | 24.784 | 26.059 | 3.001 | 2.395 | -606 | 894 | 1.275 | 13.043 | 1.120 | 25.565 | 101,93% | 494 |
| | Gadai | 22.025 | 28.089 | 29.017 | 8.070 | 6.634 | -1.437 | 559 | 928 | 6.992 | 5.705 | 26.139 | 111,01% | 2.878 |
| 4 | CFG | 379.443 | 374.521 | 373.584 | 2.639 | 2.851 | 213 | 677 | -937 | -5.859 | 3.788 | 405.094 | 92,22% | (31.510) |
| | CF 1 | 241.455 | 234.709 | 234.764 | 741 | 1.077 | 337 | 780 | 55 | -6.692 | 1.023 | 251.717 | 93,26% | (16.953) |
| | Total Griya | 235.660 | 222.320 | 221.552 | - | - | 0 | 0 | -769 | -14.108 | 769 | 244.156 | 90,74% | (22.605) |
| | • Total Non Program | 5.587 | 4.812 | 4.795 | - | - | 0 | -55 | -17 | -792 | 17 | 8.349 | 57,44% | (3.553) |
| | • Program | 230.073 | 217.508 | 216.756 | - | - | 0 | -1.380 | -752 | -13.317 | 752 | 235.808 | 91,92% | (19.051) |
| | Oto | 5.795 | 12.389 | 13.212 | 741 | 1.077 | 337 | 780 | 823 | 7.417 | 254 | 7.561 | 174,74% | 5.651 |
| | CF 2 | 137.987 | 139.812 | 138.820 | 1.898 | 1.774 | -124 | -103 | -992 | 833 | 2.766 | 153.377 | 90,51% | (14.557) |
| | Mitraguna & Others | 90.056 | 91.160 | 90.251 | 1.362 | 1.463 | 101 | -247 | -909 | 196 | 2.371 | 104.194 | 86,62% | (13.942) |
| | Pensiun | 47.932 | 48.652 | 48.569 | 536 | 311 | -225 | 144 | -83 | 637 | 394 | 49.183 | 98,75% | (614) |
| | Total Pembiayaan | 515.311 | 547.891 | 548.510 | 14.525 | 12.730 | -1.795 | 1.006 | 619 | 33.199 | 12.110 | 574.911 | 95,41% | (26.401) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 192 | - | - | 793 | 0,33% | 0,00% | 0,95% | 793 | 601 | 793 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 192 | - | - | 793 | 0,79% | 0,00% | 3,08% | 793 | 601 | 793 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 903 | 828 | 521 | 2.705 | 2,11% | 1,42% | 7,45% | 2.184 | 1.802 | 1.877 | | | |
| | KUR | 903 | 726 | 418 | 2.561 | 2,15% | 1,18% | 7,28% | 2.143 | 1.658 | 1.835 | | | |
| | Non KUR | - | 102 | 103 | 144 | 0,00% | 9,01% | 12,66% | 41 | 144 | 42 | | | |
| 3 | PWG | 99 | - | - | 570 | 0,28% | 0,00% | 1,03% | 570 | 471 | 570 | | | |
| | Cilem | 99 | - | - | 460 | 0,76% | 0,00% | 1,76% | 460 | 361 | 460 | | | |
| | Gadai | - | - | - | 110 | 0,00% | 0,00% | 0,38% | 110 | 110 | 110 | | | |
| 4 | CFG | 32.852 | 32.031 | 30.578 | 45.399 | 8,66% | 8,16% | 12,15% | 14.820 | 12.546 | 13.367 | | | |
| | CF 1 | 31.606 | 28.171 | 27.466 | 39.318 | 13,09% | 11,70% | 16,75% | 11.852 | 7.712 | 11.147 | | | |
| | Total Griya | 31.469 | 28.057 | 27.355 | 39.134 | 13,35% | 12,30% | 17,66% | 11.779 | 7.664 | 11.077 | | | |
| | Oto | 136 | 114 | 111 | 184 | 2,35% | 0,90% | 1,39% | 73 | 48 | 71 | | | |
| | CF 2 | 1.247 | 3.861 | 3.113 | 6.081 | 0,90% | 2,23% | 4,38% | 2.968 | 4.834 | 2.220 | | | |
| | Mitraguna & Others | 1.122 | 3.290 | 2.540 | 5.184 | 1,25% | 2,79% | 5,74% | 2.644 | 4.062 | 1.894 | | | |
| | Pensiun | 124 | 571 | 572 | 897 | 0,26% | 1,18% | 1,85% | 324 | 772 | 326 | | | |
| | Total Pembiayaan | 34.046 | 32.859 | 31.099 | 49.466 | 6,61% | 5,68% | 9,02% | 18.367 | 15.420 | 16.607 | 0,20% | 97,76% | -8,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|--------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 3.088 | 936 | 936 | 936 | 5,31% | 1,12% | 1,12% | - | (2.153) | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 3.088 | 936 | 936 | 936 | 12,66% | 3,60% | 3,63% | - | (2.153) | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 456 | 979 | 1.074 | 1.160 | 1,07% | 2,93% | 3,20% | 87 | 704 | 181 | | | |
| | KUR | 456 | 979 | 1.074 | 1.057 | 1,08% | 3,02% | 3,01% | (17) | 601 | 78 | | | |
| | Non KUR | - | - | - | 103 | 0,00% | 0,00% | 9,09% | 103 | 103 | 103 | | | |
| 3 | PWG | 184 | 184 | 184 | 188 | 0,53% | 0,35% | 0,34% | 4 | 4 | 4 | | | |
| | Cilem | - | - | - | 4 | 0,00% | 0,00% | 0,02% | 4 | 4 | 4 | | | |
| | Gadai | 184 | 184 | 184 | 184 | 0,84% | 0,66% | 0,63% | - | (0) | - | | | |
| 4 | CFG | 57.168 | 73.010 | 72.616 | 75.461 | 15,07% | 19,39% | 20,20% | 2.845 | 18.294 | 2.452 | | | |
| | CF 1 | 55.413 | 70.906 | 69.760 | 72.392 | 22,95% | 29,72% | 30,84% | 2.632 | 16.979 | 1.486 | | | |
| | Total Griya | 55.413 | 70.906 | 69.760 | 72.392 | 23,51% | 31,38% | 32,67% | 2.632 | 16.979 | 1.486 | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 1.755 | 2.104 | 2.856 | 3.070 | 1,27% | 2,04% | 2,21% | 213 | 1.315 | 966 | | | |
| | Mitraguna & Others | 1.113 | 1.927 | 2.681 | 2.896 | 1,24% | 2,94% | 3,21% | 215 | 1.784 | 970 | | | |
| | Pensiun | 642 | 177 | 175 | 173 | 0,12% | 0,03% | 0,36% | (2) | (469) | (4) | | | |
| | Total Pembiayaan | 60.897 | 75.108 | 74.810 | 77.745 | 11,82% | 13,65% | 14,17% | 2.936 | 16.849 | 2.637 | 0,03% | 99,82% | -14,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 240.829 | 530.211 | 560.428 | 319.599 | |
| 2 | Contribution Margin | 6.246 | 11.173 | 4.978 | (1.268) | 20,3% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,70 | 2,94 | 2,90 | (0,03) | 0,20 |
| CIF Payroll | 1.935 | 1.468 | 1.759 | 291 | (176) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|---------|---------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.805 | 115 | 257 | 59 | 61 | (198) | (56) | -48,45% | (1.746) | -96,72% | 10.075 | 0,59% | (10.016) |
| 2 | Tabungan | 71.593 | 75.137 | 75.045 | 75.969 | (749) | 924 | 833 | 1,11% | 4.376 | 6,11% | 85.988 | 88,35% | (10.019) |
| 3 | Deposito | 17.657 | 22.539 | 22.153 | 22.153 | 205 | 0 | (385) | -1,71% | 4.497 | 25,47% | 18.761 | 118,08% | 3.393 |
| | Total | 91.055 | 97.790 | 97.456 | 98.182 | (482) | 726 | 392 | 0,40% | 7.127 | 7,83% | 114.824 | 85,51% | (16.642) |
| | CASA | 73.398 | 75.251 | 75.303 | 76.028 | (688) | 726 | 777 | 1,03% | 2.630 | 3,58% | 96.063 | 79,14% | (20.035) |
| | (%) CASA | 80,61% | 76,95% | 77,27% | 77,44% | | | | | | | | | |
| | FDR | 229,29% | 239,15% | 244,22% | 242,42% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.396 | 1.069 | 1.340 | 1.342 | | 2 | 273 | 25,59% | (54) | -3,90% | - | 0,00% | 1.342 |
| 2 | Giro ISE | 302 | 89 | 239 | 239 | | 0 | 150 | 167,61% | (63) | -20,91% | | 0,00% | 239 |
| 3 | Tabungan ISE | 1.094 | 979 | 1.101 | 1.103 | | 2 | 124 | 12,65% | 9 | 0,80% | | 0,00% | 1.103 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 148 | 149 | 150 | 150 | | 0 | 1 | 0,67% | 2 | 1,35% | | 0,00% | 150 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 19.058 | 19.614 | 19.914 | 1.150 | 650 | -500 | 428 | 300 | 856 | 350 | 21.789 | 91,39% | (1.875) |
| | KUR | 17.594 | 18.056 | 18.382 | 600 | 650 | 50 | 18 | 326 | 788 | 324 | 20.162 | 91,17% | (1.780) |
| | Non KUR | 1.464 | 1.557 | 1.532 | 550 | - | -550 | 411 | -25 | 67 | 25 | 1.627 | 94,12% | (96) |
| 3 | PWG | 15.250 | 27.102 | 30.002 | 7.708 | 6.006 | -1.702 | 3.381 | 2.899 | 14.751 | 3.107 | 28.692 | 104,56% | 1.309 |
| | Cilem | 9.140 | 15.653 | 17.671 | 2.599 | 2.910 | 311 | 1.650 | 2.018 | 8.531 | 891 | 19.791 | 89,29% | (2.119) |
| | Gadai | 6.110 | 11.449 | 12.330 | 5.109 | 3.096 | -2.013 | 1.730 | 881 | 6.220 | 2.215 | 8.901 | 138,52% | 3.429 |
| 4 | CFG | 174.474 | 187.153 | 188.095 | 3.385 | 3.623 | 238 | 2.430 | 941 | 13.621 | 2.682 | 189.005 | 99,52% | (911) |
| | CF 1 | 2.726 | 4.142 | 4.296 | 300 | 200 | -100 | 415 | 155 | 1.571 | 45 | 3.884 | 110,62% | 412 |
| | Total Griya | 1.978 | 1.811 | 2.000 | 300 | 200 | -100 | 0 | 188 | 22 | 12 | 2.194 | 91,13% | (195) |
| | • Total Non Program | 1.978 | 1.811 | 2.000 | 300 | 200 | -100 | 266 | 188 | 22 | 12 | 2.194 | 91,13% | (195) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 748 | 2.330 | 2.297 | - | - | 0 | 415 | -34 | 1.549 | 34 | 1.689 | 135,94% | 607 |
| | CF 2 | 171.748 | 183.012 | 183.798 | 3.085 | 3.423 | 338 | 2.014 | 787 | 12.050 | 2.636 | 185.122 | 99,29% | (1.323) |
| | Mitraguna & Others | 111.863 | 118.616 | 119.471 | 1.618 | 2.402 | 784 | 1.001 | 855 | 7.608 | 1.547 | 123.902 | 96,42% | (4.431) |
| | Pensiun | 59.885 | 64.395 | 64.327 | 1.467 | 1.021 | -446 | 1.013 | -68 | 4.442 | 1.089 | 61.219 | 105,08% | 3.108 |
| | Total Pembiayaan | 208.782 | 233.869 | 238.010 | 12.243 | 10.279 | -1.964 | 6.239 | 4.141 | 29.228 | 6.138 | 239.487 | 99,38% | (1.477) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 344 | 153 | 36 | 2.492 | 1,81% | 0,18% | 12,51% | 2.456 | 2.147 | 2.338 | | | |
| | KUR | 344 | 153 | 36 | 2.492 | 1,96% | 0,20% | 13,56% | 2.456 | 2.147 | 2.338 | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | 632 | 0,00% | 0,00% | 2,11% | 632 | 632 | 632 | | | |
| | Cilem | - | - | - | 536 | 0,00% | 0,00% | 3,03% | 536 | 536 | 536 | | | |
| | Gadai | - | - | - | 97 | 0,00% | 0,00% | 0,79% | 97 | 97 | 97 | | | |
| 4 | CFG | 621 | 1.136 | 471 | 3.207 | 0,36% | 0,25% | 1,70% | 2.736 | 2.586 | 2.071 | | | |
| | CF 1 | 122 | - | - | 98 | 4,46% | 0,00% | 2,29% | 98 | (23) | 98 | | | |
| | Total Griya | - | - | - | 98 | 0,00% | 0,00% | 4,91% | 98 | 98 | 98 | | | |
| | Oto | 122 | - | - | - | 16,27% | 0,00% | 0,00% | - | (122) | - | | | |
| | CF 2 | 499 | 1.136 | 471 | 3.108 | 0,29% | 0,26% | 1,69% | 2.638 | 2.610 | 1.973 | | | |
| | Mitraguna & Others | 499 | 1.136 | 471 | 2.658 | 0,45% | 0,40% | 2,23% | 2.188 | 2.159 | 1.522 | | | |
| | Pensiun | - | - | - | 450 | 0,00% | 0,00% | 0,70% | 450 | 450 | 450 | | | |
| | Total Pembiayaan | 965 | 1.289 | 507 | 6.331 | 0,46% | 0,22% | 2,66% | 5.824 | 5.366 | 5.042 | 0,61% | 76,93% | -2,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 110 | 332 | 299 | 335 | 0,58% | 1,52% | 1,68% | 36 | 225 | 3 | | | |
| | KUR | 66 | 332 | 299 | 335 | 0,37% | 1,66% | 1,82% | 36 | 269 | 3 | | | |
| | Non KUR | 44 | - | - | - | 3,04% | 0,00% | 0,00% | - | (44) | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 40 | 2.261 | 2.257 | 2.256 | 0,02% | 1,21% | 1,20% | (2) | 2.216 | (5) | | | |
| | 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 | 40 | 2.261 | 2.257 | 2.256 | 0,02% | 1,23% | 1,23% | (2) | 2.216 | (5) | | | |
| | Mitraguna & Others | 40 | 2.015 | 2.011 | 2.010 | 0,04% | 1,70% | 1,68% | (2) | 1.970 | (5) | | | |
| | Pensiun | - | 246 | 246 | 246 | 0,00% | 0,11% | 0,38% | - | 246 | (0) | | | |
| | Total Pembiayaan | 150 | 2.592 | 2.556 | 2.591 | 0,07% | 1,09% | 1,09% | 35 | 2.441 | (2) | 1,18% | -8,15% | 0,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 215.912 | 222.249 | 246.467 | 30.555 | |
| 2 | Contribution Margin | 7.508 | 10.360 | 7.781 | 273 | -3,6% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 3,17 | 3,41 | 3,38 | (0,03) | 0,21 |
| CIF Payroll | 1.150 | 1.123 | 1.475 | 352 | 325 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|--------|--------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 44 | 213 | 81 | 81 | 145 | 0 | (133) | -62,20% | 37 | 82,70% | 7.914 | 1,02% | (7.834) |
| 2 | Tabungan | 126.106 | 141.500 | 133.353 | 134.032 | 6.657 | 679 | (7.468) | -5,28% | 7.926 | 6,29% | 139.914 | 95,80% | (5.882) |
| 3 | Deposito | 46.391 | 59.763 | 59.106 | 59.136 | 300 | 30 | (627) | -1,05% | 12.745 | 27,47% | 47.341 | 124,91% | 11.795 |
| | Total | 172.540 | 201.477 | 192.539 | 193.249 | 7.102 | 709 | (8.228) | -4,08% | 20.708 | 12,00% | 195.169 | 99,02% | (1.920) |
| | CASA | 126.150 | 141.714 | 133.433 | 134.113 | 6.802 | 679 | (7.601) | -5,36% | 7.963 | 6,31% | 147.828 | 90,72% | (13.715) |
| | (%) CASA | 73,11% | 70,34% | 69,30% | 69,40% | | | | | | | | | |
| | FDR | 92,15% | 82,53% | 86,32% | 86,00% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 602 | 679 | 714 | 714 | | 1 | 35 | 5,18% | 113 | 18,72% | - | 0,00% | 714 |
| 2 | Giro ISE | 8 | 1 | 2 | 2 | | 0 | 1 | 75,44% | (6) | -71,52% | | 0,00% | 2 |
| 3 | Tabungan ISE | 593 | 678 | 711 | 712 | | 1 | 34 | 5,04% | 118 | 19,97% | | 0,00% | 712 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 185 | 194 | 196 | 196 | | 0 | 2 | 1,03% | 11 | 5,95% | | 0,00% | 196 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 52 | 8 | 6 | - | - | 0 | -1 | -2 | -46 | 2 | 52 | 11,43% | (46) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 52 | 8 | 6 | - | - | 0 | -1 | -2 | -46 | 2 | 52 | 11,43% | (46) |
| | • Local Champion | 52 | 8 | 6 | - | - | 0 | -1 | -2 | -46 | 2 | 52 | 11,43% | (46) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 16.528 | 19.881 | 19.913 | 700 | 400 | -300 | 315 | 32 | 3.385 | 368 | 19.794 | 100,60% | 119 |
| | KUR | 15.208 | 18.629 | 18.691 | 700 | 400 | -300 | 411 | 62 | 3.483 | 338 | 18.312 | 102,07% | 380 |
| | Non KUR | 1.319 | 1.252 | 1.221 | - | - | 0 | -96 | -30 | -98 | 30 | 1.482 | 82,39% | (261) |
| 3 | PWG | 4.082 | 8.809 | 8.783 | 804 | 311 | -493 | 532 | -26 | 4.700 | 337 | 8.162 | 107,60% | 620 |
| | Cilem | 4.082 | 8.809 | 8.783 | 804 | 311 | -493 | 532 | -26 | 4.700 | 337 | 8.162 | 107,60% | 620 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 138.333 | 137.572 | 137.495 | 2.540 | 2.285 | -255 | 748 | -77 | -838 | 2.362 | 150.832 | 91,16% | (13.337) |
| | CF 1 | 3.556 | 3.552 | 3.661 | 265 | 278 | 13 | 205 | 110 | 106 | 168 | 4.936 | 74,17% | (1.275) |
| | Total Griya | 1.390 | 1.029 | 1.300 | - | 278 | 278 | 0 | 271 | -90 | 7 | 1.602 | 81,17% | (302) |
| | • Total Non Program | 1.390 | 1.029 | 1.022 | - | - | 0 | -17 | -7 | -368 | 7 | 1.602 | 63,82% | (580) |
| | • Program | - | - | 278 | - | 278 | 278 | 0 | 278 | 278 | - | 0 | 0,00% | 278 |
| | Oto | 2.165 | 2.522 | 2.361 | 265 | - | -265 | 205 | -161 | 196 | 161 | 3.334 | 70,81% | (973) |
| | CF 2 | 134.777 | 134.021 | 133.834 | 2.275 | 2.007 | -268 | 543 | -186 | -943 | 2.193 | 145.896 | 91,73% | (12.062) |
| | Mitraguna & Others | 92.204 | 94.065 | 94.693 | 2.155 | 2.007 | -148 | 931 | 627 | 2.489 | 1.380 | 102.238 | 92,62% | (7.545) |
| | Pensiun | 42.574 | 39.955 | 39.141 | 120 | - | -120 | -388 | -814 | -3.432 | 814 | 43.658 | 89,65% | (4.517) |
| | Total Pembiayaan | 158.995 | 166.269 | 166.196 | 4.044 | 2.996 | -1.048 | 1.594 | -73 | 7.201 | 3.069 | 178.841 | 92,93% | (12.644) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | 8 | 6 | 0,00% | 100,00% | 100,00% | (2) | 6 | 6 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | 8 | 6 | 0,00% | 100,00% | 100,00% | (2) | 6 | 6 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 172 | 134 | 136 | 2.741 | 1,04% | 0,68% | 13,76% | 2.605 | 2.569 | 2.607 | | | |
| | KUR | 85 | - | - | 2.562 | 0,56% | 0,00% | 13,71% | 2.562 | 2.477 | 2.562 | | | |
| | Non KUR | 87 | 134 | 136 | 179 | 6,58% | 10,84% | 14,68% | 44 | 92 | 45 | | | |
| 3 | PWG | - | - | 1 | 241 | 0,00% | 0,01% | 2,74% | 240 | 241 | 241 | | | |
| | Cilem | - | - | 1 | 241 | 0,00% | 0,01% | 2,74% | 240 | 241 | 241 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 1.128 | 926 | 1.500 | 5.030 | 0,82% | 1,09% | 3,66% | 3.530 | 3.901 | 4.103 | | | |
| | CF 1 | 123 | - | - | 361 | 3,46% | 0,00% | 9,85% | 361 | 238 | 361 | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | 123 | - | - | 361 | 5,68% | 0,00% | 15,28% | 361 | 238 | 361 | | | |
| | CF 2 | 1.005 | 926 | 1.500 | 4.669 | 0,75% | 1,12% | 3,49% | 3.169 | 3.664 | 3.743 | | | |
| | Mitraguna & Others | 743 | 623 | 1.195 | 4.669 | 0,81% | 1,27% | 4,93% | 3.474 | 3.926 | 4.046 | | | |
| | Pensiun | 262 | 303 | 305 | - | 0,62% | 0,76% | 0,00% | (305) | (262) | (303) | | | |
| | Total Pembiayaan | 1.300 | 1.060 | 1.644 | 8.017 | 0,82% | 0,99% | 4,82% | 6.373 | 6.717 | 6.957 | 0,23% | 95,14% | -4,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 37 | 121 | 54 | 53 | 0,22% | 0,27% | 0,27% | (1) | 16 | (68) | | | |
| | KUR | - | 57 | 54 | 53 | 0,00% | 0,29% | 0,28% | (1) | 53 | (4) | | | |
| | Non KUR | 37 | 64 | - | - | 2,80% | 0,00% | 0,00% | - | (37) | (64) | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 2.726 | 874 | 874 | 948 | 1,97% | 0,64% | 0,69% | 74 | (1.778) | 74 | | | |
| | CF 1 | 30 | 106 | 106 | - | 0,85% | 2,98% | 0,00% | (106) | (30) | (106) | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | 30 | 106 | 106 | - | 1,39% | 4,20% | 0,00% | (106) | (30) | (106) | | | |
| | CF 2 | 2.696 | 768 | 768 | 948 | 2,00% | 0,57% | 0,71% | 180 | (1.748) | 180 | | | |
| | Mitraguna & Others | 2.696 | 462 | 462 | 643 | 2,92% | 0,49% | 0,68% | 180 | (2.053) | 181 | | | |
| | Pensiun | - | 306 | 305 | 305 | 0,00% | 0,18% | 0,78% | (0) | 305 | (1) | | | |
| | Total Pembiayaan | 2.762 | 995 | 927 | 1.001 | 1,74% | 0,56% | 0,60% | 73 | (1.762) | 6 | 0,60% | -0,39% | 0,0% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 161.020 | 172.540 | 194.375 | 33.355 | |
| 2 | Contribution Margin | 6.691 | 9.606 | 9.885 | 3.194 | -47,7% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,93 | 3,16 | 3,20 | 0,04 | 0,27 |
| CIF Payroll | 1.390 | 1.528 | 1.528 | - | 138 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|---------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.405 | 460 | 465 | 476 | 66 | 10 | 15 | 3,34% | (2.930) | -86,04% | 10.740 | 4,43% | (10.264) |
| 2 | Tabungan | 80.230 | 89.645 | 90.488 | 90.564 | 4.908 | 76 | 919 | 1,03% | 10.334 | 12,88% | 92.985 | 97,40% | (2.421) |
| 3 | Deposito | 12.294 | 17.359 | 15.858 | 15.888 | (224) | 30 | (1.470) | -8,47% | 3.594 | 29,23% | 12.970 | 122,50% | 2.918 |
| | Total | 95.930 | 107.464 | 106.812 | 106.928 | 4.751 | 116 | (536) | -0,50% | 10.998 | 11,46% | 116.696 | 91,63% | (9.768) |
| | CASA | 83.636 | 90.105 | 90.953 | 91.040 | 4.974 | 86 | 934 | 1,04% | 7.404 | 8,85% | 103.725 | 87,77% | (12.686) |
| | (%) CASA | 87,18% | 83,85% | 85,15% | 85,14% | | | | | | | | | |
| | FDR | 162,31% | 169,31% | 171,64% | 171,45% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.541 | 3.070 | 2.941 | 2.945 | | 4 | (125) | -4,07% | 1.403 | 91,04% | - | 0,00% | 2.945 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 3 | Tabungan ISE | 1.541 | 2.060 | 1.922 | 1.926 | | 4 | (134) | -6,51% | 385 | 24,96% | - | 0,00% | 1.926 |
| 4 | Deposito ISE | - | 1.009 | 1.019 | 1.019 | | 0 | 9 | 0,93% | 1.019 | #DIV/0! | - | 0,00% | 1.019 |
| 5 | CIF ISE | 141 | 155 | 157 | 157 | | 0 | 2 | 1,29% | 16 | 11,35% | - | 0,00% | 157 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 267 | 116 | 102 | - | - | 0 | -14 | -14 | -165 | 14 | 267 | 38,03% | (165) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 267 | 116 | 102 | - | - | 0 | -14 | -14 | -165 | 14 | 267 | 38,03% | (165) |
| | • Local Champion | 267 | 116 | 102 | - | - | 0 | -14 | -14 | -165 | 14 | 267 | 38,03% | (165) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 53.813 | 56.364 | 55.758 | 1.525 | 1.025 | -500 | 518 | -606 | 1.945 | 1.631 | 59.009 | 94,49% | (3.251) |
| | KUR | 50.217 | 53.456 | 52.930 | 1.525 | 1.025 | -500 | 634 | -526 | 2.713 | 1.551 | 55.180 | 95,92% | (2.250) |
| | Non KUR | 3.596 | 2.908 | 2.828 | - | - | 0 | -116 | -80 | -768 | 80 | 3.829 | 73,87% | (1.000) |
| 3 | PWG | 27.769 | 42.250 | 43.775 | 9.543 | 8.128 | -1.415 | 2.087 | 1.525 | 16.006 | 6.603 | 39.877 | 109,77% | 3.897 |
| | Cilem | 10.764 | 19.493 | 20.475 | 1.383 | 1.647 | 264 | 669 | 981 | 9.711 | 666 | 19.655 | 104,17% | 820 |
| | Gadai | 17.005 | 22.756 | 23.300 | 8.159 | 6.480 | -1.679 | 1.418 | 544 | 6.295 | 5.937 | 20.223 | 115,22% | 3.077 |
| 4 | CFG | 73.851 | 83.213 | 83.694 | 3.685 | 2.285 | -1.400 | 1.822 | 481 | 9.843 | 1.804 | 86.117 | 97,19% | (2.423) |
| | CF 1 | 1.222 | 2.127 | 2.021 | - | - | 0 | -25 | -106 | 799 | 106 | 2.400 | 84,19% | (379) |
| | Total Griya | 938 | 754 | 754 | - | - | 0 | 0 | 0 | -184 | - | 1.085 | 69,52% | (331) |
| | • Total Non Program | 938 | 754 | 754 | - | - | 0 | -5 | 0 | -184 | - | 1.085 | 69,52% | (331) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 284 | 1.373 | 1.267 | - | - | 0 | -25 | -106 | 983 | 106 | 1.315 | 96,28% | (49) |
| | CF 2 | 72.630 | 81.086 | 81.673 | 3.685 | 2.285 | -1.400 | 1.848 | 587 | 9.044 | 1.698 | 83.717 | 97,56% | (2.044) |
| | Mitraguna & Others | 46.537 | 52.417 | 52.046 | 3.160 | 1.127 | -2.033 | 1.974 | -371 | 5.509 | 1.498 | 56.568 | 92,01% | (4.522) |
| | Pensiun | 26.093 | 28.670 | 29.628 | 525 | 1.158 | 633 | -126 | 958 | 3.535 | 200 | 27.149 | 109,13% | 2.479 |
| | Total Pembiayaan | 155.700 | 181.942 | 183.329 | 14.753 | 11.438 | -3.315 | 4.414 | 1.386 | 27.628 | 10.052 | 185.270 | 98,95% | (1.942) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 260 | 837 | 704 | 6.879 | 0,48% | 1,25% | 12,34% | 6.175 | 6.619 | 6.042 | | | |
| | KUR | 228 | 680 | 545 | 6.398 | 0,45% | 1,02% | 12,09% | 5.853 | 6.171 | 5.718 | | | |
| | Non KUR | 33 | 157 | 159 | 481 | 0,91% | 5,47% | 17,00% | 322 | 448 | 324 | | | |
| 3 | PWG | - | - | - | 2.087 | 0,00% | 0,00% | 4,77% | 2.087 | 2.087 | 2.087 | | | |
| | Cilem | - | - | - | 1.478 | 0,00% | 0,00% | 7,22% | 1.478 | 1.478 | 1.478 | | | |
| | Gadai | - | - | - | 608 | 0,00% | 0,00% | 2,61% | 608 | 608 | 608 | | | |
| 4 | CFG | 61 | 365 | 252 | 871 | 0,08% | 0,30% | 1,04% | 619 | 810 | 506 | | | |
| | CF 1 | - | - | - | 22 | 0,00% | 0,00% | 1,08% | 22 | 22 | 22 | | | |
| | Total Griya | - | - | - | 22 | 0,00% | 0,00% | 2,90% | 22 | 22 | 22 | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 61 | 365 | 252 | 849 | 0,08% | 0,31% | 1,04% | 597 | 788 | 484 | | | |
| | Mitraguna & Others | 61 | 365 | 208 | 505 | 0,13% | 0,40% | 0,97% | 297 | 444 | 140 | | | |
| | Pensiun | - | - | 45 | 344 | 0,00% | 0,16% | 1,16% | 299 | 344 | 344 | | | |
| | Total Pembiayaan | 322 | 1.202 | 957 | 9.837 | 0,21% | 0,53% | 5,37% | 8.880 | 9.515 | 8.635 | 8,84% | -64,80% | 3,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 477 | 503 | 546 | 632 | 0,89% | 0,97% | 1,13% | 86 | 155 | 129 | | | |
| | KUR | 257 | 313 | 388 | 314 | 0,51% | 0,73% | 0,59% | (73) | 57 | 1 | | | |
| | Non KUR | 220 | 190 | 159 | 318 | 6,13% | 5,45% | 11,23% | 159 | 97 | 127 | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 638 | 923 | 948 | 654 | 0,86% | 1,14% | 0,78% | (293) | 17 | (269) | | | |
| | 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 | 638 | 923 | 948 | 654 | 0,88% | 1,17% | 0,80% | (293) | 17 | (269) | | | |
| | Mitraguna & Others | 346 | 923 | 948 | 654 | 0,74% | 1,81% | 1,26% | (293) | 309 | (269) | | | |
| | Pensiun | 292 | - | - | - | 0,19% | 0,00% | 0,00% | - | (292) | - | | | |
| | Total Pembiayaan | 1.115 | 1.426 | 1.494 | 1.286 | 0,72% | 0,82% | 0,70% | (208) | 171 | (140) | 4,48% | -538,82% | 3,8% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 153.146 | 159.806 | 184.968 | 31.822 | |
| 2 | Contribution Margin | 6.487 | 9.504 | 7.713 | 1.226 | -18,9% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,45 | 2,72 | 2,79 | 0,08 | 0,35 |
| CIF Payroll | 1.484 | 1.552 | 1.551 | (1) | 67 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|----------|---------|---------------|--------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 14.681 | 5.123 | 1.210 | 11.101 | (4.461) | 9.891 | 5.978 | 116,69% | (3.580) | -24,39% | 25.531 | 43,48% | (14.430) |
| 2 | Tabungan | 126.637 | 122.811 | 118.729 | 119.038 | 717 | 310 | (3.773) | -3,07% | (7.599) | -6,00% | 139.975 | 85,04% | (20.937) |
| 3 | Deposito | 60.864 | 56.161 | 56.474 | 56.475 | (34.263) | 0 | 314 | 0,56% | (4.390) | -7,21% | 62.098 | 90,94% | (5.624) |
| | Total | 202.183 | 184.094 | 176.413 | 186.614 | (38.007) | 10.200 | 2.519 | 1,37% | (15.569) | -7,70% | 227.605 | 81,99% | (40.991) |
| | CASA | 141.318 | 127.934 | 119.939 | 130.139 | (3.744) | 10.200 | 2.205 | 1,72% | (11.179) | -7,91% | 165.507 | 78,63% | (35.368) |
| | (%) CASA | 69,90% | 69,49% | 67,99% | 69,74% | | | | | | | | | |
| | FDR | 127,02% | 132,24% | 137,60% | 130,08% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.418 | 3.604 | 3.667 | 3.671 | | 3 | 67 | 1,86% | 253 | 7,39% | - | 0,00% | 3.671 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 3 | Tabungan ISE | 3.218 | 3.404 | 3.467 | 3.471 | | 3 | 67 | 1,97% | 253 | 7,85% | - | 0,00% | 3.471 |
| 4 | Deposito ISE | 200 | 200 | 200 | 200 | | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 200 |
| 5 | CIF ISE | 220 | 231 | 232 | 232 | | 0 | 1 | 0,43% | 12 | 5,45% | - | 0,00% | 232 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------|----------------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 241 | 131 | 129 | - | - | 0 | -23 | -2 | -111 | 2 | 241 | 53,65% | (111) |
| | Linkage | 46 | 37 | 36 | - | - | - | -1 | -1 | -9 | 1 | 46 | 79,57% | (9) |
| | Non-Linkage | 195 | 94 | 93 | - | - | 0 | -22 | -1 | -102 | 1 | 195 | 47,54% | (102) |
| | • Local Champion | 195 | 94 | 93 | - | - | 0 | -22 | -1 | -102 | 1 | 195 | 47,54% | (102) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 27.490 | 22.182 | 21.654 | - | - | 0 | -991 | -528 | -5.836 | 528 | 30.742 | 70,44% | (9.089) |
| | KUR | 24.649 | 20.271 | 19.808 | - | - | 0 | -933 | -464 | -4.842 | 464 | 27.715 | 71,47% | (7.908) |
| | Non KUR | 2.840 | 1.910 | 1.846 | - | - | 0 | -58 | -64 | -994 | 64 | 3.027 | 60,98% | (1.181) |
| 3 | PWG | 10.361 | 9.808 | 9.706 | 275 | 378 | 103 | -424 | -102 | -655 | 480 | 18.333 | 52,94% | (8.627) |
| | Cilem | 10.361 | 9.808 | 9.706 | 275 | 378 | 103 | -424 | -102 | -655 | 480 | 18.333 | 52,94% | (8.627) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 218.723 | 211.327 | 211.251 | 2.663 | 1.836 | -827 | -762 | -75 | -7.472 | 1.911 | 234.495 | 90,09% | (23.244) |
| | CF 1 | 7.216 | 7.476 | 7.682 | 315 | 310 | -5 | -93 | 206 | 466 | 104 | 8.917 | 86,15% | (1.235) |
| | Total Griya | 3.957 | 4.107 | 4.381 | 315 | 310 | -5 | 0 | 274 | 424 | 36 | 4.267 | 102,69% | 115 |
| | • Total Non Program | 3.667 | 3.325 | 3.602 | - | 310 | 310 | -43 | 276 | -65 | 34 | 3.968 | 90,75% | (367) |
| | • Program | 291 | 782 | 780 | 315 | - | -315 | 335 | -2 | 489 | 2 | 298 | 261,56% | 482 |
| | Oto | 3.258 | 3.369 | 3.301 | - | - | 0 | -93 | -68 | 42 | 68 | 4.650 | 70,97% | (1.350) |
| | CF 2 | 211.508 | 203.851 | 203.570 | 2.348 | 1.526 | -822 | -669 | -281 | -7.938 | 1.807 | 225.578 | 90,24% | (22.009) |
| | Mitraguna & Others | 176.747 | 172.435 | 172.687 | 2.348 | 1.526 | -822 | -289 | 252 | -4.060 | 1.274 | 189.546 | 91,11% | (16.859) |
| | Pensiun | 34.761 | 31.416 | 30.883 | - | - | 0 | -381 | -533 | -3.878 | 533 | 36.032 | 85,71% | (5.150) |
| | Total Pembiayaan | 256.814 | 243.448 | 242.740 | 2.939 | 2.214 | -725 | -2.201 | -708 | -14.074 | 2.922 | 283.811 | 85,53% | (41.071) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | 42 | 42 | 0,00% | 31,76% | 32,33% | - | 42 | 42 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | 42 | 42 | 0,00% | 44,40% | 45,06% | - | 42 | 42 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 154 | 1.080 | 707 | 2.653 | 0,56% | 3,19% | 12,25% | 1.945 | 2.499 | 1.573 | | | |
| | KUR | 154 | 796 | 428 | 2.538 | 0,62% | 2,11% | 12,81% | 2.110 | 2.384 | 1.743 | | | |
| | Non KUR | - | 284 | 279 | 115 | 0,00% | 14,61% | 6,21% | (165) | 115 | (170) | | | |
| 3 | PWG | 25 | - | - | 476 | 0,24% | 0,24% | 4,90% | 476 | 452 | 476 | | | |
| | Cilem | 25 | - | - | 476 | 0,24% | 0,00% | 4,90% | 476 | 452 | 476 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 14.908 | 9.439 | 10.054 | 13.311 | 6,82% | 4,76% | 6,30% | 3.258 | (1.596) | 3.872 | | | |
| | CF 1 | - | 36 | 33 | 175 | 0,00% | 0,44% | 2,27% | 142 | 175 | 139 | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | 36 | 33 | 175 | 0,00% | 0,97% | 5,29% | 142 | 175 | 139 | | | |
| | CF 2 | 14.908 | 9.403 | 10.021 | 13.137 | 7,05% | 4,92% | 6,45% | 3.116 | (1.771) | 3.734 | | | |
| | Mitraguna & Others | 14.471 | 9.292 | 9.714 | 12.830 | 8,19% | 5,63% | 7,43% | 3.116 | (1.642) | 3.538 | | | |
| | Pensiun | 436 | 111 | 307 | 307 | 1,25% | 0,98% | 0,99% | (0) | (129) | 195 | | | |
| | Total Pembiayaan | 15.086 | 10.519 | 10.803 | 16.482 | 5,87% | 4,44% | 6,79% | 5.679 | 1.396 | 5.963 | 0,48% | 92,88% | -6,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|-------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 361 | 949 | 1.088 | 1.148 | 1,31% | 4,91% | 5,30% | 59 | 786 | 199 | | | |
| | KUR | 269 | 771 | 910 | 969 | 1,09% | 4,49% | 4,89% | 59 | 701 | 199 | | | |
| | Non KUR | 93 | 178 | 178 | 178 | 3,26% | 9,33% | 9,66% | - | 86 | - | | | |
| 3 | PWG | - | - | - | 9 | 0,00% | 0,00% | 0,09% | 9 | 9 | 9 | | | |
| | Cilem | - | - | - | 9 | 0,00% | 0,00% | 0,09% | 9 | 9 | 9 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 7.876 | 21.610 | 21.945 | 23.260 | 3,60% | 10,38% | 11,01% | 1.315 | 15.383 | 1.649 | | | |
| | CF 1 | - | 216 | 216 | 216 | 0,00% | 2,89% | 2,82% | - | 216 | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | 216 | 216 | 216 | 0,00% | 6,42% | 6,56% | - | 216 | - | | | |
| | CF 2 | 7.876 | 21.394 | 21.729 | 23.043 | 3,72% | 10,66% | 11,32% | 1.315 | 15.167 | 1.649 | | | |
| | Mitraguna & Others | 7.422 | 20.957 | 21.292 | 22.607 | 4,20% | 12,35% | 13,09% | 1.315 | 15.184 | 1.650 | | | |
| | Pensiun | 454 | 437 | 437 | 437 | 0,18% | 0,18% | 1,41% | - | (17) | (0) | | | |
| | Total Pembiayaan | 8.238 | 22.559 | 23.033 | 24.416 | 3,21% | 9,46% | 10,06% | 1.383 | 16.178 | 1.857 | 1,09% | 89,13% | -9,0% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 258.220 | 263.262 | 253.929 | (4.291) | |
| 2 | Contribution Margin | 7.010 | 9.342 | (1.899) | (8.909) | 127,1% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,57 | 2,89 | 2,77 | (0,12) | 0,21 |
| CIF Payroll | 3.324 | 2.077 | 2.582 | 505 | (742) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|--------|--------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 7.513 | 6.351 | 7.025 | 6.905 | (6.474) | (120) | 553 | 8,71% | (609) | -8,10% | 19.190 | 35,98% | (12.285) |
| 2 | Tabungan | 148.174 | 174.962 | 174.181 | 171.496 | 7.558 | (2.685) | (3.466) | -1,98% | 23.322 | 15,74% | 162.362 | 105,63% | 9.134 |
| 3 | Deposito | 29.593 | 37.313 | 36.226 | 37.226 | (2.366) | 1.000 | (87) | -0,23% | 7.633 | 25,79% | 30.657 | 121,43% | 6.570 |
| | Total | 185.281 | 218.626 | 217.432 | 215.627 | (1.281) | (1.805) | (2.999) | -1,37% | 30.346 | 16,38% | 212.208 | 101,61% | 3.419 |
| | CASA | 155.687 | 181.313 | 181.206 | 178.401 | 1.084 | (2.805) | (2.913) | -1,61% | 22.713 | 14,59% | 181.551 | 98,26% | (3.151) |
| | (%) CASA | 84,03% | 82,93% | 83,34% | 82,74% | | | | | | | | | |
| | FDR | 129,17% | 128,36% | 130,46% | 131,56% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|----|----------------------|---------|---------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.361 | 7.185 | 5.445 | 5.457 | 13 | (1.728) | -24,04% | (2.903) | -34,72% | - | 0,00% | 5.457 | |
| 2 | Giro ISE | 1.674 | 1.419 | 816 | 817 | 0 | (603) | -42,46% | (858) | -51,23% | | 0,00% | 817 | |
| 3 | Tabungan ISE | 6.686 | 5.766 | 4.628 | 4.641 | 13 | (1.125) | -19,51% | (2.045) | -30,59% | | 0,00% | 4.641 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 | |
| 5 | CIF ISE | 188 | 206 | 208 | 208 | 0 | 2 | 0,97% | 20 | 10,64% | | 0,00% | 208 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 46.391 | 47.549 | 47.494 | 1.075 | 1.350 | 275 | -2 | -55 | 1.103 | 1.405 | 50.997 | 93,13% | (3.504) |
| | KUR | 42.708 | 43.748 | 43.980 | 975 | 1.250 | 275 | 157 | 232 | 1.272 | 1.018 | 47.111 | 93,35% | (3.131) |
| | Non KUR | 3.682 | 3.801 | 3.514 | 100 | 100 | 0 | -158 | -287 | -169 | 387 | 3.886 | 90,42% | (372) |
| 3 | PWG | 25.907 | 46.459 | 49.686 | 11.668 | 10.396 | -1.272 | 3.011 | 3.228 | 23.779 | 7.168 | 42.215 | 117,70% | 7.472 |
| | Cilem | 11.633 | 27.453 | 29.311 | 4.781 | 4.611 | -170 | 1.712 | 1.859 | 17.679 | 2.752 | 23.136 | 126,69% | 6.175 |
| | Gadai | 14.275 | 19.006 | 20.375 | 6.887 | 5.785 | -1.102 | 1.299 | 1.369 | 6.100 | 4.416 | 19.078 | 106,80% | 1.297 |
| 4 | CFG | 167.028 | 186.627 | 186.492 | 5.641 | 1.548 | -4.093 | 3.377 | -135 | 19.464 | 1.683 | 183.810 | 101,46% | 2.682 |
| | CF 1 | 10.804 | 14.864 | 14.866 | 2.335 | 205 | -2.130 | 834 | 2 | 4.062 | 204 | 12.832 | 115,85% | 2.034 |
| | Total Griya | 4.197 | 5.432 | 5.401 | 1.450 | - | -1.450 | 0 | -30 | 1.204 | 30 | 4.477 | 120,64% | 924 |
| | • Total Non Program | 4.197 | 5.278 | 5.248 | 1.450 | - | -1.450 | 1.339 | -30 | 1.050 | 30 | 4.477 | 117,21% | 771 |
| | • Program | - | 154 | 154 | - | - | 0 | -1 | 0 | 154 | - | 0 | 0,00% | 154 |
| | Oto | 6.607 | 9.432 | 9.464 | 885 | 205 | -680 | 834 | 32 | 2.858 | 173 | 8.355 | 113,28% | 1.109 |
| | CF 2 | 156.224 | 171.763 | 171.626 | 3.306 | 1.343 | -1.963 | 2.544 | -137 | 15.402 | 1.480 | 170.978 | 100,38% | 649 |
| | Mitraguna & Others | 100.077 | 114.328 | 114.456 | 2.193 | 1.053 | -1.140 | 1.808 | 128 | 14.379 | 925 | 113.332 | 100,99% | 1.124 |
| | Pensiun | 56.148 | 57.435 | 57.170 | 1.113 | 290 | -823 | 735 | -265 | 1.023 | 555 | 57.645 | 99,18% | (475) |
| | Total Pembiayaan | 239.326 | 280.635 | 283.672 | 18.384 | 13.294 | -5.090 | 6.387 | 3.037 | 44.346 | 10.256 | 277.021 | 102,40% | 6.651 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 198 | 395 | 322 | 7.803 | 0,43% | 0,68% | 16,43% | 7.481 | 7.605 | 7.408 | | | |
| | KUR | 198 | 317 | 249 | 6.587 | 0,46% | 0,57% | 14,98% | 6.338 | 6.389 | 6.269 | | | |
| | Non KUR | - | 78 | 74 | 1.217 | 0,00% | 1,94% | 34,63% | 1.143 | 1.217 | 1.139 | | | |
| 3 | PWG | - | - | - | 1.590 | 0,00% | 0,00% | 3,20% | 1.590 | 1.590 | 1.590 | | | |
| | Cilem | - | - | - | 1.038 | 0,00% | 0,00% | 3,54% | 1.038 | 1.038 | 1.038 | | | |
| | Gadai | - | - | - | 553 | 0,00% | 0,00% | 2,71% | 553 | 553 | 553 | | | |
| 4 | CFG | 1.021 | 478 | 788 | 12.027 | 0,61% | 0,42% | 6,45% | 11.239 | 11.006 | 11.549 | | | |
| | CF 1 | 202 | 15 | 371 | 2.009 | 1,87% | 2,50% | 13,51% | 1.638 | 1.807 | 1.994 | | | |
| | Total Griya | - | - | 212 | 899 | 0,00% | 3,90% | 16,64% | 687 | 899 | 899 | | | |
| | Oto | 202 | 15 | 160 | 1.110 | 3,06% | 1,69% | 11,73% | 950 | 908 | 1.096 | | | |
| | CF 2 | 819 | 464 | 417 | 10.018 | 0,52% | 0,24% | 5,84% | 9.601 | 9.199 | 9.554 | | | |
| | Mitraguna & Others | 819 | 220 | 161 | 9.445 | 0,82% | 0,14% | 8,25% | 9.284 | 8.626 | 9.225 | | | |
| | Pensiun | - | 243 | 256 | 573 | 0,00% | 0,45% | 1,00% | 317 | 573 | 329 | | | |
| | Total Pembiayaan | 1.219 | 874 | 1.111 | 21.421 | 0,51% | 0,40% | 7,55% | 20.310 | 20.202 | 20.547 | 1,09% | 85,60% | -6,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-----|---------------|----------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 461 | 474 | 409 | 484 | 0,99% | 0,86% | 1,02% | 75 | 23 | 10 | | | |
| | KUR | 366 | 423 | 358 | 434 | 0,86% | 0,82% | 0,99% | 76 | 68 | 11 | | | |
| | Non KUR | 95 | 51 | 51 | 50 | 2,57% | 1,33% | 1,42% | (1) | (45) | (1) | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 2.648 | 1.209 | 1.424 | 1.424 | 1,59% | 0,76% | 0,76% | - | (1.224) | 214 | | | |
| | CF 1 | 10 | 294 | 294 | 294 | 0,09% | 1,98% | 1,98% | - | 284 | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | 10 | 294 | 294 | 294 | 0,15% | 3,11% | 3,10% | - | 284 | - | | | |
| | CF 2 | 2.638 | 916 | 1.130 | 1.130 | 1,69% | 0,66% | 0,66% | - | (1.509) | 214 | | | |
| | Mitraguna & Others | 2.229 | 887 | 1.101 | 1.101 | 2,23% | 0,96% | 0,96% | - | (1.128) | 214 | | | |
| | Pensiun | 410 | 29 | 29 | 29 | 0,17% | 0,01% | 0,05% | - | (381) | (0) | | | |
| | Total Pembiayaan | 3.109 | 1.683 | 1.832 | 1.908 | 1,30% | 0,65% | 0,67% | 75 | (1.201) | 224 | 1,80% | -168,39% | 1,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 235.260 | 242.722 | 276.897 | 41.637 | |
| 2 | Contribution Margin | 8.041 | 12.126 | 13.940 | 5.899 | -73,4% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,67 | 2,75 | 2,76 | 0,01 | 0,09 |
| CIF Payroll | 1.910 | 2.051 | 2.066 | 15 | 156 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|--------|---------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.363 | 969 | 777 | 787 | (208) | 10 | (182) | -18,79% | (576) | -42,28% | 7.960 | 9,88% | (7.174) |
| 2 | Tabungan | 77.945 | 97.520 | 97.176 | 97.644 | 5.916 | 467 | 124 | 0,13% | 19.699 | 25,27% | 89.603 | 108,97% | 8.040 |
| 3 | Deposito | 9.935 | 9.827 | 10.251 | 10.251 | 0 | 0 | 424 | 4,31% | 316 | 3,18% | 10.552 | 97,15% | (301) |
| | Total | 89.243 | 108.315 | 108.204 | 108.681 | 5.707 | 477 | 366 | 0,34% | 19.438 | 21,78% | 108.115 | 100,52% | 565 |
| | CASA | 79.307 | 98.488 | 97.953 | 98.430 | 5.707 | 477 | (58) | -0,06% | 19.123 | 24,11% | 97.563 | 100,89% | 867 |
| | (%) CASA | 88,87% | 90,93% | 90,53% | 90,57% | | | | | | | | | |
| | FDR | 131,75% | 136,37% | 138,58% | 137,97% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|---|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.796 | 2.472 | 2.354 | 2.354 | 1 | (118) | -4,76% | (441) | -15,79% | - | 0,00% | 2.354 | |
| 2 | Giro ISE | 1.018 | 624 | 519 | 519 | 0 | (105) | -16,83% | (499) | -49,03% | | 0,00% | 519 | |
| 3 | Tabungan ISE | 1.778 | 1.848 | 1.835 | 1.835 | 1 | (13) | -0,68% | 58 | 3,25% | | 0,00% | 1.835 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 | |
| 5 | CIF ISE | 83 | 96 | 97 | 97 | 0 | 1 | 1,04% | 14 | 16,87% | | 0,00% | 97 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 97 | - | - | - | - | 0 | -77 | 0 | -97 | - | 97 | 0,00% | (97) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 97 | - | - | - | - | 0 | -77 | 0 | -97 | - | 97 | 0,00% | (97) |
| | • Local Champion | 97 | - | - | - | - | 0 | -77 | 0 | -97 | - | 97 | 0,00% | (97) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 19.406 | 23.477 | 23.148 | 905 | 170 | -735 | 1.103 | -329 | 3.742 | 499 | 22.512 | 102,82% | 636 |
| | KUR | 19.311 | 22.464 | 22.148 | 905 | 170 | -735 | 913 | -316 | 2.837 | 486 | 22.260 | 99,50% | (112) |
| | Non KUR | 95 | 1.013 | 1.000 | - | - | 0 | 189 | -13 | 906 | 13 | 252 | 396,44% | 748 |
| 3 | PWG | 2.291 | 6.594 | 6.528 | 814 | 309 | -505 | 549 | -66 | 4.237 | 375 | 5.977 | 109,22% | 551 |
| | Cilem | 2.291 | 6.594 | 6.528 | 814 | 309 | -505 | 549 | -66 | 4.237 | 375 | 5.977 | 109,22% | 551 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 95.786 | 117.635 | 120.274 | 4.695 | 3.941 | -753 | 3.574 | 2.639 | 24.489 | 1.302 | 105.810 | 113,67% | 14.464 |
| | CF 1 | 18.535 | 22.310 | 22.741 | 252 | 594 | 343 | 730 | 431 | 4.206 | 164 | 20.118 | 113,04% | 2.623 |
| | Total Griya | 17.245 | 16.195 | 16.140 | - | - | 0 | 0 | -55 | -1.105 | 55 | 17.963 | 89,85% | (1.824) |
| | • Total Non Program | 1.070 | 701 | 694 | - | - | 0 | -10 | -7 | -376 | 7 | 1.386 | 50,11% | (691) |
| | • Program | 16.174 | 15.493 | 15.445 | - | - | 0 | -74 | -48 | -729 | 48 | 16.578 | 93,17% | (1.132) |
| | Oto | 1.291 | 6.116 | 6.601 | 252 | 594 | 343 | 730 | 486 | 5.311 | 109 | 2.155 | 306,33% | 4.446 |
| | CF 2 | 77.250 | 95.325 | 97.533 | 4.443 | 3.347 | -1.096 | 2.844 | 2.209 | 20.283 | 1.138 | 85.692 | 113,82% | 11.841 |
| | Mitraguna & Others | 58.013 | 77.042 | 79.391 | 4.415 | 3.347 | -1.068 | 3.384 | 2.349 | 21.378 | 998 | 65.673 | 120,89% | 13.718 |
| | Pensiun | 19.237 | 18.282 | 18.142 | 28 | - | -28 | -540 | -140 | -1.095 | 140 | 20.018 | 90,63% | (1.876) |
| | Total Pembiayaan | 117.580 | 147.707 | 149.950 | 6.413 | 4.420 | -1.993 | 5.148 | 2.244 | 32.371 | 2.176 | 134.397 | 111,57% | 15.554 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 167 | 518 | 622 | 1.036 | 0,86% | 2,65% | 4,48% | 415 | 869 | 518 | | | |
| | KUR | 167 | 518 | 622 | 1.036 | 0,87% | 2,77% | 4,68% | 415 | 869 | 518 | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | 147 | 0,00% | 0,00% | 2,25% | 147 | 147 | 147 | | | |
| | Cilem | - | - | - | 147 | 0,00% | 0,00% | 2,25% | 147 | 147 | 147 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 2.572 | 1.606 | 2.138 | 4.258 | 2,69% | 1,82% | 3,54% | 2.120 | 1.686 | 2.652 | | | |
| | CF 1 | 1.875 | 1.449 | 1.540 | 2.987 | 10,12% | 6,90% | 13,13% | 1.447 | 1.111 | 1.538 | | | |
| | Total Griya | 1.875 | 1.449 | 1.449 | 2.575 | 10,87% | 8,95% | 15,95% | 1.126 | 700 | 1.126 | | | |
| | Oto | - | - | 91 | 412 | 0,00% | 1,48% | 6,24% | 321 | 412 | 412 | | | |
| | CF 2 | 697 | 157 | 598 | 1.271 | 0,90% | 0,63% | 1,30% | 673 | 575 | 1.114 | | | |
| | Mitraguna & Others | 583 | 157 | 598 | 1.271 | 1,01% | 0,78% | 1,60% | 673 | 688 | 1.114 | | | |
| | Pensiun | 113 | - | - | - | 0,59% | 0,00% | 0,00% | - | (113) | - | | | |
| | Total Pembiayaan | 2.739 | 2.124 | 2.759 | 5.442 | 2,33% | 1,87% | 3,63% | 2.682 | 2.703 | 3.317 | 0,82% | 77,51% | -2,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | - | 582 | 664 | 742 | 0,00% | 2,83% | 3,20% | 77 | 742 | 160 | | | |
| | KUR | - | 582 | 664 | 742 | 0,00% | 2,96% | 3,35% | 77 | 742 | 160 | | | |
| | 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 | 4.935 | 5.309 | 5.422 | 5.969 | 5,15% | 4,61% | 4,96% | 547 | 1.034 | 660 | | | |
| | CF 1 | 4.826 | 5.155 | 5.269 | 5.401 | 26,04% | 23,62% | 23,75% | 132 | 575 | 246 | | | |
| | Total Griya | 4.826 | 5.155 | 5.269 | 5.401 | 27,99% | 32,54% | 33,46% | 132 | 575 | 246 | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 108 | 154 | 153 | 568 | 0,14% | 0,16% | 0,58% | 415 | 459 | 414 | | | |
| | Mitraguna & Others | 108 | 154 | 153 | 568 | 0,19% | 0,20% | 0,72% | 415 | 459 | 414 | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 4.935 | 5.890 | 6.086 | 6.710 | 4,20% | 4,12% | 4,47% | 624 | 1.776 | 820 | 1,87% | 58,15% | -2,6% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 114.806 | 119.588 | 146.239 | 31.433 | |
| 2 | Contribution Margin | 3.119 | 4.675 | 2.966 | (153) | 4,9% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,95 | 3,29 | 3,15 | (0,14) | 0,20 |
| CIF Payroll | 767 | 676 | 815 | 139 | 48 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|---------|---------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 162 | 105 | 89 | 89 | (29) | 0 | (16) | -15,12% | (72) | -44,87% | 7.153 | 1,25% | (7.064) |
| 2 | Tabungan | 112.107 | 103.071 | 103.594 | 103.292 | (3.868) | (302) | 221 | 0,21% | (8.815) | -7,86% | 125.573 | 82,26% | (22.281) |
| 3 | Deposito | 7.734 | 12.256 | 12.503 | 12.503 | (179) | (0) | 247 | 2,01% | 4.769 | 61,61% | 8.692 | 143,84% | 3.811 |
| | Total | 120.003 | 115.432 | 116.186 | 115.884 | (4.076) | (302) | 452 | 0,39% | (4.118) | -3,43% | 141.418 | 81,94% | (25.534) |
| | CASA | 112.269 | 103.176 | 103.683 | 103.381 | (3.897) | (302) | 205 | 0,20% | (8.888) | -7,92% | 132.726 | 77,89% | (29.345) |
| | (%) CASA | 93,56% | 89,38% | 89,24% | 89,21% | | | | | | | | | |
| | FDR | 119,28% | 129,39% | 129,31% | 129,65% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.548 | 1.726 | 1.779 | 1.779 | | 0 | 53 | 3,07% | 231 | 14,89% | - | 0,00% | 1.779 |
| 2 | Giro ISE | 6 | 7 | 7 | 7 | | 0 | 0 | 0,00% | 1 | 14,51% | | 0,00% | 7 |
| 3 | Tabungan ISE | 1.542 | 1.719 | 1.772 | 1.772 | | 0 | 53 | 3,08% | 230 | 14,89% | | 0,00% | 1.772 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 142 | 157 | 158 | 158 | | 0 | 1 | 0,64% | 16 | 11,27% | | 0,00% | 158 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 68 | 52 | 50 | - | - | 0 | -2 | -2 | -18 | 2 | 68 | 73,47% | (18) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 68 | 52 | 50 | - | - | 0 | -2 | -2 | -18 | 2 | 68 | 73,47% | (18) |
| | • Local Champion | 68 | 52 | 50 | - | - | 0 | -2 | -2 | -18 | 2 | 68 | 73,47% | (18) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 18.511 | 15.683 | 15.762 | 530 | 410 | -120 | -257 | 79 | -2.749 | 331 | 21.218 | 74,29% | (5.456) |
| | KUR | 17.071 | 14.238 | 14.269 | 530 | 350 | -180 | -215 | 31 | -2.802 | 319 | 19.621 | 72,72% | (5.352) |
| | Non KUR | 1.440 | 1.446 | 1.494 | - | 60 | 60 | -42 | 48 | 53 | 12 | 1.597 | 93,52% | (103) |
| 3 | PWG | 10.369 | 17.014 | 18.094 | 2.968 | 1.996 | -972 | 1.061 | 1.079 | 7.725 | 917 | 20.168 | 89,71% | (2.075) |
| | Cilem | 7.309 | 11.443 | 11.536 | 977 | 551 | -426 | 401 | 93 | 4.227 | 458 | 14.834 | 77,76% | (3.299) |
| | Gadai | 3.060 | 5.572 | 6.558 | 1.992 | 1.445 | -547 | 660 | 986 | 3.498 | 459 | 5.334 | 122,94% | 1.224 |
| 4 | CFG | 114.187 | 116.613 | 116.333 | 1.614 | 1.566 | -48 | -558 | -280 | 2.147 | 1.846 | 125.036 | 93,04% | (8.703) |
| | CF 1 | 709 | 1.874 | 1.842 | 83 | - | -83 | 45 | -32 | 1.133 | 32 | 1.870 | 98,47% | (29) |
| | Total Griya | 277 | 245 | 245 | - | - | 0 | 0 | 0 | -32 | - | 424 | 57,79% | (179) |
| | • Total Non Program | 277 | 245 | 245 | - | - | 0 | -7 | 0 | -32 | - | 424 | 57,79% | (179) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 431 | 1.629 | 1.597 | 83 | - | -83 | 45 | -32 | 1.165 | 32 | 1.446 | 110,40% | 150 |
| | CF 2 | 113.478 | 114.740 | 114.492 | 1.531 | 1.566 | 35 | -603 | -248 | 1.014 | 1.814 | 123.166 | 92,96% | (8.674) |
| | Mitraguna & Others | 95.023 | 97.439 | 97.160 | 1.235 | 1.266 | 31 | -556 | -279 | 2.137 | 1.545 | 103.942 | 93,47% | (6.782) |
| | Pensiun | 18.455 | 17.301 | 17.332 | 296 | 300 | 4 | -47 | 31 | -1.123 | 269 | 19.224 | 90,16% | (1.892) |
| | Total Pembiayaan | 143.135 | 149.363 | 150.239 | 5.112 | 3.972 | -1.141 | 244 | 876 | 7.104 | 3.096 | 166.490 | 90,24% | (16.251) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 321 | 757 | 728 | 2.266 | 1,73% | 4,64% | 14,38% | 1.538 | 1.945 | 1.509 | | | |
| | KUR | 302 | 757 | 728 | 2.104 | 1,77% | 5,11% | 14,74% | 1.376 | 1.802 | 1.347 | | | |
| | Non KUR | 19 | - | - | 162 | 1,33% | 0,00% | 10,87% | 162 | 143 | 162 | | | |
| 3 | PWG | - | - | - | 312 | 0,00% | 0,00% | 1,72% | 312 | 312 | 312 | | | |
| | Cilem | - | - | - | 298 | 0,00% | 0,00% | 2,58% | 298 | 298 | 298 | | | |
| | Gadai | - | - | - | 14 | 0,00% | 0,00% | 0,21% | 14 | 14 | 14 | | | |
| 4 | CFG | 617 | 1.089 | 842 | 1.862 | 0,54% | 0,72% | 1,60% | 1.021 | 1.246 | 774 | | | |
| | 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 | 617 | 1.089 | 842 | 1.862 | 0,54% | 0,73% | 1,63% | 1.021 | 1.246 | 774 | | | |
| | Mitraguna & Others | 617 | 1.089 | 842 | 1.862 | 0,65% | 0,86% | 1,92% | 1.021 | 1.246 | 774 | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 937 | 1.846 | 1.570 | 4.440 | 0,65% | 1,05% | 2,96% | 2.871 | 3.503 | 2.595 | 5,16% | -74,66% | 2,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 415 | 1.024 | 1.065 | 989 | 2,24% | 6,79% | 6,28% | (76) | 574 | (34) | | | |
| | KUR | 236 | 926 | 968 | 894 | 1,38% | 6,80% | 6,27% | (74) | 658 | (32) | | | |
| | Non KUR | 179 | 97 | 96 | 95 | 12,41% | 6,66% | 6,36% | (1) | (84) | (2) | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 2.125 | 2.000 | 1.994 | 1.802 | 1,86% | 1,71% | 1,55% | (193) | (324) | (198) | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 2.125 | 2.000 | 1.994 | 1.802 | 1,87% | 1,74% | 1,57% | (193) | (324) | (198) | | | |
| | Mitraguna & Others | 1.814 | 1.980 | 1.975 | 1.782 | 1,91% | 2,03% | 1,83% | (193) | (32) | (198) | | | |
| | Pensiun | 311 | 20 | 20 | 20 | 0,22% | 0,01% | 0,11% | - | (291) | (0) | | | |
| | Total Pembiayaan | 2.540 | 3.024 | 3.059 | 2.791 | 1,77% | 2,05% | 1,86% | (268) | 250 | (233) | 7,85% | -322,84% | 6,0% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 144.199 | 147.619 | 153.173 | 8.974 | |
| 2 | Contribution Margin | 5.784 | 7.943 | 5.521 | (263) | 4,5% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 3,00 | 3,26 | 3,26 | 0,00 | 0,26 |
| CIF Payroll | 1.413 | 1.495 | 1.132 | (363) | (281) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|---------|---------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.005 | 879 | 852 | 827 | (52) | (25) | (52) | -5,94% | (2.178) | -72,49% | 11.516 | 7,18% | (10.690) |
| 2 | Tabungan | 56.317 | 63.776 | 59.469 | 60.337 | (6.667) | 867 | (3.440) | -5,39% | 4.019 | 7,14% | 69.723 | 86,54% | (9.387) |
| 3 | Deposito | 45.220 | 63.030 | 60.047 | 60.047 | 1.196 | 0 | (2.983) | -4,73% | 14.827 | 32,79% | 46.360 | 129,52% | 13.687 |
| | Total | 104.542 | 127.685 | 120.368 | 121.210 | (5.523) | 842 | (4.975) | -5,07% | 16.668 | 15,94% | 127.600 | 94,99% | (6.390) |
| | CASA | 59.322 | 64.655 | 60.321 | 61.163 | (6.719) | 842 | (3.492) | -5,40% | 1.841 | 3,10% | 81.240 | 75,29% | (20.077) |
| | (%) CASA | 56,74% | 50,64% | 50,11% | 50,46% | | | | | | | | | |
| | FDR | 207,64% | 186,30% | 199,25% | 197,86% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|----------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.810 | 2.168 | 1.883 | 1.888 | | 5 | (280) | -12,94% | (923) | -32,83% | - | 0,00% | 1.888 |
| 2 | Giro ISE | 19 | 499 | 375 | 375 | | 0 | (124) | -24,79% | 356 | 1860,78% | | 0,00% | 375 |
| 3 | Tabungan ISE | 2.791 | 1.669 | 1.508 | 1.513 | | 5 | (157) | -9,39% | (1.279) | -45,81% | | 0,00% | 1.513 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 111 | 123 | 123 | 123 | | 0 | 0 | 0,00% | 12 | 10,81% | | 0,00% | 123 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 8.694 | 8.005 | 7.933 | - | - | 0 | -71 | -72 | -761 | 72 | 8.694 | 91,25% | (761) |
| | Linkage | 8.515 | 7.826 | 7.754 | - | - | - | -71 | -72 | -761 | 72 | 8.515 | 91,07% | (761) |
| | Non-Linkage | 179 | 179 | 179 | - | - | 0 | 0 | 0 | 0 | - | 179 | 100,00% | 0 |
| | • Local Champion | 179 | 179 | 179 | - | - | 0 | 0 | 0 | 0 | - | 179 | 100,00% | 0 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 34.575 | 30.814 | 30.386 | 400 | 220 | -180 | -787 | -428 | -4.189 | 648 | 38.354 | 79,22% | (7.968) |
| | KUR | 29.907 | 27.114 | 26.755 | 400 | 220 | -180 | -576 | -359 | -3.152 | 579 | 33.477 | 79,92% | (6.722) |
| | Non KUR | 4.668 | 3.700 | 3.631 | - | - | 0 | -210 | -69 | -1.037 | 69 | 4.877 | 74,45% | (1.246) |
| 3 | PWG | 5.791 | 10.204 | 10.232 | 1.720 | 266 | -1.454 | 1.043 | 28 | 4.441 | 238 | 13.904 | 73,59% | (3.672) |
| | Cilem | 5.791 | 10.204 | 10.232 | 1.720 | 266 | -1.454 | 1.043 | 28 | 4.441 | 238 | 13.904 | 73,59% | (3.672) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 168.009 | 188.859 | 191.280 | 3.295 | 4.254 | 960 | 3.850 | 2.421 | 23.271 | 1.833 | 185.426 | 103,16% | 5.854 |
| | CF 1 | 111.105 | 105.056 | 104.933 | 770 | 421 | -348 | 1.393 | -124 | -6.172 | 545 | 116.015 | 90,45% | (11.082) |
| | Total Griya | 105.380 | 97.030 | 96.686 | - | - | 0 | 0 | -344 | -8.694 | 344 | 108.893 | 88,79% | (12.207) |
| | • Total Non Program | 15.372 | 12.556 | 12.540 | - | - | 0 | -112 | -16 | -2.832 | 16 | 16.641 | 75,35% | (4.101) |
| | • Program | 90.009 | 84.475 | 84.147 | - | - | 0 | -579 | -328 | -5.862 | 328 | 92.252 | 91,21% | (8.105) |
| | Oto | 5.724 | 8.026 | 8.246 | 770 | 421 | -348 | 1.393 | 220 | 2.522 | 201 | 7.122 | 115,80% | 1.125 |
| | CF 2 | 56.904 | 83.802 | 86.347 | 2.525 | 3.833 | 1.308 | 2.457 | 2.545 | 29.444 | 1.288 | 69.411 | 124,40% | 16.936 |
| | Mitraguna & Others | 52.060 | 72.435 | 74.438 | 610 | 2.385 | 1.775 | 445 | 2.003 | 22.378 | 382 | 63.278 | 117,64% | 11.160 |
| | Pensiun | 4.844 | 11.367 | 11.910 | 1.915 | 1.448 | -467 | 2.012 | 542 | 7.065 | 906 | 6.134 | 194,17% | 5.776 |
| | Total Pembiayaan | 217.069 | 237.882 | 239.831 | 5.415 | 4.741 | -674 | 4.035 | 1.949 | 22.762 | 2.792 | 246.378 | 97,34% | (6.547) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|--------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 471 | 1.211 | 1.195 | 4.059 | 1,36% | 3,88% | 13,36% | 2.864 | 3.588 | 2.848 | | | |
| | KUR | 56 | 593 | 592 | 3.388 | 0,19% | 2,18% | 12,66% | 2.796 | 3.331 | 2.794 | | | |
| | Non KUR | 415 | 617 | 603 | 671 | 8,89% | 16,30% | 18,49% | 68 | 256 | 54 | | | |
| 3 | PWG | - | - | - | 499 | 0,00% | 0,00% | 4,88% | 499 | 499 | 499 | | | |
| | Cilem | - | - | - | 499 | 0,00% | 0,00% | 4,88% | 499 | 499 | 499 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 7.329 | 9.032 | 9.702 | 20.586 | 4,36% | 5,14% | 10,76% | 10.885 | 13.258 | 11.555 | | | |
| | CF 1 | 7.221 | 9.032 | 8.741 | 16.767 | 6,50% | 8,32% | 15,98% | 8.026 | 9.547 | 7.736 | | | |
| | Total Griya | 7.194 | 8.838 | 8.389 | 15.311 | 6,83% | 8,65% | 15,84% | 6.922 | 8.117 | 6.473 | | | |
| | Oto | 26 | 194 | 352 | 1.456 | 0,46% | 4,39% | 17,66% | 1.104 | 1.430 | 1.263 | | | |
| | CF 2 | 108 | - | 960 | 3.819 | 0,19% | 1,15% | 4,42% | 2.859 | 3.711 | 3.819 | | | |
| | Mitraguna & Others | - | - | 960 | 3.819 | 0,00% | 1,33% | 5,13% | 2.859 | 3.819 | 3.819 | | | |
| | Pensiun | 108 | - | - | - | 2,23% | 0,00% | 0,00% | - | (108) | - | | | |
| | Total Pembiayaan | 7.800 | 10.242 | 10.896 | 25.144 | 3,59% | 4,58% | 10,48% | 14.248 | 17.344 | 14.902 | 0,05% | 99,55% | -10,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 179 | 179 | 179 | 179 | 2,06% | 2,24% | 2,26% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 179 | 179 | 179 | 179 | 100,00% | 100,00% | 100,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 262 | 557 | 701 | 850 | 0,76% | 2,28% | 2,80% | 148 | 588 | 293 | | | |
| | KUR | 164 | 102 | 99 | 99 | 0,55% | 0,36% | 0,37% | - | (65) | (3) | | | |
| | Non KUR | 98 | 455 | 603 | 751 | 2,11% | 16,29% | 20,68% | 148 | 653 | 296 | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 12.454 | 15.120 | 15.754 | 16.441 | 7,41% | 8,34% | 8,60% | 687 | 3.986 | 1.321 | | | |
| | CF 1 | 10.689 | 14.462 | 15.097 | 15.783 | 9,62% | 14,37% | 15,04% | 687 | 5.094 | 1.321 | | | |
| | Total Griya | 10.577 | 14.195 | 14.830 | 15.516 | 10,04% | 15,28% | 16,05% | 687 | 4.939 | 1.321 | | | |
| | Oto | 112 | 267 | 267 | 267 | 1,96% | 3,33% | 3,24% | - | 155 | - | | | |
| | CF 2 | 1.765 | 657 | 657 | 657 | 3,10% | 0,78% | 0,76% | - | (1.108) | (0) | | | |
| | Mitraguna & Others | 1.765 | 657 | 657 | 657 | 3,39% | 0,91% | 0,88% | - | (1.108) | (0) | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 12.895 | 15.855 | 16.634 | 17.469 | 5,94% | 6,99% | 7,28% | 835 | 4.574 | 1.614 | 0,05% | 99,38% | -7,2% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 215.335 | 219.091 | 239.170 | 23.835 | |
| 2 | Contribution Margin | 230 | 1.145 | 2.222 | 1.992 | -866,1% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 1,67 | 1,85 | 2,02 | 0,16 | 0,35 |
| CIF Payroll | 1.638 | 1.786 | 2.057 | 271 | 419 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 7.081 | 1.340 | 1.232 | 2.187 | 97 | 955 | 847 | 63,23% | (4.894) | -69,11% | 14.952 | 14,63% | (12.765) |
| 2 | Tabungan | 82.750 | 88.190 | 91.680 | 92.810 | (2.093) | 1.130 | 4.619 | 5,24% | 10.060 | 12,16% | 96.168 | 96,51% | (3.358) |
| 3 | Deposito | 20.500 | 30.758 | 30.874 | 30.685 | 1.900 | (188) | (73) | -0,24% | 10.185 | 49,68% | 21.133 | 145,20% | 9.553 |
| | Total | 110.331 | 120.289 | 123.786 | 125.682 | (95) | 1.896 | 5.394 | 4,48% | 15.351 | 13,91% | 132.253 | 95,03% | (6.571) |
| | CASA | 89.831 | 89.530 | 92.912 | 94.997 | (1.996) | 2.085 | 5.466 | 6,11% | 5.166 | 5,75% | 111.120 | 85,49% | (16.123) |
| | (%) CASA | 81,42% | 74,43% | 75,06% | 75,58% | | | | | | | | | |
| | FDR | 132,60% | 138,95% | 136,66% | 134,60% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 794 | 1.880 | 1.987 | 1.990 | | 3 | 110 | 5,88% | 1.196 | 150,54% | - | 0,00% | 1.990 |
| 2 | Giro ISE | 389 | 33 | 116 | 117 | | 2 | 84 | 251,52% | (271) | -69,79% | | 0,00% | 117 |
| 3 | Tabungan ISE | 406 | 1.846 | 1.871 | 1.873 | | 2 | 26 | 1,43% | 1.467 | 361,79% | | 0,00% | 1.873 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 102 | 116 | 116 | 116 | | 0 | 0 | 0,00% | 14 | 13,73% | | 0,00% | 116 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 37.651 | 36.691 | 36.567 | 200 | 1.110 | 910 | -230 | -124 | -1.084 | 1.234 | 40.914 | 89,37% | (4.347) |
| | KUR | 36.457 | 35.715 | 35.604 | 200 | 1.110 | 910 | -201 | -111 | -853 | 1.221 | 39.582 | 89,95% | (3.978) |
| | Non KUR | 1.194 | 975 | 963 | - | - | 0 | -30 | -13 | -231 | 13 | 1.332 | 72,27% | (369) |
| 3 | PWG | 14.628 | 24.979 | 27.042 | 6.358 | 4.882 | -1.477 | 1.867 | 2.063 | 12.415 | 2.819 | 24.877 | 108,70% | 2.165 |
| | Cilem | 6.737 | 13.467 | 14.514 | 1.559 | 1.437 | -122 | 124 | 1.047 | 7.777 | 390 | 13.381 | 108,46% | 1.133 |
| | Gadai | 7.891 | 11.512 | 12.529 | 4.799 | 3.445 | -1.354 | 1.743 | 1.016 | 4.638 | 2.428 | 11.496 | 108,98% | 1.033 |
| 4 | CFG | 94.017 | 105.470 | 105.562 | 1.556 | 1.097 | -459 | 1.055 | 92 | 11.545 | 1.005 | 107.669 | 98,04% | (2.107) |
| | CF 1 | 1.650 | 2.828 | 2.790 | - | - | 0 | 205 | -38 | 1.140 | 38 | 2.727 | 102,30% | 63 |
| | Total Griya | 348 | 265 | 256 | - | - | 0 | 0 | -9 | -92 | 9 | 495 | 51,79% | (239) |
| | • Total Non Program | 348 | 265 | 256 | - | - | 0 | -9 | -9 | -92 | 9 | 495 | 51,79% | (239) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 1.302 | 2.563 | 2.534 | - | - | 0 | 205 | -29 | 1.231 | 29 | 2.232 | 113,50% | 301 |
| | CF 2 | 92.366 | 102.641 | 102.772 | 1.556 | 1.097 | -459 | 850 | 130 | 10.405 | 967 | 104.942 | 97,93% | (2.170) |
| | Mitraguna & Others | 54.628 | 62.993 | 63.433 | 958 | 1.097 | 139 | 326 | 440 | 8.804 | 657 | 66.021 | 96,08% | (2.588) |
| | Pensiun | 37.738 | 39.649 | 39.339 | 598 | - | -598 | 524 | -310 | 1.601 | 310 | 38.921 | 101,07% | 418 |
| | Total Pembiayaan | 146.295 | 167.140 | 169.171 | 8.114 | 7.089 | -1.026 | 2.692 | 2.031 | 22.876 | 5.058 | 173.460 | 97,53% | (4.289) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 83 | 54 | 54 | 1.757 | 0,22% | 0,15% | 4,81% | 1.703 | 1.674 | 1.704 | | | |
| | KUR | - | 17 | 19 | 1.508 | 0,00% | 0,05% | 4,24% | 1.489 | 1.508 | 1.491 | | | |
| | Non KUR | 83 | 37 | 35 | 249 | 6,98% | 3,62% | 25,88% | 214 | 166 | 212 | | | |
| 3 | PWG | - | - | - | 1.060 | 0,00% | 0,00% | 3,92% | 1.060 | 1.060 | 1.060 | | | |
| | Cilem | - | - | - | 901 | 0,00% | 0,00% | 6,21% | 901 | 901 | 901 | | | |
| | Gadai | - | - | - | 160 | 0,00% | 0,00% | 1,27% | 160 | 160 | 160 | | | |
| 4 | CFG | - | 723 | 732 | 2.855 | 0,00% | 0,69% | 2,70% | 2.124 | 2.855 | 2.132 | | | |
| | CF 1 | - | 155 | 152 | 775 | 0,00% | 5,38% | 27,79% | 623 | 775 | 621 | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | 155 | 152 | 775 | 0,00% | 5,93% | 30,60% | 623 | 775 | 621 | | | |
| | CF 2 | - | 569 | 580 | 2.080 | 0,00% | 0,56% | 2,02% | 1.501 | 2.080 | 1.512 | | | |
| | Mitraguna & Others | - | 444 | 479 | 1.979 | 0,00% | 0,76% | 3,12% | 1.501 | 1.979 | 1.535 | | | |
| | Pensiun | - | 124 | 101 | 101 | 0,00% | 0,25% | 0,26% | (0) | 101 | (23) | | | |
| | Total Pembiayaan | 83 | 777 | 786 | 5.673 | 0,06% | 0,47% | 3,35% | 4.887 | 5.590 | 4.896 | 0,56% | 83,32% | -2,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 98 | 277 | 277 | 144 | 0,26% | 0,76% | 0,39% | (133) | 46 | (133) | | | |
| | KUR | 98 | 187 | 187 | 54 | 0,27% | 0,52% | 0,15% | (133) | (44) | (133) | | | |
| | Non KUR | - | 90 | 90 | 90 | 0,00% | 9,24% | 9,37% | - | 90 | 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 | 19 | 2.914 | 3.059 | 3.073 | 0,02% | 2,90% | 2,91% | 14 | 3.054 | 159 | | | |
| | CF 1 | - | - | - | 14 | 0,00% | 0,00% | 0,50% | 14 | 14 | 14 | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | - | - | 14 | 0,00% | 0,00% | 0,55% | 14 | 14 | 14 | | | |
| | CF 2 | 19 | 2.914 | 3.059 | 3.059 | 0,02% | 2,98% | 2,98% | - | 3.040 | 145 | | | |
| | Mitraguna & Others | 19 | 2.485 | 2.509 | 2.509 | 0,03% | 3,98% | 3,96% | - | 2.490 | 24 | | | |
| | Pensiun | - | 429 | 550 | 550 | 0,00% | 0,33% | 1,40% | - | 550 | 121 | | | |
| | Total Pembiayaan | 116 | 3.191 | 3.336 | 3.217 | 0,08% | 2,00% | 1,90% | (119) | 3.101 | 26 | 0,71% | 62,74% | -1,2% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 142.526 | 155.632 | 167.737 | 25.211 | |
| 2 | Contribution Margin | 6.195 | 9.101 | 5.902 | (293) | 4,7% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,70 | 3,09 | 3,12 | 0,03 | 0,42 |
| CIF Payroll | 1.793 | 1.072 | 1.150 | 78 | (643) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|----------|---------|---------------|--------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 156 | 670 | 513 | 806 | 405 | 294 | 137 | 20,39% | 650 | 415,20% | 6.948 | 11,60% | (6.142) |
| 2 | Tabungan | 45.583 | 48.535 | 46.655 | 46.350 | 946 | (305) | (2.184) | -4,50% | 767 | 1,68% | 55.342 | 83,75% | (8.992) |
| 3 | Deposito | 28.548 | 6.815 | 6.821 | 6.821 | (732) | 0 | 6 | 0,09% | (21.727) | -76,11% | 29.544 | 23,09% | (22.723) |
| | Total | 74.288 | 56.019 | 53.989 | 53.977 | 619 | (11) | (2.042) | -3,64% | (20.310) | -27,34% | 91.834 | 58,78% | (37.857) |
| | CASA | 45.740 | 49.204 | 47.168 | 47.156 | 1.351 | (11) | (2.048) | -4,16% | 1.416 | 3,10% | 62.290 | 75,70% | (15.134) |
| | (%) CASA | 61,57% | 87,83% | 87,37% | 87,36% | | | | | | | | | |
| | FDR | 155,10% | 231,36% | 242,14% | 242,19% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 795 | 905 | 1.034 | 1.038 | | 4 | 133 | 14,71% | 243 | 30,57% | - | 0,00% | 1.038 |
| 2 | Giro ISE | 7 | 72 | 72 | 72 | | 0 | (0) | -0,02% | 65 | 962,04% | | 0,00% | 72 |
| 3 | Tabungan ISE | 788 | 833 | 962 | 966 | | 4 | 133 | 15,97% | 178 | 22,61% | | 0,00% | 966 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 79 | 88 | 88 | 88 | | 0 | 0 | 0,00% | 9 | 11,39% | | 0,00% | 88 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25) | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 24.147 | 30.484 | 31.146 | 1.450 | 1.420 | -30 | 733 | 663 | 6.999 | 757 | 26.876 | 115,89% | 4.270 |
| | KUR | 23.464 | 29.725 | 30.396 | 1.450 | 1.420 | -30 | 782 | 671 | 6.932 | 749 | 26.038 | 116,74% | 4.358 |
| | Non KUR | 683 | 759 | 750 | - | - | 0 | -49 | -8 | 68 | 8 | 838 | 89,48% | (88) |
| 3 | PWG | 2.751 | 5.831 | 6.052 | 983 | 361 | -621 | 888 | 221 | 3.300 | 141 | 6.623 | 91,38% | (571) |
| | Cilem | 2.751 | 5.831 | 6.052 | 983 | 361 | -621 | 888 | 221 | 3.300 | 141 | 6.623 | 91,38% | (571) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 88.322 | 93.289 | 93.529 | 3.524 | 1.320 | -2.204 | 1.600 | 240 | 5.207 | 1.080 | 97.005 | 96,42% | (3.475) |
| | CF 1 | 3.542 | 3.592 | 3.573 | - | - | 0 | -15 | -19 | 31 | 19 | 4.474 | 79,86% | (901) |
| | Total Griya | 3.385 | 2.554 | 2.542 | - | - | 0 | 0 | -11 | -842 | 11 | 3.531 | 72,00% | (989) |
| 1 | • Total Non Program | 3.385 | 2.554 | 2.542 | - | - | 0 | -29 | -11 | -842 | 11 | 3.531 | 72,00% | (989) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 158 | 1.039 | 1.031 | - | - | 0 | -15 | -8 | 873 | 8 | 943 | 109,33% | 88 |
| | CF 2 | 84.780 | 89.697 | 89.956 | 3.524 | 1.320 | -2.204 | 1.616 | 259 | 5.176 | 1.061 | 92.531 | 97,22% | (2.575) |
| | Mitraguna & Others | 72.402 | 77.501 | 77.853 | 3.524 | 1.320 | -2.204 | 1.803 | 352 | 5.451 | 968 | 79.257 | 98,23% | (1.404) |
| | Pensiun | 12.378 | 12.196 | 12.103 | - | - | 0 | -187 | -93 | -275 | 93 | 13.274 | 91,18% | (1.171) |
| | Total Pembiayaan | 115.220 | 129.604 | 130.727 | 5.957 | 3.101 | -2.855 | 3.221 | 1.124 | 15.507 | 1.978 | 130.504 | 100,17% | 224 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 261 | 22 | 15 | 1.599 | 1,08% | 0,05% | 5,13% | 1.584 | 1.339 | 1.577 | | | |
| | KUR | 188 | - | - | 1.476 | 0,80% | 0,00% | 4,86% | 1.476 | 1.288 | 1.476 | | | |
| | Non KUR | 73 | 22 | 15 | 123 | 10,64% | 1,96% | 16,43% | 108 | 51 | 101 | | | |
| 3 | PWG | - | - | - | 331 | 0,00% | 0,00% | 5,48% | 331 | 331 | 331 | | | |
| | Cilem | - | - | - | 331 | 0,00% | 0,00% | 5,48% | 331 | 331 | 331 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 563 | 891 | 1.072 | 7.147 | 0,64% | 1,15% | 7,64% | 6.075 | 6.584 | 6.256 | | | |
| | CF 1 | - | - | - | 265 | 0,00% | 0,00% | 7,41% | 265 | 265 | 265 | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | - | - | 265 | 0,00% | 0,00% | 25,71% | 265 | 265 | 265 | | | |
| | CF 2 | 563 | 891 | 1.072 | 6.882 | 0,66% | 1,20% | 7,65% | 5.810 | 6.319 | 5.992 | | | |
| | Mitraguna & Others | 408 | 817 | 998 | 6.808 | 0,56% | 1,29% | 8,74% | 5.810 | 6.400 | 5.991 | | | |
| | Pensiun | 155 | 74 | 74 | 74 | 1,25% | 0,61% | 0,61% | - | (81) | 1 | | | |
| | Total Pembiayaan | 824 | 913 | 1.087 | 9.078 | 0,72% | 0,84% | 6,94% | 7.991 | 8.254 | 8.165 | 2,44% | 64,80% | -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 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-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 | 26 | 232 | 169 | 169 | 0,11% | 0,56% | 0,54% | - | 144 | (63) | | | |
| | KUR | - | 172 | 110 | 110 | 0,00% | 0,37% | 0,36% | - | 110 | (63) | | | |
| | Non KUR | 26 | 59 | 60 | 60 | 3,76% | 7,84% | 7,93% | - | 34 | 0 | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 1.187 | 950 | 949 | 949 | 1,34% | 1,02% | 1,01% | - | (239) | (2) | | | |
| | CF 1 | - | 320 | 320 | 320 | 0,00% | 8,92% | 8,96% | - | 320 | - | | | |
| | Total Griya | - | 320 | 320 | 320 | 0,00% | 12,54% | 12,60% | - | 320 | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 1.187 | 630 | 628 | 628 | 1,40% | 0,70% | 0,70% | - | (559) | (2) | | | |
| | Mitraguna & Others | 1.187 | 567 | 566 | 566 | 1,64% | 0,73% | 0,73% | - | (621) | (1) | | | |
| | Pensiun | - | 62 | 62 | 62 | 0,00% | 0,05% | 0,51% | - | 62 | (0) | | | |
| | Total Pembiayaan | 1.213 | 1.182 | 1.118 | 1.118 | 1,05% | 0,86% | 0,86% | - | (95) | (64) | 1,39% | -62,27% | 0,5% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 117.091 | 117.396 | 130.285 | 13.194 | |
| 2 | Contribution Margin | 3.831 | 5.086 | 4.194 | 363 | -9,5% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 3,37 | 3,72 | 3,74 | 0,02 | 0,37 |
| CIF Payroll | 585 | 625 | 627 | 2 | 42 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|----------|---------|---------------|--------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 8.058 | 1.353 | 1.421 | 1.255 | 424 | (166) | (98) | -7,25% | (6.802) | -84,42% | 14.967 | 8,39% | (13.712) |
| 2 | Tabungan | 114.229 | 116.866 | 116.436 | 117.579 | 2.472 | 1.142 | 712 | 0,61% | 3.350 | 2,93% | 127.078 | 92,52% | (9.500) |
| 3 | Deposito | 24.505 | 18.203 | 17.785 | 17.381 | (795) | (404) | (823) | -4,52% | (7.124) | -29,07% | 25.528 | 68,08% | (8.147) |
| | Total | 146.791 | 136.423 | 135.642 | 136.214 | 2.100 | 572 | (209) | -0,15% | (10.577) | -7,21% | 167.573 | 81,29% | (31.359) |
| | CASA | 122.286 | 118.220 | 117.857 | 118.834 | 2.895 | 976 | 614 | 0,52% | (3.452) | -2,82% | 142.046 | 83,66% | (23.212) |
| | (%) CASA | 83,31% | 86,66% | 86,89% | 87,24% | | | | | | | | | |
| | FDR | 111,90% | 130,44% | 133,41% | 132,85% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 565 | 769 | 797 | 797 | | 0 | 28 | 3,70% | 232 | 41,08% | - | 0,00% | 797 |
| 2 | Giro ISE | 2 | 1 | 1 | 1 | | 0 | (0) | -1,04% | (0) | -22,54% | | 0,00% | 1 |
| 3 | Tabungan ISE | 563 | 767 | 795 | 796 | | 0 | 28 | 3,71% | 232 | 41,28% | | 0,00% | 796 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 164 | 181 | 183 | 183 | | 0 | 2 | 1,10% | 19 | 11,59% | | 0,00% | 183 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 94 | 75 | 75 | - | - | 0 | 2 | 0 | -19 | - | 94 | 80,20% | (19) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 94 | 75 | 75 | - | - | 0 | 2 | 0 | -19 | - | 94 | 80,20% | (19) |
| | • Local Champion | 94 | 75 | 75 | - | - | 0 | 2 | 0 | -19 | - | 94 | 80,20% | (19) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 18.705 | 17.561 | 18.038 | 250 | 950 | 700 | -426 | 477 | -668 | 473 | 21.408 | 84,26% | (3.370) |
| | KUR | 17.857 | 17.017 | 17.510 | 250 | 950 | 700 | -400 | 493 | -347 | 457 | 20.405 | 85,82% | (2.894) |
| | Non KUR | 848 | 544 | 527 | - | - | 0 | -26 | -17 | -321 | 17 | 1.003 | 52,57% | (476) |
| 3 | PWG | 28.691 | 42.364 | 45.776 | 7.325 | 7.992 | 667 | 217 | 3.412 | 17.085 | 4.580 | 42.488 | 107,74% | 3.289 |
| | Cilem | 14.633 | 22.956 | 23.980 | 1.007 | 1.606 | 599 | -1 | 1.024 | 9.348 | 582 | 25.716 | 93,25% | (1.736) |
| | Gadai | 14.059 | 19.408 | 21.796 | 6.318 | 6.386 | 68 | 219 | 2.388 | 7.738 | 3.998 | 16.772 | 129,96% | 5.024 |
| 4 | CFG | 116.769 | 117.948 | 117.076 | 1.312 | 1.274 | -38 | -107 | -872 | 307 | 2.146 | 127.157 | 92,07% | (10.081) |
| | CF 1 | 2.827 | 4.549 | 4.155 | 332 | - | -332 | 264 | -393 | 1.328 | 393 | 3.996 | 104,00% | 160 |
| | Total Griya | 979 | 734 | 725 | - | - | 0 | 0 | -9 | -254 | 9 | 1.126 | 64,38% | (401) |
| | • Total Non Program | 979 | 734 | 725 | - | - | 0 | -15 | -9 | -254 | 9 | 1.126 | 64,38% | (401) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 1.848 | 3.814 | 3.430 | 332 | - | -332 | 264 | -384 | 1.582 | 384 | 2.870 | 119,54% | 561 |
| | CF 2 | 113.942 | 113.400 | 112.921 | 980 | 1.274 | 294 | -371 | -479 | -1.021 | 1.753 | 123.162 | 91,68% | (10.241) |
| | Mitraguna & Others | 55.116 | 58.111 | 57.855 | 820 | 929 | 109 | 402 | -257 | 2.739 | 1.186 | 63.433 | 91,21% | (5.578) |
| | Pensiun | 58.827 | 55.288 | 55.066 | 160 | 345 | 185 | -773 | -222 | -3.761 | 567 | 59.729 | 92,19% | (4.663) |
| | Total Pembiayaan | 164.260 | 177.949 | 180.966 | 8.887 | 10.216 | 1.329 | -314 | 3.017 | 16.706 | 7.199 | 191.147 | 94,67% | (10.181) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | 75 | 75 | 0,00% | 100,00% | 100,00% | - | 75 | 75 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | 75 | 75 | 0,00% | 100,00% | 100,00% | - | 75 | 75 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 617 | 433 | 326 | 1.670 | 3,30% | 1,86% | 9,26% | 1.344 | 1.053 | 1.237 | | | |
| | KUR | 461 | 321 | 291 | 1.638 | 2,58% | 1,71% | 9,35% | 1.347 | 1.177 | 1.317 | | | |
| | Non KUR | 156 | 112 | 35 | 32 | 18,40% | 6,52% | 6,11% | (3) | (124) | (80) | | | |
| 3 | PWG | 74 | - | - | 1.763 | 0,26% | 0,00% | 3,85% | 1.763 | 1.689 | 1.763 | | | |
| | Cilem | 74 | - | - | 1.034 | 0,51% | 0,00% | 4,31% | 1.034 | 960 | 1.034 | | | |
| | Gadai | - | - | - | 729 | 0,00% | 0,00% | 3,35% | 729 | 729 | 729 | | | |
| 4 | CFG | 1.969 | 2.461 | 2.567 | 4.384 | 1,69% | 2,18% | 3,74% | 1.816 | 2.415 | 1.922 | | | |
| | CF 1 | 66 | 45 | 197 | 630 | 2,32% | 4,32% | 15,17% | 434 | 565 | 585 | | | |
| | Total Griya | 66 | 45 | 43 | 89 | 6,70% | 5,83% | 12,33% | 47 | 24 | 44 | | | |
| | Oto | - | - | 154 | 541 | 0,00% | 4,03% | 15,76% | 387 | 541 | 541 | | | |
| | CF 2 | 1.904 | 2.417 | 2.371 | 3.754 | 1,67% | 2,09% | 3,32% | 1.383 | 1.850 | 1.337 | | | |
| | Mitraguna & Others | 1.427 | 1.741 | 1.787 | 2.135 | 2,59% | 3,08% | 3,69% | 348 | 708 | 394 | | | |
| | Pensiun | 477 | 676 | 583 | 1.619 | 0,81% | 1,06% | 2,94% | 1.035 | 1.142 | 943 | | | |
| | Total Pembiayaan | 2.661 | 2.894 | 2.969 | 7.892 | 1,62% | 1,67% | 4,36% | 4.924 | 5.232 | 4.998 | 0,00% | 100,00% | -4,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 229 | 603 | 643 | 643 | 1,22% | 3,66% | 3,56% | (0) | 414 | 40 | | | |
| | KUR | 229 | 569 | 541 | 530 | 1,28% | 3,18% | 3,03% | (11) | 301 | (38) | | | |
| | Non KUR | - | 34 | 102 | 113 | 0,00% | 18,82% | 21,37% | 10 | 113 | 79 | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 1.597 | 1.719 | 1.451 | 1.446 | 1,37% | 1,23% | 1,24% | (5) | (151) | (273) | | | |
| | CF 1 | - | 159 | 154 | 149 | 0,00% | 3,39% | 3,58% | (5) | 149 | (11) | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | 159 | 154 | 149 | 0,00% | 4,04% | 4,33% | (5) | 149 | (11) | | | |
| | CF 2 | 1.597 | 1.560 | 1.297 | 1.297 | 1,40% | 1,14% | 1,15% | - | (300) | (262) | | | |
| | Mitraguna & Others | 770 | 1.325 | 1.290 | 1.290 | 1,40% | 2,22% | 2,23% | - | 520 | (35) | | | |
| | Pensiun | 827 | 235 | 8 | 8 | 0,50% | 0,00% | 0,01% | - | (820) | (227) | | | |
| | Total Pembiayaan | 1.826 | 2.321 | 2.095 | 2.089 | 1,11% | 1,18% | 1,15% | (6) | 263 | (233) | 0,00% | 100,00% | -1,2% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 167.764 | 167.709 | 183.004 | 15.240 | |
| 2 | Contribution Margin | 8.174 | 11.234 | 10.742 | 2.568 | -31,4% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 1,81 | 1,98 | 2,05 | 0,07 | 0,24 |
| CIF Payroll | 1.647 | 1.557 | 1.729 | 172 | 82 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|---------|---------|---------|---------------|--------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | 24.901 | 23.096 | 22.779 | 22.634 | 338 | (145) | (462) | -2,00% | (2.267) | -9,10% | 33.853 | 66,86% | (11.219) |
| 3 | Deposito | 2.060 | 1.857 | 2.077 | 2.117 | (359) | 40 | 260 | 14,02% | 57 | 2,76% | 2.365 | 89,51% | (248) |
| | Total | 26.961 | 24.953 | 24.856 | 24.751 | (21) | (104) | (202) | -0,81% | (2.210) | -8,20% | 36.218 | 68,34% | (11.467) |
| | CASA | 24.901 | 23.096 | 22.779 | 22.634 | 338 | (145) | (462) | -2,00% | (2.267) | -9,10% | 33.853 | 66,86% | (11.219) |
| | (%) CASA | 92,36% | 92,56% | 91,64% | 91,45% | | | | | | | | | |
| | FDR | 86,03% | 83,19% | 81,43% | 81,77% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.934 | 2.043 | 2.378 | 2.379 | | 1 | 336 | 16,44% | 445 | 23,01% | - | 0,00% | 2.379 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 3 | Tabungan ISE | 1.934 | 2.043 | 2.378 | 2.379 | | 1 | 336 | 16,44% | 445 | 23,01% | | 0,00% | 2.379 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 18 | 22 | 22 | 22 | | 0 | 0 | 0,00% | 4 | 22,22% | | 0,00% | 22 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-24 Oct'25) | Pencairan (1-24 Nov'25) | Pencairan MtM | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|--------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 23.194 | 20.760 | 20.239 | 200 | 100 | -100 | -650 | -521 | -2.955 | 621 | 26.294 | 76,97% | (6.055) |
| | KUR | 21.361 | 19.664 | 19.155 | 200 | 100 | -100 | -579 | -509 | -2.206 | 609 | 24.306 | 78,81% | (5.150) |
| | Non KUR | 1.833 | 1.095 | 1.084 | - | - | 0 | -70 | -12 | -750 | 12 | 1.988 | 54,51% | (904) |
| 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 | 23.194 | 20.760 | 20.239 | 200 | 100 | -100 | -650 | -521 | -2.955 | 621 | 26.294 | 76,97% | (6.055) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|--------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 692 | 860 | 1.173 | 3.468 | 2,98% | 5,65% | 17,13% | 2.295 | 2.776 | 2.608 | | | |
| | KUR | 472 | 504 | 1.000 | 3.355 | 2,21% | 5,09% | 17,51% | 2.355 | 2.882 | 2.851 | | | |
| | Non KUR | 220 | 356 | 173 | 113 | 11,98% | 15,80% | 10,43% | (60) | (107) | (243) | | | |
| 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 | 692 | 860 | 1.173 | 3.468 | 2,98% | 5,65% | 17,13% | 2.295 | 2.776 | 2.608 | 5,88% | 65,67% | -11,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|----------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 24-Nov-25 | 31-Dec-24 | 31-Oct-25 | 24-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 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 | 178 | 495 | 749 | 887 | 0,77% | 3,61% | 4,38% | 138 | 709 | 392 | | | |
| | KUR | 161 | 401 | 483 | 450 | 0,75% | 2,46% | 2,35% | (33) | 290 | 50 | | | |
| | Non KUR | 17 | 94 | 266 | 437 | 0,91% | 24,24% | 40,28% | 171 | 420 | 343 | | | |
| 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 | 178 | 495 | 749 | 887 | 0,77% | 3,61% | 4,38% | 138 | 709 | 392 | 25,06% | -471,91% | 20,7% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 22.780 | 26.961 | 24.974 | 2.194 | |
| 2 | Contribution Margin | 613 | 1.153 | 980 | 367 | -59,9% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 3,33 | 3,65 | 3,57 | (0,09) | 0,24 |
| CIF Payroll | 80 | 81 | 92 | 11 | 12 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|----------|-------|----------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | 888 | 417 | - | - | (17) | 0 | (417) | -100,00% | (888) | -100,00% | 888 | 0,00% | (888) |
| 3 | Deposito | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | Total | 888 | 417 | - | - | (17) | 0 | (417) | -100,00% | (888) | -100,00% | 888 | 0,00% | (888) |
| | CASA | 888 | 417 | - | - | (17) | 0 | (417) | -100,00% | (888) | -100,00% | 888 | 0,00% | (888) |
| | (%) CASA | 100,00% | 100,00% | #DIV/0! | #DIV/0! | | | | | | | | | |
| | FDR | 0,00% | 0,00% | #DIV/0! | #DIV/0! | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 3 | Tabungan ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |

Kinerja Pembiayaan

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 278 | 888 | 434 | 156 | |
| 2 | Contribution Margin | (360) | (458) | (219) | 141 | 39,2% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,67 | 3,20 | 3,00 | (0,20) | 0,33 |
| CIF Payroll | 9 | 5 | 5 | - | (4) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----|---------|-----|---------|---------------|---------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | 302 | 335 | 345 | 346 | 262 | 1 | 11 | 3,13% | 44 | 14,68% | 302 | 114,68% | 44 |
| 3 | Deposito | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | Total | 302 | 335 | 345 | 346 | 262 | 1 | 11 | 3,13% | 44 | 14,68% | 302 | 114,68% | 44 |
| | CASA | 302 | 335 | 345 | 346 | 262 | 1 | 11 | 3,13% | 44 | 14,68% | 302 | 114,68% | 44 |
| | (%) CASA | 100,00% | 100,00% | 100,00% | 100,00% | | | | | | | | | |
| | FDR | 0,00% | 0,00% | 0,00% | 0,00% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 3 | Tabungan ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |

Kinerja Pembiayaan

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 376 | 302 | 73 | (303) | |
| 2 | Contribution Margin | (77) | (117) | (27) | 50 | 64,9% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|---------|---------|---------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| CIF Payroll | - | - | - | - | - |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-24 Oct'25 | Growth (1-24 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----|---------|---------|---------|---------------|-------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 23-Nov-25 | 24-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | 3.509 | 61 | 426 | 408 | (758) | (18) | 347 | 565,99% | (3.101) | -88,37% | 6.635 | 6,15% | (6.227) |
| 3 | Deposito | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 113 | 0,00% | (113) |
| | Total | 3.509 | 61 | 426 | 408 | (758) | (18) | 347 | 565,99% | (3.101) | -88,37% | 6.748 | 6,05% | (6.340) |
| | CASA | 3.509 | 61 | 426 | 408 | (758) | (18) | 347 | 565,99% | (3.101) | -88,37% | 6.635 | 6,15% | (6.227) |
| | (%) CASA | 100,00% | 100,00% | 100,00% | 100,00% | | | | | | | | | |
| | FDR | 0,00% | 0,00% | 0,00% | 0,00% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 3 | Tabungan ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |

Kinerja Pembiayaan

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 3.125 | 3.509 | 820 | (2.305) | |
| 2 | Contribution Margin | (300) | (404) | (113) | 187 | 62,3% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,61 | 2,60 | 2,50 | (0,10) | (0,11) |
| CIF Payroll | 18 | 10 | 10 | - | (8) |