

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|--------------|--------------|----------------|--------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 155.866 | 153.160 | 135.666 | 132.926 | 18.896 | (2.742) | (20.234) | -13,21% | (22.940) | -14,72% | 285.035 | 46,64% | (151.109) |
| 2 | Tabungan | 1.803.617 | 1.920.425 | 1.911.327 | 1.929.415 | 73.106 | 18.088 | 8.990 | 0,47% | 125.798 | 6,97% | 2.026.162 | 95,23% | (96.747) |
| 3 | Deposito | 681.198 | 781.647 | 808.487 | 794.773 | (10.210) | (13.714) | 13.126 | 1,68% | 113.575 | 16,67% | 693.324 | 114,63% | 101.449 |
| | Total | 2.640.681 | 2.855.231 | 2.855.482 | 2.857.114 | 81.792 | 1.631 | 1.882 | 0,07% | 216.433 | 8,20% | 3.004.521 | 95,09% | (147.407) |
| | CASA | 1.959.483 | 2.073.585 | 2.046.995 | 2.062.341 | 92.002 | 15.345 | (11.244) | -0,54% | 102.858 | 5,25% | 2.311.197 | 89,23% | (248.856) |
| | (%) CASA | 74,20% | 72,62% | 71,69% | 72,18% | | | | | | | | | |
| | FDR | 99,99% | 102,42% | 103,91% | 103,85% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-30 Oct'25) | | | | Target Oct'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|---------|---------------|--------|---------|----------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 65.610 | 76.129 | 78.805 | 77.123 | | (1.682) | 994 | 1,31% | 11.513 | 17,55% | 91.492 | 84,29% | (14.369) |
| 2 | Giro ISE | 23.758 | 18.808 | 18.537 | 18.279 | | (258) | (529) | -2,81% | (5.479) | -23,06% | 39.445 | 46,34% | (21.166) |
| 3 | Tabungan ISE | 30.646 | 47.654 | 50.601 | 49.177 | | (1.424) | 1.523 | 3,20% | 18.531 | 60,47% | 34.243 | 143,61% | 14.933 |
| 4 | Deposito ISE | 11.205 | 9.667 | 9.667 | 9.667 | | 0 | 0 | 0,00% | (1.538) | -13,73% | 17.804 | 54,30% | (8.137) |
| 5 | CIF ISE | 1.945 | 2.756 | 2.780 | 2.780 | | 0 | 24 | 0,87% | 835 | 42,93% | | 0,00% | 2.780 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 80.398 | 94.643 | 96.238 | 8.960 | 3.115 | -5.845 | 8.098 | 1.595 | 15.840 | 1.520 | 105.167 | 91,51% | (8.929) |
| | Linkage | 14.865 | 24.357 | 24.354 | 5.210 | - | (5.210) | 5.166 | -2 | 9.490 | 2 | 25.651 | 94,94% | (1.297) |
| | Non-Linkage | 65.533 | 70.286 | 71.884 | 3.750 | 3.115 | -635 | 2.932 | 1.597 | 6.351 | 1.518 | 79.516 | 90,40% | (7.632) |
| | • Local Champion | 62.373 | 66.852 | 68.780 | 3.500 | 3.115 | -385 | 2.714 | 1.928 | 6.407 | 1.187 | 69.002 | 99,68% | (222) |
| | • Value Chain | 3.160 | 3.434 | 3.103 | 250 | - | (250) | 218 | -331 | -57 | 331 | 10.514 | 29,52% | (7.410) |
| 2 | MBG | 368.059 | 383.874 | 386.175 | 16.568 | 17.901 | 1.333 | 2.339 | 2.301 | 18.117 | 15.600 | 411.003 | 93,96% | (24.828) |
| | KUR | 343.457 | 358.694 | 360.736 | 15.823 | 16.601 | 778 | 2.561 | 2.042 | 17.279 | 14.559 | 384.254 | 93,88% | (23.518) |
| | Non KUR | 24.602 | 25.180 | 25.440 | 745 | 1.300 | 555 | -222 | 260 | 838 | 1.040 | 26.750 | 95,10% | (1.310) |
| 3 | PWG | 200.888 | 321.425 | 337.006 | 86.935 | 88.175 | 1.241 | 23.304 | 15.581 | 136.118 | 72.594 | 334.137 | 100,86% | 2.869 |
| | Cilem | 92.590 | 174.437 | 179.469 | 27.456 | 18.937 | -8.520 | 15.815 | 5.033 | 86.879 | 13.904 | 198.310 | 90,50% | (18.840) |
| | Gadai | 108.298 | 146.988 | 157.537 | 59.478 | 69.239 | 9.760 | 7.489 | 10.549 | 49.239 | 58.690 | 135.828 | 115,98% | 21.709 |
| 4 | CFG | 1.991.066 | 2.124.255 | 2.147.590 | 60.109 | 62.808 | 2.699 | 19.608 | 23.335 | 156.525 | 39.473 | 2.178.372 | 98,59% | (30.781) |
| | CF 1 | 271.158 | 283.396 | 283.431 | 2.988 | 5.065 | 2.077 | -887 | 35 | 12.273 | 5.030 | 302.660 | 93,65% | (19.229) |
| | Total Griya | 236.939 | 236.200 | 234.915 | 2.376 | 2.024 | -352 | 0 | -1.286 | -2.024 | 3.309 | 252.612 | 92,99% | (17.697) |
| | • Total Non Program | 155.508 | 158.157 | 157.636 | 1.583 | 2.024 | 441 | -785 | -521 | 2.128 | 2.545 | 162.432 | 97,05% | (4.796) |
| | • Program | 81.431 | 78.044 | 77.279 | 794 | - | -794 | 154 | -765 | -4.152 | 765 | 90.181 | 85,69% | (12.902) |
| | Oto | 34.219 | 47.196 | 48.516 | 612 | 3.041 | 2.429 | -887 | 1.320 | 14.297 | 1.721 | 50.048 | 96,94% | (1.532) |
| | CF 2 | 1.719.908 | 1.840.859 | 1.864.159 | 57.121 | 57.743 | 623 | 20.495 | 23.300 | 144.252 | 34.443 | 1.875.711 | 99,38% | (11.552) |
| | Mitraguna & Others | 1.474.657 | 1.580.345 | 1.597.546 | 49.829 | 48.547 | -1.282 | 16.923 | 17.201 | 122.889 | 31.346 | 1.616.843 | 98,81% | (19.297) |
| | Pensiun | 245.250 | 260.513 | 266.613 | 7.292 | 9.197 | 1.905 | 3.572 | 6.100 | 21.363 | 3.097 | 258.868 | 102,99% | 7.745 |
| | Total Pembiayaan | 2.640.411 | 2.924.197 | 2.967.010 | 172.572 | 171.999 | -572 | 53.349 | 42.813 | 326.599 | 129.186 | 3.028.679 | 97,96% | (61.670) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | MtD | YtD | MtM | Target Oct'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|-------------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | % | Penc. | Gap |
| 1 | SME | - | 602 | 602 | - | 0,00% | 0,64% | 0,00% | (602) | - | (602) | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | 602 | 602 | - | 0,00% | 0,86% | 0,00% | (602) | - | (602) | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 2.275 | 6.441 | 6.441 | 6.097 | 0,62% | 1,68% | 1,58% | (344) | 3.822 | (344) | | | |
| | KUR | 1.785 | 4.983 | 4.983 | 4.863 | 0,52% | 1,39% | 1,35% | (120) | 3.078 | (120) | | | |
| | Non KUR | 489 | 1.458 | 1.458 | 1.234 | 1,99% | 5,79% | 4,85% | (224) | 744 | (224) | | | |
| 3 | PWG | 10 | - | - | - | 540 | 0,00% | 0,00% | 540 | 530 | 540 | | | |
| | Cilem | 10 | - | - | - | 540 | 0,01% | 0,00% | 540 | 530 | 540 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 19.717 | 25.753 | 27.801 | 29.280 | 0,99% | 1,31% | 1,36% | 1.479 | 9.563 | 1.527 | | | |
| | CF 1 | 13.249 | 13.763 | 15.216 | 17.332 | 4,89% | 5,37% | 6,12% | 2.116 | 4.083 | 3.569 | | | |
| | Total Griya | 9.274 | 9.581 | 9.871 | 9.639 | 3,91% | 4,18% | 4,10% | (232) | 365 | 57 | | | |
| | Oto | 476 | 389 | 540 | 540 | 1,39% | 1,14% | 1,11% | - | 64 | 151 | | | |
| | CF 2 | 15.917 | 12.294 | 12.639 | 13.666 | 0,93% | 0,69% | 0,73% | 1.027 | (2.252) | 1.372 | | | |
| | Mitraguna & Others | 14.983 | 11.599 | 11.801 | 12.689 | 1,02% | 0,75% | 0,79% | 888 | (2.294) | 1.089 | | | |
| | Pensiun | 934 | 695 | 838 | 977 | 0,04% | 0,03% | 0,37% | 139 | 43 | 282 | | | |
| | Total Pembiayaan | 46.399 | 49.090 | 49.332 | 51.117 | 1,76% | 1,69% | 1,72% | 1.785 | 4.718 | 2.027 | 1,83% | -6,13% | 0,1% |

Asset & Contribution Margin

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

PHR & Payroll

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

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Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 26.005 | 23.724 | 21.457 | 21.963 | (97) | 506 | (1.762) | -7,43% | (4.042) | -15,54% | 37.326 | 58,84% | (15.364) |
| 2 | Tabungan | 211.719 | 220.477 | 205.241 | 206.878 | 9.992 | 1.637 | (13.599) | -6,17% | (4.841) | -2,29% | 230.574 | 89,72% | (23.696) |
| 3 | Deposito | 98.613 | 75.556 | 118.233 | 105.058 | (22.636) | (13.175) | 29.502 | 39,05% | 6.445 | 6,54% | 99.651 | 105,43% | 5.407 |
| | Total | 336.337 | 319.757 | 344.931 | 333.899 | (12.741) | (11.032) | 14.141 | 4,42% | (2.438) | -0,72% | 367.551 | 90,84% | (33.652) |
| | CASA | 237.724 | 244.201 | 226.698 | 228.840 | 9.895 | 2.143 | (15.361) | -6,29% | (8.883) | -3,74% | 267.900 | 85,42% | (39.060) |
| | (%) CASA | 70,68% | 76,37% | 65,72% | 68,54% | | | | | | | | | |
| | FDR | 113,34% | 127,22% | 119,57% | 123,52% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|---------|----------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 15.474 | 13.530 | 14.655 | 14.961 | | 306 | 1.431 | 10,57% | (513) | -3,32% | - | 0,00% | 14.961 |
| 2 | Giro ISE | 9.559 | 7.832 | 7.708 | 8.155 | | 448 | 324 | 4,13% | (1.404) | -14,69% | - | 0,00% | 8.155 |
| 3 | Tabungan ISE | 5.622 | 5.699 | 6.947 | 6.805 | | (142) | 1.107 | 19,42% | 1.183 | 21,05% | - | 0,00% | 6.805 |
| 4 | Deposito ISE | 293 | - | - | - | | 0 | 0 | #DIV/0! | (293) | -100,00% | - | 0,00% | 0 |
| 5 | CIF ISE | 427 | 442 | 445 | 445 | | 0 | 3 | 0,68% | 18 | 4,22% | - | 0,00% | 445 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 17.555 | 10.816 | 13.589 | - | 3.115 | 3.115 | -103 | 2.773 | -3.966 | 342 | 23.757 | 57,20% | (10.168) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 2.701 | 0,00% | (2.701) |
| | Non-Linkage | 17.555 | 10.816 | 13.589 | - | 3.115 | 3.115 | -103 | 2.773 | -3.966 | 342 | 21.056 | 64,54% | (7.467) |
| | • Local Champion | 16.779 | 10.104 | 12.885 | - | 3.115 | 3.115 | -95 | 2.780 | -3.894 | 335 | 18.438 | 69,88% | (5.554) |
| | • Value Chain | 777 | 712 | 705 | - | - | - | -7 | -7 | -72 | 7 | 2.618 | 26,92% | (1.913) |
| 2 | MBG | 48.456 | 42.472 | 41.217 | 75 | 800 | 725 | -1.783 | -1.255 | -7.239 | 2.055 | 52.487 | 78,53% | (11.270) |
| | KUR | 46.158 | 39.571 | 38.365 | 75 | 800 | 725 | -1.731 | -1.205 | -7.793 | 2.005 | 49.993 | 76,74% | (11.628) |
| | Non KUR | 2.298 | 2.902 | 2.852 | - | - | 0 | -52 | -50 | 554 | 50 | 2.494 | 114,34% | 358 |
| 3 | PWG | 20.904 | 25.232 | 26.804 | 6.219 | 8.391 | 2.172 | 962 | 1.572 | 5.900 | 6.819 | 32.891 | 81,49% | (6.087) |
| | Cilem | 9.146 | 14.355 | 13.777 | 2.707 | 983 | 1.588 | -1.725 | -578 | 4.632 | 1.560 | 18.707 | 73,65% | (4.929) |
| | Gadai | 11.759 | 10.877 | 13.027 | 3.512 | 7.408 | 3.897 | -626 | 2.150 | 1.268 | 5.258 | 14.185 | 91,84% | (1.158) |
| 4 | CFG | 294.292 | 328.290 | 330.830 | 9.331 | 10.841 | 1.510 | 2.071 | 2.541 | 36.538 | 8.300 | 308.152 | 107,36% | 22.678 |
| | CF 1 | 11.437 | 14.108 | 13.922 | 940 | - | -940 | -110 | -186 | 2.485 | 186 | 13.099 | 106,29% | 824 |
| | Total Griya | 7.624 | 10.191 | 10.098 | 940 | - | -940 | 0 | -93 | 2.474 | 93 | 8.046 | 125,50% | 2.052 |
| | • Total Non Program | 7.624 | 10.191 | 10.098 | - | - | 0 | 0 | 0 | 0 | - | 8.046 | 125,50% | 2.052 |
| | • Program | - | - | - | - | - | - | - | - | - | - | 0 | 0,00% | 0 |
| | Oto | 3.813 | 3.917 | 3.824 | - | - | 0 | -110 | -93 | 11 | 93 | 5.052 | 75,69% | (1.228) |
| | CF 2 | 282.855 | 314.182 | 316.908 | 8.391 | 10.841 | 2.450 | 2.181 | 2.726 | 34.053 | 8.115 | 295.053 | 107,41% | 21.854 |
| | Mitraguna & Others | 252.904 | 277.103 | 277.945 | 7.550 | 8.635 | 1.085 | 1.632 | 842 | 25.041 | 7.793 | 264.035 | 105,27% | 13.910 |
| | Pensiun | 29.951 | 37.078 | 38.963 | 841 | 2.206 | 1.365 | 549 | 1.885 | 9.012 | 321 | 31.018 | 125,61% | 7.945 |
| | Total Pembiayaan | 381.208 | 406.811 | 412.441 | 15.625 | 23.147 | 7.522 | 1.147 | 5.631 | 31.233 | 17.516 | 417.288 | 98,84% | (4.846) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Sep'25) | % Relatif | | | Net (UG) & DG | Target Oct'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|---------------|---------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,0% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,0% | 0,00% | 0,00% | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,0% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,0% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | 66 | 1.528 | 2.049 | 1.478 | 0 | 0,14% | 4,82% | 3,59% | (571) | 1.412 | (50) | | |
| | KUR | 66 | 1.365 | 1.886 | 1.316 | 0 | 0,14% | 4,77% | 3,43% | (570) | 1.249 | (49) | | |
| | Non KUR | - | 163 | 163 | 163 | 0 | 0,0% | 5,63% | 5,70% | (1) | 163 | (1) | | |
| 3 | PWG | - | 176 | - | 34 | 0 | 0,0% | 0,00% | 0,00% | 34 | 34 | (142) | | |
| | Cilem | - | 176 | - | 34 | 0 | 0,0% | 0,00% | 0,00% | 34 | 34 | (142) | | |
| | Gadai | - | - | - | - | 0 | 0,0% | 0,00% | 0,00% | - | - | - | | |
| 4 | CFG | - | 2.088 | 2.198 | 3.104 | 0 | 0,0% | 0,67% | 0,94% | 906 | 3.104 | 1.016 | | |
| | CF 1 | - | 94 | 91 | 785 | 0 | 0,0% | 0,65% | 0,64% | 693 | 785 | 691 | | |
| | Total Griya | - | - | - | - | 0 | 0,0% | 0,00% | 0,00% | - | - | - | | |
| | Oto | - | 94 | 91 | 785 | 0 | 2,33% | 20,52% | 693 | 785 | 691 | | | |
| | CF 2 | - | 1.995 | 2.107 | 2.319 | 0 | 0,0% | 0,67% | 0,73% | 212 | 2.319 | 324 | | |
| | Mitraguna & Others | - | 1.680 | 1.795 | 1.933 | 0 | 0,65% | 0,65% | 0,70% | 138 | 1.933 | 253 | | |
| | Pensiun | - | 315 | 312 | 386 | 0 | 0,0% | 0,84% | 0,99% | 74 | 386 | 71 | | |
| | Total Pembiayaan | 2.371 | 5.065 | 5.462 | 6.035 | 0,62% | 1,34% | 1,46% | 573 | 3.664 | 970 | 0,70% | 52,00% | -0,8% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 367.490 | 387.886 | 413.298 | 45.808 | | 3.26 | 3.50 | 3.46 |
| 2 | Contribution Margin | 15.020 | 22.233 | 15.974 | 954 | -6,4% | (0,04) | (0,20) | 311 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|-----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 4.287 | 8.884 | 8.762 | 9.216 | 113 | 454 | 332 | 3,73% | 4.928 | 114,95% | 15.073 | 61,14% | (5.858) |
| 2 | Tabungan | 160.765 | 158.011 | 164.671 | 165.443 | 4.621 | 772 | 7.432 | 4,70% | 4.678 | 2,91% | 178.732 | 92,56% | (13.289) |
| 3 | Deposito | 65.984 | 41.273 | 41.550 | 41.550 | (2.064) | 0 | 276 | 0,67% | (24.435) | -37,03% | 66.935 | 62,07% | (25.385) |
| | Total | 231.036 | 208.168 | 214.982 | 216.208 | 2.670 | 1.226 | 8.040 | 3,86% | (14.828) | -6,42% | 260.740 | 82,92% | (44.532) |
| | CASA | 165.052 | 166.895 | 173.433 | 174.658 | 4.734 | 1.226 | 7.763 | 4,65% | 9.606 | 5,82% | 193.805 | 90,12% | (19.147) |
| | (%) CASA | 71,44% | 80,17% | 80,67% | 80,78% | | | | | | | | | |
| | FDR | 120,56% | 147,35% | 145,01% | 144,19% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 1.555 | 2.671 | 2.101 | 2.115 | 14 | (556) | -20,81% | 560 | 36,05% | - | 0,00% | 2.115 | | |
| 2 | Giro ISE | - | 388 | 3 | 3 | 0 | (385) | -99,16% | 3 | #DIV/0! | - | 0,00% | 3 | | |
| 3 | Tabungan ISE | 1.555 | 2.283 | 2.098 | 2.112 | 14 | (171) | -7,50% | 557 | 35,84% | - | 0,00% | 2.112 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 150 | 162 | 163 | 163 | 0 | 1 | 0,62% | 13 | 8,67% | - | 0,00% | 163 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 71 | 4.318 | 4.245 | - | - | 0 | -72 | -73 | 4.174 | 73 | 3.037 | 139,78% | 1.208 |
| | Linkage | 20 | 2 | - | - | - | - | -2 | -2 | -20 | 2 | 1.311 | 0,00% | (1.311) |
| | Non-Linkage | 51 | 4.316 | 4.245 | - | - | 0 | -70 | -71 | 4.194 | 71 | 1.726 | 246,02% | 2.520 |
| | • Local Champion | 51 | 4.316 | 4.245 | - | - | 0 | -70 | -71 | 4.194 | 71 | 845 | 502,32% | 3.400 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 880 | 0,00% | (880) |
| 2 | MBG | 14.646 | 19.302 | 19.554 | 775 | 815 | 40 | 264 | 252 | 4.909 | 563 | 17.334 | 112,81% | 2.221 |
| | KUR | 12.693 | 16.340 | 16.653 | 450 | 815 | 365 | -6 | 313 | 3.960 | 502 | 15.251 | 109,20% | 1.402 |
| | Non KUR | 1.952 | 2.962 | 2.901 | 325 | - | -325 | 270 | -61 | 949 | 61 | 2.083 | 139,29% | 818 |
| 3 | PWG | 16.365 | 25.224 | 26.295 | 6.232 | 6.522 | 290 | 1.941 | 1.071 | 9.930 | 5.451 | 27.681 | 94,99% | (1.386) |
| | Cilem | 8.190 | 14.790 | 15.238 | 2.549 | 1.416 | -1.133 | 1.634 | 447 | 7.048 | 968 | 17.079 | 89,22% | (1.841) |
| | Gadai | 8.175 | 10.434 | 11.058 | 3.683 | 5.107 | 1.423 | 307 | 624 | 2.882 | 4.483 | 10.602 | 104,29% | 455 |
| 4 | CFG | 247.446 | 257.894 | 261.654 | 7.107 | 7.095 | -12 | 2.758 | 3.760 | 14.208 | 3.335 | 261.656 | 100,00% | (1) |
| | CF 1 | 12.247 | 10.733 | 10.586 | 17 | 17 | -0 | -49 | -147 | -1.662 | 165 | 13.908 | 76,11% | (3.323) |
| | Total Griya | 9.062 | 7.939 | 7.852 | - | - | 0 | 0 | -87 | -1.210 | 87 | 9.449 | 83,10% | (1.597) |
| 4 | • Total Non Program | 9.062 | 7.939 | 7.852 | - | - | 0 | 0 | -64 | -1.210 | 87 | 9.449 | 83,10% | (1.597) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.185 | 2.794 | 2.733 | 17 | 17 | -0 | -49 | -61 | -451 | 78 | 4.459 | 61,30% | (1.726) |
| | CF 2 | 235.199 | 247.161 | 251.069 | 7.090 | 7.078 | -12 | 2.807 | 3.907 | 15.870 | 3.171 | 247.748 | 101,34% | 3.321 |
| | Mitraguna & Others | 206.067 | 217.130 | 221.170 | 6.247 | 6.978 | 731 | 2.698 | 4.040 | 15.103 | 2.938 | 217.518 | 101,68% | 3.652 |
| | Pensiun | 29.132 | 30.031 | 29.899 | 843 | 100 | -743 | 109 | -132 | 767 | 232 | 30.230 | 98,91% | (331) |
| | Total Pembiayaan | 278.528 | 306.738 | 311.749 | 14.115 | 14.433 | 318 | 4.890 | 5.011 | 33.221 | 9.422 | 309.708 | 100,66% | 2.042 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | % Relatif | | | Net (UG) & DG | Target Oct'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|---------------|---------------|--------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | - | 85 | 82 | 80 | 80 | 0,00% | 0,43% | 0,41% | (3) | 80 | (6) | | |
| | KUR | - | 85 | 82 | 80 | 80 | 0,00% | 0,50% | 0,48% | (3) | 80 | (6) | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| 4 | CFG | 713 | 996 | 671 | 732 | 0,29% | 0,26% | 0,28% | 61 | 19 | (264) | | | |
| | CF 1 | 8 | 316 | 337 | 466 | 0,06% | 3,14% | 4,40% | 129 | 459 | 150 | | | |
| | Total Griya | - | 238 | 261 | 258 | 0,00% | 3,29% | 3,28% | (3) | 258 | 20 | | | |
| | Oto | 8 | 78 | 76 | 209 | 0,24% | 2,72% | 7,63% | 133 | 201 | 130 | | | |
| | CF 2 | 705 | 679 | 334 | 266 | 0,30% | 0,13% | 0,11% | (68) | (440) | (414) | | | |
| | Mitraguna & Others | 705 | 679 | 334 | 266 | 0,34% | 0,15% | 0,12% | (68) | (440) | (414) | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 2.309 | 1.488 | 1.752 | 2.066 | 0,83% | 0,57% | 0,66% | 314 | (244) | 578 | 5,98% | -802,03% | 5,3% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|---------------|---------------|----------------|----------------|-------------------|----------------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 27.417 | 28.589 | 29.678 | 29.828 | (10.388) | 151 | 1.239 | 4,33% | 2.411 | 8,79% | 34.299 | 86,96% | (4.471) |
| 2 | Tabungan | 55.536 | 58.291 | 71.728 | 68.233 | (3.192) | 9.942 | 17,06% | 12.697 | 22,86% | 67.185 | 101,56% | 1.048 | |
| 3 | Deposito | 6.088 | 7.144 | 6.704 | 6.809 | 175 | 105 | (335) | -4,69% | 721 | 11,84% | 6.744 | 100,97% | 65 |
| | Total | 89.042 | 94.024 | 108.109 | 104.870 | (13.404) | (3.239) | 10.846 | 11,54% | 15.828 | 17,78% | 108.228 | 96,90% | (3.358) |
| | CASA | 82.953 | 86.880 | 101.406 | 98.061 | (13.579) | (3.344) | 11.181 | 12,87% | 15.108 | 18,21% | 101.484 | 96,63% | (3.423) |
| | (%) CASA | 93,16% | 92,40% | 93,80% | 93,51% | | | | | | | | | |
| | FDR | 82,33% | 99,86% | 89,30% | 92,06% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.118 | 891 | 1.017 | 1.033 | | 17 | 142 | 15,99% | (2.085) | -66,86% | - | 0,00% | 1.033 |
| 2 | Giro ISE | 560 | 570 | 452 | 452 | | 0 | (117) | -20,59% | (108) | -19,24% | - | 0,00% | 452 |
| 3 | Tabungan ISE | 2.557 | 321 | 564 | 581 | | 17 | 260 | 80,93% | (1.977) | -77,29% | - | 0,00% | 581 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 45 | 51 | 52 | 52 | | 0 | 1 | 1,96% | 7 | 15,56% | - | 0,00% | 52 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 3.229 | 2.659 | 2.603 | - | - | 0 | -68 | -56 | -626 | 56 | 3.229 | 80,62% | (626) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 3.229 | 2.659 | 2.603 | - | - | 0 | -68 | -56 | -626 | 56 | 3.229 | 80,62% | (626) |
| | • Local Champion | 3.229 | 2.659 | 2.603 | - | - | 0 | -68 | -56 | -626 | 56 | 3.229 | 80,62% | (626) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 17.821 | 18.001 | 17.789 | 450 | 625 | 175 | -183 | -212 | -32 | 837 | 21.423 | 83,04% | (3.634) |
| | KUR | 16.625 | 17.288 | 17.100 | 450 | 625 | 175 | -168 | -188 | 475 | 813 | 20.052 | 85,28% | (2.951) |
| | Non KUR | 1.196 | 713 | 689 | - | - | 0 | -15 | -24 | -508 | 24 | 1.371 | 50,23% | (683) |
| 3 | PWG | 2.171 | 5.471 | 6.490 | 648 | 1.485 | 836 | 180 | 1.019 | 4.318 | 466 | 7.310 | 88,77% | (821) |
| | Cilem | 2.171 | 5.471 | 6.490 | 648 | 1.485 | 836 | 180 | 1.019 | 4.318 | 466 | 7.310 | 88,77% | (821) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 50.087 | 67.762 | 69.659 | 2.232 | 3.025 | 793 | 1.263 | 1.897 | 19.572 | 1.128 | 62.037 | 112,29% | 7.622 |
| | CF 1 | 13.142 | 16.014 | 15.795 | 243 | - | -243 | -72 | -219 | 2.653 | 219 | 15.168 | 104,13% | 627 |
| | Total Griya | 12.152 | 13.666 | 13.524 | 243 | - | -243 | 0 | -142 | 1.371 | 142 | 13.117 | 103,10% | 407 |
| 4 | • Total Non Program | 7.615 | 9.471 | 9.362 | 243 | - | -243 | 128 | -109 | 1.747 | 109 | 8.092 | 115,70% | 1.270 |
| | • Program | 4.537 | 4.195 | 4.161 | - | - | 0 | -38 | -33 | -376 | 33 | 5.025 | 82,81% | (864) |
| | Oto | 989 | 2.348 | 2.271 | - | - | 0 | -72 | -77 | 1.282 | 77 | 2.051 | 110,73% | 220 |
| | CF 2 | 36.945 | 51.748 | 53.864 | 1.989 | 3.025 | 1.036 | 1.335 | 2.116 | 16.919 | 908 | 46.869 | 114,92% | 6.995 |
| | Mitraguna & Others | 31.987 | 46.733 | 48.878 | 1.989 | 2.895 | 906 | 1.386 | 2.144 | 16.891 | 751 | 41.044 | 119,09% | 7.834 |
| | Pensiun | 4.958 | 5.014 | 4.986 | - | 130 | 130 | -51 | -28 | 29 | 158 | 5.825 | 85,61% | (838) |
| | Total Pembiayaan | 73.308 | 93.893 | 96.541 | 3.330 | 5.134 | 1.805 | 1.191 | 2.648 | 23.233 | 2.486 | 93.999 | 102,70% | 2.542 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Sep'25) | MtD (1-31 Oct'25) | MtM | Net (UG) & DG | | | Target Oct'25 | | |
|-----|-------------------------|--------------|------------|------------|--------------|-------------------|-------------------|--------------|---------------|--------------|-----------|---------------|---------------|--------------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - |
| 2 | MBG | 249 | 1.260 | 983 | 1.179 | 1.40% | 5.46% | 6.63% | 196 | 930 | (81) | - | - | - |
| | KUR | 249 | 1.174 | 917 | 1.179 | 1.50% | 5.30% | 6.89% | 262 | 930 | 4 | - | - | - |
| | Non KUR | - | 86 | 66 | - | 0 | 0,00% | 0 | 9,27% | 0 | (66) | - | 86 | - |
| 3 | PWG | - | 47 | - | - | 0 | 0,00% | 0 | 0,00% | 0 | (47) | - | - | - |
| | Cilem | - | 47 | - | - | 0 | 0,00% | 0 | 0,00% | 0 | (47) | - | - | - |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | - |
| 4 | CFG | 1.001 | 631 | 586 | 1.054 | 2,00% | 0,86% | 1,51% | 469 | 53 | 423 | - | - | - |
| | CF 1 | 727 | 631 | 586 | 1.054 | 5,53% | 3,66% | 6,68% | 469 | 327 | 423 | - | - | - |
| | Total Griya | 727 | 626 | 581 | 1.054 | 5,98% | 4,25% | 7,80% | 473 | 327 | 428 | - | - | - |
| | Oto | - | 5 | 5 | - | 0 | 0,00% | 0,20% | 0 | (5) | - | (5) | - | - |
| | CF 2 | 274 | - | - | - | 0 | 0,74% | 0,00% | 0 | (274) | - | - | - | - |
| | Mitraguna & Others | 274 | - | - | - | 0 | 0,86% | 0,00% | 0 | (274) | - | - | - | - |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0 | - | - | - | - | - |
| | Total Pembiayaan | 1.814 | 938 | 940 | 1.012 | 2,47% | 1,00% | 1,05% | 71 | (802) | 74 | 0,77% | 26,29% | -0,3% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 73.551 | 89.045 | 97.362 | 23.811 | |
| 2 | Contribution Margin | 1.397 | 2.395 | 3.842 | 2.445 | -175,0% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,76 | 3,00 | 3,03 | 0,03 | 0,27 |
| CIF Payroll | 472 | 488 | 488 | - | 16 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 25.718 | 38.471 | 15.669 | 15.043 | 19.500 | (626) | (23.428) | -60,90% | (10.676) | -41,51% | 32.804 | 45,86% | (17.762) |
| 2 | Tabungan | 122.400 | 135.786 | 136.597 | 138.299 | 7.461 | 1.701 | 2.513 | 1,85% | 15.899 | 12,99% | 134.360 | 102,93% | 3.938 |
| 3 | Deposito | 49.497 | 53.923 | 52.283 | 52.299 | (3.736) | 16 | (1.625) | -3,01% | 2.801 | 5,66% | 50.150 | 104,28% | 2.149 |
| | Total | 197.616 | 228.180 | 204.549 | 205.640 | 23.225 | 1.091 | (22.540) | -9,88% | 8.024 | 4,06% | 217.314 | 94,63% | (11.675) |
| | CASA | 148.118 | 174.257 | 152.266 | 153.341 | 26.960 | 1.075 | (20.916) | -12,00% | 5.223 | 3,53% | 167.165 | 91,73% | (13.823) |
| | (%) CASA | 74,95% | 76,37% | 74,44% | 74,57% | | | | | | | | | |
| | FDR | 74,94% | 75,37% | 87,92% | 87,45% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|---------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 9.383 | 15.038 | 15.481 | 15.308 | | (173) | 269 | 1,79% | 5.925 | 63,14% | - | 0,00% | 15.308 |
| 2 | Giro ISE | 3.509 | 1.267 | 1.851 | 1.730 | | (121) | 463 | 36,57% | (1.779) | -50,70% | - | 0,00% | 1.730 |
| 3 | Tabungan ISE | 5.874 | 13.772 | 13.629 | 13.578 | | (52) | (194) | -1,41% | 7.704 | 131,15% | - | 0,00% | 13.578 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 100 | 117 | 119 | 119 | | 0 | 2 | 1,71% | 19 | 19,00% | - | 0,00% | 119 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | 215 | 2.182 | 2.167 | - | - | 0 | -15 | -15 | 1.952 | 15 | 215 | 1006,38% | 1.952 | |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Non-Linkage | 215 | 2.182 | 2.167 | - | - | 0 | -15 | -15 | 1.952 | 15 | 215 | 1006,38% | 1.952 | |
| | • Local Champion | 215 | 2.182 | 2.167 | - | - | 0 | -15 | -15 | 1.952 | 15 | 215 | 1006,38% | 1.952 | |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| 2 | MBG | 34.901 | 39.138 | 40.820 | 1.933 | 3.080 | 1.147 | 946 | 1.682 | 5.919 | 1.398 | 38.227 | 106,78% | 2.593 | |
| | KUR | 33.390 | 36.985 | 38.412 | 1.733 | 2.780 | 1.047 | 799 | 1.426 | 5.022 | 1.354 | 36.554 | 105,08% | 1.858 | |
| | Non KUR | 1.512 | 2.153 | 2.409 | 200 | 300 | 100 | 146 | 256 | 897 | 44 | 1.673 | 143,95% | 735 | |
| 3 | PWG | 20.337 | 33.370 | 35.918 | 11.946 | 11.019 | -927 | 2.902 | 2.548 | 15.581 | 8.470 | 30.524 | 117,67% | 5.394 | |
| | Cilem | 6.847 | 16.459 | 17.738 | 3.197 | 2.283 | -913 | 2.263 | 1.280 | 10.891 | 1.004 | 14.394 | 123,23% | 3.344 | |
| | Gadai | 13.490 | 16.911 | 18.180 | 8.749 | 8.735 | -14 | 639 | 1.269 | 4.690 | 7.466 | 16.129 | 112,71% | 2.051 | |
| 4 | CFG | 92.645 | 97.283 | 100.929 | 3.023 | 4.577 | 1.554 | 770 | 3.646 | 8.284 | 931 | 102.220 | 98,74% | (1.291) | |
| | CF 1 | 21.426 | 20.256 | 20.334 | 122 | 357 | 235 | -181 | 78 | -1.092 | 279 | 22.572 | 90,08% | (2.238) | |
| | Total Griya | 17.556 | 15.682 | 15.518 | - | - | 0 | 0 | -164 | -2.038 | 164 | 17.848 | 86,95% | (2.329) | |
| 4 | • Total Non Program | 17.556 | 15.682 | 15.518 | - | - | 0 | 0 | -492 | -164 | -2.038 | - | 17.848 | 86,95% | (2.329) |
| | • Program | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | |
| | Oto | 3.870 | 4.573 | 4.816 | 122 | 357 | 235 | -181 | 242 | 946 | 115 | 4.725 | 101,92% | 91 | |
| | CF 2 | 71.219 | 77.027 | 80.595 | 2.901 | 4.220 | 1.319 | 950 | 3.568 | 9.376 | 652 | 79.648 | 101,19% | 947 | |
| | Mitraguna & Others | 67.517 | 73.367 | 76.970 | 2.801 | 4.220 | 1.419 | 862 | 3.603 | 9.452 | 617 | 75.210 | 102,34% | 1.760 | |
| | Pensiun | 3.701 | 3.660 | 3.625 | 100 | - | -100 | 88 | -35 | -76 | 35 | 4.438 | 81,68% | (813) | |
| | Total Pembiayaan | 148.099 | 171.973 | 179.834 | 16.902 | 18.676 | 1.774 | 4.602 | 7.861 | 31.735 | 10.815 | 171.186 | 105,05% | 8.648 | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD | YtD | MtM | Target Oct'25 | | | | | |
|-----|-------------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|------------|-----------|--------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | | | |
| 2 | MBG | 131 | 111 | 334 | 399 | 0,38% | 0,85% | 0,98% | 64 | 267 | 287 | | | |
| | KUR | 131 | 111 | 170 | 271 | 0,39% | 0,46% | 0,71% | 102 | 140 | 160 | | | |
| | Non KUR | - | - | 165 | 127 | 0,00% | 7,66% | 5,29% | (38) | 127 | 127 | | | |
| 3 | PWG | - | 103 | - | 12 | 0,00% | 0,00% | 0,03% | 12 | 12 | (91) | | | |
| | Cilem | - | 103 | - | 12 | 0,00% | 0,00% | 0,07% | 12 | 12 | (91) | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 616 | 1.343 | 1.647 | 1.727 | 0,67% | 1,69% | 1,71% | 81 | 1.111 | 384 | | | |
| | CF 1 | 588 | 294 | 544 | 558 | 2,74% | 2,69% | 2,74% | 14 | (30) | 264 | | | |
| | Total Griya | 588 | 167 | 420 | 435 | 3,35% | 2,68% | 2,81% | 16 | (152) | 269 | | | |
| | Oto | - | 127 | 125 | 122 | 0,00% | 2,73% | 2,54% | (2) | 122 | (5) | | | |
| | CF 2 | 28 | 1.049 | 1.102 | 1.169 | 0,04% | 1,43% | 1,45% | 67 | 1.141 | 120 | | | |
| | Mitraguna & Others | 28 | 1.049 | 1.102 | 1.169 | 0,04% | 1,50% | 1,52% | 67 | 1.141 | 120 | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 748 | 1.246 | 1.220 | 1.276 | 0,53% | 0,71% | 0,71% | 56 | 496 | 30 | 1,65% | -133,15% | 0,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD | YtD | MtM | Target Oct'25 | | | | | |
|-----|---------------|-----------|-----------|-----------|-----------|---------|-------|-------|---------------|-------|------|--|--|--|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | % | Penc. | Gap | | | |
| 1 | SME | 215 | 215 | 215 | 215 | 100,00% | 9,87% | 9,94% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 215 | 215 | 215 | 215 | 100,00% | 9,87% | 9,94% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | - | 89 | 64 | 64 | 0,00% | 0,16% | 0,16% | 64 | (25) | - | | | |
| | KUR | - | 64 | 64 | 64 | 0,00% | 0,17% | 0,17% | 64 | (0) | - | | | |
| | Non KUR | - | 25 | - | - | 0,00% | 0,00% | 0,00% | - | - | (25) | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 565 | 942 | 941 | 997 | 0,61% | 0,97% | 0,99% | 56 | 432 | 55 | | | |
| | CF 1 | 63 | - | - | - | 0,29% | 0,00% | 0,00% | (63) | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|--------------|--------------|-----------------|----------------|---------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 420 | 97 | 293 | 215 | 73 | (78) | 118 | 120,83% | (205) | -48,75% | 6.950 | 3,10% | (6.735) |
| 2 | Tabungan | 44.796 | 49.863 | 50.956 | 52.259 | 4.133 | 1.303 | 2.396 | 4,80% | 7.463 | 16,66% | 55.769 | 93,71% | (3.510) |
| 3 | Deposito | 28.737 | 6.332 | 6.082 | 6.132 | 340 | 50 | (200) | -3,16% | (22.605) | -78,66% | 29.300 | 20,93% | (23.168) |
| | Total | 73.953 | 56.293 | 57.331 | 58.606 | 4.546 | 1.275 | 2.313 | 4,11% | (15.347) | -20,75% | 92.019 | 63,69% | (33.413) |
| | CASA | 45.216 | 49.961 | 51.249 | 52.474 | 4.206 | 1.225 | 2.513 | 5,03% | 7.258 | 16,05% | 62.719 | 83,67% | (10.245) |
| | (%) CASA | 61,14% | 88,75% | 89,39% | 89,54% | | | | | | | | | |
| | FDR | 129,31% | 191,06% | 192,26% | 188,08% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 907 | 1.060 | 1.630 | 1.169 | (461) | 109 | 10,31% | 262 | 28,83% | - | 0,00% | 1.169 | |
| 2 | Giro ISE | 390 | 93 | 278 | 288 | 10 | 195 | 208,76% | (102) | -26,14% | - | 0,00% | 288 | |
| 3 | Tabungan ISE | 518 | 967 | 1.353 | 881 | (471) | (85) | -8,82% | 363 | 70,19% | - | 0,00% | 881 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 140 | 151 | 152 | 152 | 0 | 1 | 0,66% | 12 | 8,57% | - | 0,00% | 152 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|---------------|----------------|----------------|-------------------------|-------------------------|-----------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | 744 | 739 | - | - | 0 | -5 | -5 | 739 | 5 | 0 | 0,00% | 739 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | 744 | 739 | - | - | 0 | -5 | -5 | 739 | 5 | 0 | 0,00% | 739 |
| | • Local Champion | - | 744 | 739 | - | - | 0 | -5 | -5 | 739 | 5 | 0 | 0,00% | 739 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 19.772 | 20.045 | 19.611 | 1.630 | 500 | (-1.130) | 694 | -434 | -161 | 934 | 22.452 | 87,35% | (2.841) |
| | KUR | 19.175 | 19.415 | 18.898 | 1.630 | 400 | (-1.230) | 708 | -516 | -277 | 916 | 21.724 | 86,99% | (2.826) |
| | Non KUR | 597 | 630 | 713 | - | 100 | 100 | -14 | 83 | 116 | 17 | 727 | 98,02% | (14) |
| 3 | PWG | 2.596 | 7.101 | 7.833 | 1.562 | 1.243 | (-320) | 761 | 732 | 5.237 | 511 | 8.072 | 97,04% | (239) |
| | Cilem | 2.069 | 5.679 | 5.962 | 1.017 | 564 | (-452) | 728 | 284 | 3.893 | 280 | 6.175 | 96,55% | (213) |
| | Gadai | 527 | 1.423 | 1.871 | 546 | 678 | 133 | 34 | 448 | 1.343 | 230 | 1.897 | 98,64% | (26) |
| 4 | CFG | 73.258 | 79.661 | 82.040 | 3.643 | 3.600 | (-43) | 1.856 | 2.379 | 8.783 | 1.221 | 82.762 | 99,13% | (722) |
| | CF 1 | 2.294 | 3.393 | 3.646 | - | 328 | 328 | -50 | 253 | 1.352 | 75 | 3.436 | 106,12% | 210 |
| | Total Griya | 712 | 1.633 | 1.611 | - | - | 0 | 0 | -22 | 900 | 22 | 1.003 | 160,69% | 609 |
| 4 | • Total Non Program | 712 | 1.633 | 1.611 | - | - | 0 | 0 | -22 | 900 | 22 | 1.003 | 160,69% | 609 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 1.583 | 1.760 | 2.035 | - | 328 | 328 | -50 | 275 | 452 | 53 | 2.433 | 83,63% | (398) |
| | CF 2 | 70.963 | 76.268 | 78.394 | 3.643 | 3.272 | (-371) | 1.906 | 2.126 | 7.431 | 1.146 | 79.327 | 98,82% | (932) |
| | Mitraguna & Others | 52.047 | 58.599 | 60.805 | 3.643 | 2.930 | (-713) | 2.067 | 2.206 | 8.758 | 724 | 59.681 | 101,88% | 1.124 |
| | Pensiun | 18.916 | 17.668 | 17.589 | - | 342 | 342 | -161 | -79 | -1.327 | 421 | 19.646 | 89,53% | (2.057) |
| | Total Pembiayaan | 95.626 | 107.552 | 110.223 | 6.835 | 5.343 | (-1.493) | 3.306 | 2.671 | 14.597 | 2.671 | 113.286 | 97,30% | (3.063) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Sep'25) | MtD | YtD | MtM | Target Oct'25 | | | | | |
|-----|-------------------------|------------|------------|------------|------------|-------------------|--------------|--------------|------------|---------------|-------------|--------------|--------------|-------------|--|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 67 | 479 | 493 | 314 | 0,34% | 2,46% | 1,60% | (179) | 248 | (165) | | | | |
| | KUR | 67 | 448 | 397 | 286 | 0,35% | 2,05% | 1,51% | (111) | 219 | (162) | | | | |
| | Non KUR | - | 32 | 96 | 28 | 0,00% | 15,23% | 3,94% | (68) | 28 | (4) | | | | |
| 3 | PWG | - | - | - | - | 9 | 0,00% | 0,00% | 0,12% | 9 | 9 | 9 | | | |
| | Cilem | - | - | - | - | 9 | 0,00% | 0,00% | 0,15% | 9 | 9 | 9 | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | - | 1 | 2.068 | 2.095 | 2.308 | 0,00% | 2,63% | 2,81% | 213 | 2.307 | 240 | | | |
| | CF 1 | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | - | 1 | 2.068 | 2.095 | 2.308 | 0,00% | 2,75% | 2,94% | 213 | 2.307 | 240 | | | |
| | Mitraguna & Others | - | 1 | 2.068 | 2.095 | 2.308 | 0,00% | 3,58% | 3,80% | 213 | 2.307 | 240 | | | |
| | Pensiun | - | - | 156 | 145 | 0,00% | 0,14% | 0,82% | (11) | 145 | (11) | | | | |
| | Total Pembiayaan | 181 | 500 | 479 | 473 | 0,19% | 0,45% | 0,43% | (6) | 292 | (27) | 8,83% | ##### | 8,4% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 38.579 | 22.643 | 23.895 | 21.981 | 5.228 | (1.914) | (662) | -2,92% | (16.597) | -43,02% | 49.052 | 44,81% | (27.071) |
| 2 | Tabungan | 168.056 | 174.110 | 170.443 | 173.709 | 4.919 | 3.266 | (401) | -0,23% | 5.653 | 3,36% | 185.922 | 93,43% | (12.213) |
| 3 | Deposito | 55.027 | 71.583 | 67.591 | 67.591 | (4.612) | (0) | (3.993) | -5,58% | 12.564 | 22,83% | 56.002 | 120,69% | 11.588 |
| | Total | 261.662 | 268.337 | 261.929 | 263.281 | 5.536 | 1.352 | (5.056) | -1,88% | 1.619 | 0,62% | 290.976 | 90,48% | (27.695) |
| | CASA | 206.634 | 196.754 | 194.338 | 195.690 | 10.147 | 1.352 | (1.063) | -0,54% | (10.944) | -5,30% | 234.974 | 83,28% | (39.284) |
| | (%) CASA | 78,97% | 73,32% | 74,20% | 74,33% | | | | | | | | | |
| | FDR | 64,72% | 71,63% | 74,72% | 74,34% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.039 | 4.485 | 3.736 | 3.827 | 91 | (657) | -14,66% | 788 | 25,93% | - | 0,00% | 3.827 | |
| 2 | Giro ISE | 335 | 363 | 240 | 240 | 0 | (123) | -33,99% | (95) | -28,40% | - | 0,00% | 240 | |
| 3 | Tabungan ISE | 2.705 | 4.122 | 3.497 | 3.588 | 91 | (534) | -12,95% | 883 | 32,65% | - | 0,00% | 3.588 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 146 | 160 | 162 | 162 | 0 | 2 | 1,25% | 16 | 10,96% | - | 0,00% | 162 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 24.774 | 25.518 | 25.226 | 3.500 | - | -3.500 | 3.375 | -292 | 452 | 292 | 29.901 | 84,37% | (4.675) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 2.233 | 0,00% | (2.233) |
| | Non-Linkage | 24.774 | 25.518 | 25.226 | 3.500 | - | -3.500 | 3.375 | -292 | 452 | 292 | 27.668 | 91,17% | (2.442) |
| | • Local Champion | 24.387 | 25.164 | 24.876 | 3.500 | - | -3.500 | 3.379 | -288 | 489 | 288 | 25.759 | 96,57% | (883) |
| | • Value Chain | 387 | 354 | 350 | - | - | - | -4 | -4 | -37 | 4 | 1.909 | 18,33% | (1.559) |
| 2 | MBG | 21.941 | 24.058 | 24.286 | 1.190 | 1.150 | -40 | 324 | 228 | 2.346 | 922 | 24.614 | 98,67% | (328) |
| | KUR | 20.349 | 22.648 | 22.907 | 1.070 | 1.150 | 80 | 233 | 259 | 2.558 | 891 | 22.892 | 100,06% | 15 |
| | Non KUR | 1.592 | 1.411 | 1.379 | 120 | - | -120 | 91 | -31 | -213 | 31 | 1.722 | 80,11% | (342) |
| 3 | PWG | 23.945 | 33.863 | 36.391 | 9.485 | 10.066 | 581 | 2.019 | 2.528 | 12.446 | 7.538 | 35.155 | 103,51% | 1.236 |
| | Cilem | 8.631 | 14.991 | 15.724 | 2.636 | 1.970 | -66 | 1.761 | 733 | 7.093 | 1.237 | 17.455 | 90,08% | (1.731) |
| | Gadai | 15.314 | 18.872 | 20.667 | 6.849 | 8.096 | 1.247 | 257 | 1.795 | 5.353 | 6.301 | 17.700 | 116,76% | 2.967 |
| 4 | CFG | 98.692 | 108.770 | 109.806 | 3.571 | 2.570 | -1.001 | 683 | 1.036 | 11.115 | 1.534 | 112.781 | 97,36% | (2.974) |
| | CF 1 | 13.574 | 19.687 | 19.933 | 300 | 778 | 478 | -58 | 245 | 6.359 | 533 | 15.257 | 130,65% | 4.676 |
| | Total Griya | 9.477 | 13.901 | 14.028 | 200 | 350 | 150 | 0 | 128 | 4.551 | 222 | 9.906 | 141,62% | 4.123 |
| 4 | • Total Non Program | 9.477 | 13.901 | 14.028 | 200 | 350 | 150 | 91 | 128 | 4.551 | 222 | 9.906 | 141,62% | 4.123 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 4.097 | 5.787 | 5.904 | 100 | 428 | 328 | -58 | 118 | 1.808 | 310 | 5.351 | 110,33% | 553 |
| | CF 2 | 85.118 | 89.083 | 89.873 | 3.271 | 1.792 | -1.479 | 741 | 791 | 4.756 | 1.001 | 97.524 | 92,16% | (7.650) |
| | Mitraguna & Others | 51.909 | 55.196 | 55.387 | 2.271 | 980 | -1.291 | 426 | 190 | 3.478 | 790 | 63.235 | 87,59% | (7.849) |
| | Pensiun | 33.208 | 33.886 | 34.487 | 1.000 | 812 | -188 | 315 | 600 | 1.278 | 212 | 34.288 | 100,58% | 198 |
| | Total Pembiayaan | 169.351 | 192.209 | 195.710 | 17.746 | 13.786 | -3.960 | 6.400 | 3.501 | 26.359 | 10.286 | 202.451 | 96,67% | (6.741) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | % Relatif | | MtD | YtD | MtM | Target Oct'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|--------------|--------------|---------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | 113 | 66 | 99 | 72 | 513 | 0,51% | 41% | 0,29% | (28) | (41) | 6 | | | | | |
| | KUR | 113 | - | 35 | 11 | 555 | 0,55% | 0,16% | 0,05% | (24) | (102) | 11 | | | | | |
| | Non KUR | - | 66 | 64 | 61 | 0 | 0,00% | 4,53% | 4,41% | (3) | 61 | (5) | | | | | |
| 3 | PWG | - | 62 | - | 110 | 0 | 0,00% | 0,00% | 0,30% | 110 | 110 | 48 | | | | | |
| | Cilem | - | 62 | - | 110 | 0 | 0,00% | 0,00% | 0,70% | 110 | 110 | 48 | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | | | | | |
| 4 | CFG | 211 | 14 | 347 | 848 | 215 | 0,21% | 0,32% | 0,77% | 501 | 636 | 834 | | | | | |
| | CF 1 | - | - | 132 | 504 | 0 | 0,00% | 0,67% | 2,53% | 372 | 504 | 504 | | | | | |
| | Total Griya | - | - | 132 | 349 | 0 | 0,00% | 0,95% | 2,49% | 217 | 349 | 349 | | | | | |
| | Oto | - | - | - | 155 | 0 | 0,00% | 0,00% | 2,62% | 155 | 155 | 155 | | | | | |
| | CF 2 | 211 | 14 | 215 | 344 | 215 | 0,25% | 0,24% | 0,38% | 129 | 133 | 330 | | | | | |
| | Mitraguna & Others | 211 | 14 | 9 | 13 | 0 | 0,41% | 0,02% | 0,02% | 3 | (199) | (2) | | | | | |
| | Pensiun | - | - | 206 | 332 | 0 | 0,00% | 0,61% | 0,96% | 125 | 332 | 332 | | | | | |
| | Total Pembiayaan | 2.169 | 4.785 | 4.471 | 4.466 | 1,28% | 2,33% | 2,28% | (5) | 2.297 | (319) | 1,32% | 42,33% | -1,0% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | % Relatif | | MtD | YtD | MtM | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | MtD | YtD | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 11,71% | 11,84% | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 11,71% | 11,84% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 44 | | | | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|--------------|--------------|----------------|----------------|---------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 4.607 | 734 | 730 | 703 | (5) | (27) | (31) | -4,28% | (3.904) | -84,75% | 11.298 | 6,22% | (10.595) |
| 2 | Tabungan | 52.069 | 49.816 | 49.582 | 51.523 | 1.018 | 1.941 | 1.708 | 3,43% | (545) | -1,05% | 63.397 | 81,27% | (11.874) |
| 3 | Deposito | 11.396 | 8.717 | 8.222 | 8.222 | (620) | 0 | (495) | -5,68% | (3.174) | -27,85% | 11.995 | 68,54% | (3.773) |
| | Total | 68.072 | 59.267 | 58.534 | 60.448 | 393 | 1.914 | 1.182 | 1,99% | (7.624) | -11,20% | 86.691 | 69,73% | (26.243) |
| | CASA | 56.676 | 50.550 | 50.312 | 52.226 | 1.013 | 1.914 | 1.677 | 3,32% | (4.450) | -7,85% | 74.695 | 69,92% | (22.469) |
| | (%) CASA | 83,26% | 85,29% | 85,95% | 86,40% | | | | | | | | | |
| | FDR | 200,44% | 261,33% | 271,34% | 262,75% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.583 | 1.388 | 1.257 | 1.294 | | 37 | (94) | -6,75% | (289) | -18,24% | - | 0,00% | 1.294 |
| 2 | Giro ISE | 116 | 32 | 4 | 31 | | 27 | (1) | -3,15% | (84) | -73,03% | - | 0,00% | 31 |
| 3 | Tabungan ISE | 1.468 | 1.356 | 1.253 | 1.263 | | 11 | (93) | -6,84% | (204) | -13,92% | - | 0,00% | 1.263 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 122 | 131 | 133 | 133 | | 0 | 2 | 1,53% | 11 | 9,02% | - | 0,00% | 133 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 39.654 | 40.647 | 41.104 | 1.800 | 1.950 | 150 | 472 | 458 | 1.450 | 1.492 | 42.171 | 97,47% | (1.067) |
| | KUR | 35.878 | 37.764 | 38.319 | 1.800 | 1.950 | 150 | 663 | 555 | 2.442 | 1.395 | 38.273 | 100,12% | 47 |
| | Non KUR | 3.776 | 2.882 | 2.785 | - | - | 0 | -191 | -98 | -991 | 98 | 3.898 | 71,44% | (1.113) |
| 3 | PWG | 12.336 | 24.323 | 26.606 | 7.941 | 8.685 | 743 | 2.886 | 2.283 | 14.270 | 6.401 | 20.552 | 129,46% | 6.054 |
| | Cilem | 3.767 | 8.043 | 8.456 | 1.297 | 873 | -424 | 815 | 413 | 4.689 | 460 | 7.994 | 105,77% | 461 |
| | Gadai | 8.569 | 16.279 | 18.150 | 6.645 | 7.812 | 1.167 | 2.071 | 1.871 | 9.581 | 5.941 | 12.558 | 144,54% | 5.593 |
| 4 | CFG | 84.451 | 89.913 | 91.120 | 1.350 | 2.208 | 859 | 238 | 1.208 | 6.669 | 1.001 | 94.326 | 96,60% | (3.205) |
| | CF 1 | 4.785 | 7.153 | 7.248 | 473 | 158 | -315 | -14 | 95 | 2.462 | 63 | 5.942 | 121,97% | 1.306 |
| | Total Griya | 4.537 | 6.422 | 6.373 | 473 | - | -473 | 0 | -48 | 1.836 | 48 | 4.859 | 131,16% | 1.514 |
| 1 | • Total Non Program | 4.383 | 5.766 | 5.720 | - | - | 0 | -114 | -46 | 1.337 | 46 | 4.689 | 122,00% | 1.032 |
| | • Program | 154 | 656 | 653 | 473 | - | -473 | 507 | -3 | 499 | 3 | 171 | 382,88% | 483 |
| | Oto | 248 | 731 | 874 | - | 158 | 158 | -14 | 143 | 627 | 14 | 1.083 | 80,76% | (208) |
| | CF 2 | 79.665 | 82.760 | 83.873 | 877 | 2.051 | 1.174 | 253 | 1.113 | 4.207 | 938 | 88.384 | 94,90% | (4.511) |
| | Mitraguna & Others | 63.755 | 64.392 | 65.326 | 877 | 1.438 | 562 | 381 | 934 | 1.571 | 504 | 71.711 | 91,10% | (6.385) |
| | Pensiun | 15.910 | 18.368 | 18.547 | - | 613 | 613 | -128 | 178 | 2.637 | 434 | 16.673 | 111,24% | 1.874 |
| | Total Pembiayaan | 136.441 | 154.882 | 158.830 | 11.091 | 12.843 | 1.752 | 3.596 | 3.949 | 22.390 | 8.894 | 157.048 | 101,13% | 1.782 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Sep'25) | MtD | YtD | MtM | Target Oct'25 | | | | |
|-----|-------------------------|------------|------------|------------|------------|-------------------|--------------|--------------|------------|---------------|------------|--------------|---------------|-------------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | | % | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| 2 | MBG | 187 | 557 | 588 | 302 | 0,47% | 1,45% | 0,74% | (285) | 115 | (255) | - | - | - |
| | KUR | 48 | 416 | 449 | 302 | 0,13% | 1,19% | 0,79% | (147) | 255 | (114) | - | - | - |
| | Non KUR | 140 | 140 | 138 | - | 3,70% | 4,80% | 0,00% | (138) | (140) | (140) | - | - | - |
| 3 | PWG | - | - | - | 41 | 0,00% | 0,00% | 0,15% | 41 | 41 | 41 | - | - | - |
| | Cilem | - | - | - | 41 | 0,00% | 0,00% | 0,49% | 41 | 41 | 41 | - | - | - |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| 4 | CFG | 1.300 | 452 | 448 | 444 | 1,54% | 0,50% | 0,49% | (3) | (856) | (7) | - | - | - |
| | 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 | 1.300 | 452 | 448 | 444 | 1,63% | 0,54% | 0,53% | (3) | (856) | (7) | - | - | - |
| | Mitraguna & Others | 1.135 | 452 | 448 | 444 | 1,78% | 0,70% | 0,68% | (3) | (691) | (7) | - | - | - |
| | Pensiun | - | 233 | 162 | 162 | 1,04% | 0,00% | 0,00% | - | (165) | - | - | - | - |
| | Total Pembiayaan | 643 | 738 | 520 | 899 | 0,47% | 0,34% | 0,57% | 379 | 256 | 162 | 0,61% | -6,90% | 0,0% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 129.714 | 140.227 | 159.236 | 29.522 | | 2,90 | 3,25 | 3,22 |
| 2 | Contribution Margin | 4.510 | 6.037 | 5.712 | 1.202 | -26,7% | (0,03) | (0,32) | 43 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 4.381 | 6.385 | 5.811 | 5.890 | 935 | 79 | (495) | -7,75% | 1.510 | 34,46% | 11.067 | 53,22% | (5.177) |
| 2 | Tabungan | 121.239 | 128.771 | 124.465 | 126.909 | 5.278 | 2.444 | (1.862) | -1,45% | 5.670 | 4,68% | 132.521 | 95,77% | (5.612) |
| 3 | Deposito | 26.839 | 21.410 | 21.290 | 21.290 | 369 | 0 | (120) | -0,56% | (5.549) | -20,68% | 27.466 | 77,51% | (6.176) |
| | Total | 152.459 | 156.566 | 151.566 | 154.089 | 6.582 | 2.523 | (2.477) | -1,58% | 1.631 | 1,07% | 171.055 | 90,08% | (16.966) |
| | CASA | 125.619 | 135.156 | 130.276 | 132.799 | 6.213 | 2.523 | (2.357) | -1,74% | 7.180 | 5,72% | 143.589 | 92,49% | (10.789) |
| | (%) CASA | 82,40% | 86,33% | 85,95% | 86,18% | | | | | | | | | |
| | FDR | 80,08% | 80,19% | 84,04% | 82,66% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.251 | 4.781 | 3.588 | 3.398 | | (190) | (1.383) | -28,92% | 147 | 4,53% | - | 0,00% | 3.398 |
| 2 | Giro ISE | 1.707 | 2.935 | 2.171 | 1.884 | | (286) | (1.051) | -35,81% | 178 | 10,41% | | 0,00% | 1.884 |
| 3 | Tabungan ISE | 1.544 | 1.846 | 1.417 | 1.514 | | 97 | (332) | -17,98% | (30) | -1,96% | | 0,00% | 1.514 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 155 | 162 | 164 | 164 | | 0 | 2 | 1,23% | 9 | 5,81% | | 0,00% | 164 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 14.885 | 14.650 | 14.622 | - | - | 0 | -22 | -29 | -264 | 29 | 14.885 | 98,23% | (264) |
| | Linkage | 10.703 | 10.703 | 10.703 | - | - | - | 0 | 0 | 0 | - | 10.703 | 100,00% | 0 |
| | Non-Linkage | 4.183 | 3.948 | 3.919 | - | - | 0 | -22 | -29 | -264 | 29 | 4.183 | 93,70% | (264) |
| | • Local Champion | 2.186 | 2.110 | 2.100 | - | - | 0 | -3 | -10 | -86 | 10 | 2.186 | 96,08% | (86) |
| | • Value Chain | 1.997 | 1.837 | 1.819 | - | - | - | -19 | -19 | -178 | 19 | 1.997 | 91,08% | (178) |
| 2 | MBG | 31.186 | 27.497 | 27.730 | 1.115 | 1.310 | 195 | 13 | 233 | -3.456 | 1.077 | 33.879 | 81,85% | (6.149) |
| | KUR | 27.378 | 24.611 | 24.952 | 1.115 | 1.310 | 195 | 218 | 341 | -2.426 | 969 | 29.941 | 83,34% | (4.989) |
| | Non KUR | 3.809 | 2.886 | 2.778 | - | - | 0 | -205 | -108 | -1.030 | 108 | 3.938 | 70,54% | (1.160) |
| 3 | PWG | 1.449 | 4.760 | 4.986 | 963 | 692 | -271 | 731 | 225 | 3.536 | 466 | 5.931 | 84,07% | (945) |
| | Cilem | 1.449 | 4.760 | 4.986 | 963 | 692 | -271 | 731 | 225 | 3.536 | 466 | 5.931 | 84,07% | (945) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 74.563 | 78.649 | 80.038 | 1.921 | 2.783 | 862 | 853 | 1.389 | 5.475 | 1.394 | 86.219 | 92,83% | (6.181) |
| | CF 1 | 26.770 | 24.580 | 24.842 | - | 650 | 650 | -84 | 262 | -1.928 | 388 | 28.535 | 87,06% | (3.693) |
| | Total Griya | 26.477 | 21.355 | 21.701 | - | 650 | 650 | 0 | 346 | -4.776 | 304 | 27.235 | 79,68% | (5.534) |
| 4 | • Total Non Program | 23.147 | 18.404 | 18.789 | - | 650 | 650 | -279 | 385 | -4.358 | 265 | 23.547 | 79,79% | (4.759) |
| | • Program | 3.330 | 2.952 | 2.912 | - | - | 0 | -45 | -39 | -418 | 39 | 3.688 | 78,97% | (776) |
| | Oto | 293 | 3.225 | 3.141 | - | - | 0 | -84 | -84 | 2.848 | 84 | 1.300 | 241,67% | 1.841 |
| | CF 2 | 47.792 | 54.069 | 55.196 | 1.921 | 2.133 | 212 | 937 | 1.127 | 7.404 | 1.006 | 57.684 | 95,69% | (2.488) |
| | Mitraguna & Others | 41.537 | 46.682 | 46.686 | 1.179 | 963 | -216 | 326 | 4 | 5.149 | 959 | 50.563 | 92,33% | (3.876) |
| | Pensiun | 6.255 | 7.387 | 8.510 | 742 | 1.170 | 428 | 611 | 1.123 | 2.255 | 47 | 7.121 | 119,50% | 1.389 |
| | Total Pembiayaan | 122.084 | 125.557 | 127.376 | 3.999 | 4.785 | 785 | 1.575 | 1.819 | 5.292 | 2.966 | 140.914 | 90,39% | (13.538) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Oct'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--|---------------|---------------|---------------|------------|---------------|--------------|-------|---------------|---------------|---------------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | 602 | 602 | - | | 0,00% | 4,11% | 0,00% | (602) | - | - | (602) | | | |
| | Linkage | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | - | 602 | 602 | - | | 0,00% | 15,25% | 0,00% | (602) | - | - | (602) | | | |
| | Value Chain | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 83 | 1.289 | 1.083 | 711 | | 0,27% | 3,94% | 2,57% | (371) | 628 | (578) | | | | |
| | KUR | 83 | 450 | 412 | 159 | | 0,30% | 1,68% | 0,64% | (253) | 75 | (291) | | | | |
| | Non KUR | - | 839 | 670 | 553 | | 0,00% | 23,23% | 19,89% | (118) | 553 | (287) | | | | |
| 3 | PWG | 10 | 25 | - | 251 | | 0,69% | 0,00% | 5,03% | 251 | 241 | 226 | | | | |
| | Cilem | 10 | 25 | - | 251 | | 0,69% | 0,00% | 5,03% | 251 | 241 | 226 | | | | |
| | Gadai | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 1.636 | 1.884 | 2.166 | 2.363 | | 1,29% | 2,75% | 2,95% | 197 | 728 | 479 | | | | |
| | CF 1 | 1.522 | 1.087 | 1.690 | 2.175 | | 5,68% | 6,88% | 8,76% | 485 | 654 | 1.089 | | | | |
| | Total Griya | 1.522 | 1.087 | 1.690 | 2.175 | | 9,65% | 16,93% | 21,08% | 97 | 218 | 194 | | | | |
| | CF 2 | 114 | 798 | 476 | 188 | | 0,24% | 0,88% | 0,34% | (288) | 74 | (610) | | | | |
| | Mitraguna & Others | 114 | 798 | 476 | 188 | | 0,27% | 1,02% | 0,40% | (288) | 74 | (610) | | | | |
| | Pensiun | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 13.825 | 14.093 | 14.469 | 15.230 | | 11,32% | 11,52% | 11,96% | 761 | 1.405 | 1.137 | | 1,33% | 88,91% | -10,6% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|---------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|---------------|---------------|----------------|---------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 5.919 | 4.704 | 3.404 | 3.421 | 2.553 | 17 | (1.283) | -27,28% | (2.499) | -42,21% | 13.088 | 26,13% | (9.668) |
| 2 | Tabungan | 49.567 | 54.352 | 53.551 | 53.824 | 2.095 | 273 | (527) | -0,97% | 4.258 | 8,59% | 61.663 | 87,29% | (7.839) |
| 3 | Deposito | 19.983 | 50.886 | 50.227 | 50.227 | 9.713 | 0 | (658) | -1,29% | 30.244 | 151,35% | 20.643 | 243,32% | 29.584 |
| | Total | 75.469 | 109.942 | 107.182 | 107.472 | 14.361 | 290 | (2.469) | -2,25% | 32.003 | 42,41% | 95.394 | 112,66% | 12.078 |
| | CASA | 55.486 | 59.056 | 56.955 | 57.245 | 4.648 | 290 | (1.811) | -3,07% | 1.759 | 3,17% | 74.752 | 76,58% | (17.507) |
| | (%) CASA | 73,52% | 53,72% | 53,14% | 53,26% | | | | | | | | | |
| | FDR | 164,25% | 121,92% | 127,50% | 127,15% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|--------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.169 | 1.096 | 1.201 | 1.196 | | (5) | 100 | 9,11% | 26 | 2,25% | - | 0,00% | 1.196 |
| 2 | Giro ISE | 176 | 1 | 1 | 1 | | 0 | 0 | 0,00% | (175) | -99,40% | - | 0,00% | 1 |
| 3 | Tabungan ISE | 994 | 945 | 1.050 | 1.044 | | (5) | 100 | 10,57% | 51 | 5,12% | - | 0,00% | 1.044 |
| 4 | Deposito ISE | - | 150 | 150 | 150 | | 0 | 0 | 0,00% | 150 | #DIV/0! | - | 0,00% | 150 |
| 5 | CIF ISE | 25 | 30 | 30 | 30 | | 0 | 0 | 0,00% | 5 | 20,00% | - | 0,00% | 30 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 14 | - | - | - | - | 0 | 0 | 0 | 0 | -14 | 79 | 0,00% | (79) |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | 14 | - | - | - | - | 0 | 0 | 0 | 0 | -14 | 79 | 0,00% | (79) |
| 3 | PWG | 2.503 | 4.362 | 4.322 | 558 | 338 | -220 | 231 | -41 | 1.819 | 378 | 7.694 | 56,17% | (3.372) |
| | Cilem | 2.503 | 4.362 | 4.322 | 558 | 338 | -220 | 231 | -41 | 1.819 | 378 | 7.694 | 56,17% | (3.372) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 121.441 | 129.684 | 132.331 | 4.837 | 3.728 | -1.109 | 3.086 | 2.647 | 10.890 | 1.081 | 132.451 | 99,91% | (120) |
| | CF 1 | 4.796 | 5.795 | 5.901 | - | 177 | 177 | -28 | 106 | 1.105 | 72 | 6.114 | 96,51% | (214) |
| | Total Griya | 4.549 | 4.809 | 4.764 | - | - | 0 | 0 | -44 | 215 | 44 | 4.884 | 97,55% | (120) |
| 4 | • Total Non Program | 4.549 | 4.809 | 4.764 | - | - | 0 | 0 | -232 | 215 | 44 | 4.884 | 97,55% | (120) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 246 | 987 | 1.136 | - | 177 | 177 | -28 | 150 | 890 | 28 | 1.230 | 92,38% | (94) |
| | CF 2 | 116.645 | 123.889 | 126.430 | 4.837 | 3.551 | -1.286 | 3.113 | 2.541 | 9.785 | 1.010 | 126.337 | 100,07% | 93 |
| | Mitraguna & Others | 110.497 | 116.979 | 118.744 | 4.487 | 2.710 | -1.777 | 2.828 | 1.765 | 8.247 | 945 | 119.341 | 99,50% | (597) |
| | Pensiun | 6.148 | 6.910 | 7.686 | - | 350 | 841 | 491 | 286 | 776 | 65 | 6.995 | 109,88% | 691 |
| | Total Pembiayaan | 123.957 | 134.046 | 136.652 | 5.395 | 4.066 | -1.329 | 3.316 | 2.607 | 12.695 | 1.460 | 140.224 | 97,45% | (3.572) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | % Relatif | | MtD | YtD | MtM | Target Oct'25 | | | | |
|-----|-------------------------|--------------|-----------|-----------|-----------|-----------|--------------|-----------|--------------|------------|----------------|------------|--------------|-----------------|-------------|-----|---|---|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | MtD | YtD | | | | % | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - | - | - | - | |
| 2 | MBG | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | (14) | - | - | - | |
| | KUR | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - | - | - | - | |
| | Non KUR | 14 | - | - | - | 0 | 100,00% | 0 | 0,00% | 0 | 0 | - | (14) | - | - | - | - | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - | - | - | - | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - | - | - | - | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | - | - | - | - | |
| 4 | CFG | 2.522 | 71 | 69 | 69 | 0 | 2,08% | 0 | 0,05% | 0 | 0,05% | (1) | (2.453) | (3) | - | - | - | |
| | CF 1 | 65 | 57 | 55 | 54 | 0 | 1,36% | 0 | 0,94% | 0 | 0,91% | (1) | (11) | (3) | - | - | - | |
| | Total Griya | 65 | 57 | 55 | 54 | 0 | 1,44% | 0 | 1,13% | 0 | 1,13% | (1) | (11) | (3) | - | - | - | |
| | Oto | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | - | - | - | |
| | CF 2 | 2.456 | 15 | 15 | 15 | 0 | 2,11% | 0 | 0,01% | 0 | 0,01% | - | (2.442) | - | - | - | - | |
| | Mitraguna & Others | 2.456 | 15 | 15 | 15 | 0 | 2,22% | 0 | 0,01% | 0 | 0,01% | - | (2.442) | - | - | - | - | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | - | - | - | |
| | Total Pembiayaan | 2.536 | 71 | 69 | 69 | 0 | 2,05% | 0 | 0,05% | (1) | (2.467) | (3) | 0,53% | -964,50% | 0,5% | - | - | - |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|---------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.601 | 1.830 | 1.896 | 1.890 | (372) | (6) | 60 | 3,27% | 289 | 18,08% | 11.756 | 16,08% | (9.866) |
| 2 | Tabungan | 117.228 | 130.202 | 127.707 | 130.045 | 2.821 | 2.338 | (157) | -0,12% | 12.817 | 10,93% | 134.200 | 96,90% | (4.155) |
| 3 | Deposito | 47.162 | 44.016 | 44.313 | 44.283 | 1.000 | (30) | 267 | 0,61% | (2.879) | -6,11% | 48.088 | 92,09% | (3.805) |
| | Total | 165.991 | 176.048 | 173.916 | 176.218 | 3.449 | 2.302 | 170 | 0,10% | 10.227 | 6,16% | 194.044 | 90,81% | (17.825) |
| | CASA | 118.829 | 132.032 | 129.603 | 131.935 | 2.449 | 2.332 | (97) | -0,07% | 13.107 | 11,03% | 145.956 | 90,39% | (14.020) |
| | (%) CASA | 71,59% | 75,00% | 74,52% | 74,87% | | | | | | | | | |
| | FDR | 85,30% | 86,53% | 87,53% | 86,39% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 3.067 | 2.694 | 2.979 | 2.786 | (193) | 92 | 3,41% | (281) | -9,18% | - | 0,00% | 2.786 | | |
| 2 | Giro ISE | 515 | 1.171 | 864 | 1.050 | 186 | (122) | -10,40% | 535 | 103,92% | - | 0,00% | 1.050 | | |
| 3 | Tabungan ISE | 2.552 | 1.522 | 2.115 | 1.736 | (379) | 214 | 14,04% | (816) | -31,98% | - | 0,00% | 1.736 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 109 | 117 | 117 | 117 | 0 | 0 | 0,00% | 8 | 7,34% | - | 0,00% | 117 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | | | | | | | | | | | | |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|------------------|---------|----------|---------|-------|-------|------|-------|------|--------|-------|---------|--------|----------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | | | | | | | | | | | |
| 1 | SME | 21 | - | - | - | - | 0 | 0 | 0 | -21 | - | 21 | 0,00% | (21) | | | | | | | | | | | |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | | | | | | | | | | | |
| | Non-Linkage | 21 | - | - | - | - | 0 | 0 | 0 | -21 | - | 21 | 0,00% | (21) | | | | | | | | | | | |
| | • Local Champion | 21 | - | - | - | - | 0 | 0 | 0 | -21 | - | 21 | 0,00% | (21) | | | | | | | | | | | |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | | | | | | | | | | | |
| 2 | MBG | 23.548 | 26.607 | 26.875 | 1.430 | 1.475 | 45 | 403 | 268 | 3.327 | 1.207 | 26.076 | 103,06% | 799 | | | | | | | | | | | |
| | KUR | 22.685 | 25.818 | 26.296 | 1.430 | 1.475 | 45 | 424 | 478 | 3.612 | 997 | 25.090 | 104,81% | 1.206 | | | | | | | | | | | |
| | Non KUR | 863 | 788 | 579 | - | - | 0 | -20 | -210 | -285 | 210 | 986 | 58,66% | (408) | | | | | | | | | | | |
| 3 | PWG | 16.913 | 27.728 | 28.929 | 6.713 | 6.401 | -313 | 2.179 | 1.201 | 12.016 | 5.200 | 28.183 | 102,65% | 746 | | | | | | | | | | | |
| | Cilem | 9.701 | 17.756 | 18.552 | 2.998 | 2.332 | -666 | 1.766 | 797 | 8.851 | 1.535 | 18.542 | 100,06% | 11 | | | | | | | | | | | |
| | Gadai | 7.212 | 9.973 | 10.377 | 3.716 | 4.069 | 353 | 413 | 404 | 3.165 | 3.665 | 9.641 | 107,63% | 736 | | | | | | | | | | | |
| 4 | CFG | 101.109 | 97.999 | 96.426 | 1.055 | 927 | -128 | -1.008 | -1.573 | -4.682 | 2.499 | 113.166 | 85,21% | (16.739) | | | | | | | | | | | |
| | CF 1 | 13.632 | 14.406 | 14.258 | - | 17 | 17 | -63 | -149 | 625 | 165 | 15.076 | 94,57% | (818) | | | | | | | | | | | |
| | Total Griya | 12.067 | 12.150 | 12.044 | - | - | 0 | 0 | -106 | -23 | 106 | 12.433 | 96,87% | (389) | | | | | | | | | | | |
| 4 | • Total Non Program | 12.067 | 12.150 | 12.044 | - | - | 0 | 0 | -105 | -23 | 106 | 0 | 0,00% | 0 | | | | | | | | | | | |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 2.642 | 83,76% | (429) | | | | | | | | | | | |
| | Oto | 1.565 | 2.256 | 2.213 | - | 17 | 17 | -63 | -43 | 648 | 59 | 98.090 | 83,77% | (15.921) | | | | | | | | | | | |
| | CF 2 | 87.476 | 83.593 | 82.169 | 1.055 | 910 | -145 | -945 | -1.424 | -5.308 | 2.334 | 88.794 | 83,83% | (14.358) | | | | | | | | | | | |
| | Mitraguna & Others | 79.108 | 75.836 | 74.436 | 905 | 860 | -45 | -1.043 | -1.400 | -4.672 | 2.260 | 9.296 | 83,19% | (1.563) | | | | | | | | | | | |
| | Pensiun | 8.368 | 7.757 | 7.733 | 150 | 50 | -100 | 97 | -24 | -636 | 74 | Total Pembiayaan | 141.591 | 152.334 | 152.231 | 9.198 | 8.802 | -396 | 1.574 | -104 | 10.640 | 8.906 | 167.445 | 90,91% | (15.215) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD | YtD | MtM | Net (UG) & DG | | | Target Oct'25 | | |
|-----|-------------------------|--------------|--------------|------------|------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 190 | - | - | 30 | 0,81% | 0,00% | 0,11% | 30 | (159) | 30 | 26.076 | 103,06% | 799 |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non KUR | 190 | - | - | 30 | 21,98% | 0,00% | 5,24% | 30 | (159) | 30 | 25.090 | 104,81% | 1.206 |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 854 | 1.070 | 607 | 82 | 0,84% | 0,62% | 0,08% | (525) | (773) | (989) | 113.166 | 85,21% | (16.739) |
| | CF 1 | - | 167 | 84 | 82 | 0,00% | 0,58% | 0,57% | (3) | 82 | (85) | 15.076 | 94,57% | (818) |
| | Total Griya | - | - | 72 | 70 | 0,00% | 0,59% | 0,58% | (2) | 70 | 70 | 12.433 | 96,87% | (389) |
| | Oto | - | 167 | 12 | 11 | 0,00% | 0,55% | 0,52% | (1) | 11 | (156) | 2.642 | 83,76% | (429) |
| | CF 2 | 854 | 903 | 522 | - | 0,98% | 0,62% | 0,00% | (522) | (854) | (903) | 98.090 | 83,77% | (15.921) |
| | Mitraguna & Others | 854 | 903 | 522 | - | 1,08% | 0,69% | 0,00% | (522) | (854) | (903) | 88.794 | 83,83% | (14.358) |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 1.044 | 1.070 | 607 | 112 | 0,74% | 0,40% | 0,07% | (495) | (932) | (958) | 0,73% | -897,76% | 0,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD | YtD | MtM | Net (UG) & DG | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------|--------|-------|---------------|-----------|-----------|---------------|---------|-------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 74 | 189 | 189 | - | 0,32% | 0,71% | 0,00% | (189) | (74) | (189) | 74.076 | 103,06% | 799 |
| | KUR | 33 | - | - | - | 0,15% | 0,00% | 0,00% | - | - | - | 33 | 0,00% | |
| | Non KUR | 41 | 189 | 189 | - | 4,73% | 24,00% | 0,00% | (189) | (41) | (189) | 12.433 | 96,87% | (389) |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 597 | 923 | 1.0 | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 6.062 | 4.246 | 4.063 | 4.272 | (485) | 209 | 26 | 0,61% | (1.790) | -29,53% | 15.849 | 26,95% | (11.577) |
| 2 | Tabungan | 115.416 | 124.702 | 127.280 | 127.376 | (255) | 95 | 2.673 | 2,14% | 11.959 | 10,36% | 131.787 | 96,65% | (4.411) |
| 3 | Deposito | 39.351 | 36.019 | 36.493 | 36.505 | 2.718 | 12 | 486 | 1,35% | (2.845) | -7,23% | 40.253 | 90,69% | (3.748) |
| | Total | 160.829 | 164.968 | 167.837 | 168.153 | 1.978 | 316 | 3.185 | 1,93% | 7.324 | 4,55% | 187.889 | 89,50% | (19.736) |
| | CASA | 121.478 | 128.948 | 131.343 | 131.648 | (740) | 304 | 2.699 | 2,09% | 10.169 | 8,37% | 147.636 | 89,17% | (15.988) |
| | (%) CASA | 75,53% | 78,17% | 78,26% | 78,29% | | | | | | | | | |
| | FDR | 76,61% | 89,54% | 88,61% | 88,44% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.481 | 2.227 | 2.484 | 2.091 | (394) | (137) | -6,13% | 610 | 41,17% | - | 0,00% | 2.091 | |
| 2 | Giro ISE | 43 | 8 | 9 | 9 | 0 | 1 | 12,69% | (34) | -79,38% | - | 0,00% | 9 | |
| 3 | Tabungan ISE | 1.438 | 2.220 | 2.476 | 2.082 | (394) | (138) | -6,20% | 644 | 44,74% | - | 0,00% | 2.082 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 458 | 472 | 472 | 472 | 0 | 0 | 0,00% | 14 | 3,06% | - | 0,00% | 472 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 373 | 1.289 | 1.272 | - | - | 0 | -16 | -16 | 899 | 16 | 373 | 340,80% | 899 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 373 | 1.289 | 1.272 | - | - | 0 | -16 | -16 | 899 | 16 | 373 | 340,80% | 899 |
| | • Local Champion | 373 | 1.289 | 1.272 | - | - | 0 | -16 | -16 | 899 | 16 | 373 | 340,80% | 899 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 8.334 | 9.875 | 9.587 | 815 | - | -815 | 596 | -288 | 1.253 | 288 | 10.429 | 91,93% | (842) |
| | KUR | 8.171 | 9.690 | 9.407 | 815 | - | -815 | 601 | -283 | 1.236 | 283 | 10.164 | 92,56% | (757) |
| | Non KUR | 163 | 185 | 180 | - | - | 0 | -5 | -5 | 17 | 5 | 265 | 67,88% | (85) |
| 3 | PWG | 22.470 | 32.199 | 32.436 | 10.196 | 7.847 | -2.349 | 2.615 | 237 | 9.966 | 7.611 | 33.100 | 97,99% | (664) |
| | Cilem | 8.736 | 15.068 | 15.731 | 2.255 | 1.715 | -540 | 1.307 | 662 | 6.994 | 1.053 | 17.150 | 91,72% | (1.420) |
| | Gadai | 13.734 | 17.131 | 16.705 | 7.941 | 6.132 | -1.809 | 1.308 | -426 | 2.971 | 6.557 | 15.950 | 104,73% | 755 |
| 4 | CFG | 92.027 | 104.352 | 105.417 | 2.901 | 4.204 | 1.304 | 1.082 | 1.065 | 13.390 | 3.140 | 102.386 | 102,96% | 3.030 |
| | CF 1 | 36.305 | 37.324 | 36.823 | 321 | 675 | 355 | -99 | -501 | 519 | 1.177 | 37.544 | 98,08% | (721) |
| | Total Griya | 33.468 | 33.837 | 33.181 | 321 | 424 | 103 | 0 | -657 | -287 | 1.081 | 33.783 | 98,22% | (602) |
| | • Total Non Program | 33.468 | 31.825 | 31.177 | - | 424 | 424 | -207 | -648 | -2.291 | 1.072 | 33.783 | 92,29% | (2.606) |
| | • Program | - | 2.013 | 2.004 | 321 | - | -321 | 334 | -9 | 2.004 | 9 | 0 | 0,00% | 2.004 |
| | Oto | 2.837 | 3.487 | 3.642 | - | 251 | 251 | -99 | 155 | 806 | 96 | 3.762 | 96,83% | (119) |
| | CF 2 | 55.722 | 67.027 | 68.593 | 2.580 | 3.529 | 949 | 1.181 | 1.566 | 12.871 | 1.963 | 64.842 | 105,79% | 3.751 |
| | Mitraguna & Others | 47.599 | 55.917 | 55.345 | 1.580 | 970 | -610 | 248 | -572 | 7.746 | 1.542 | 55.922 | 98,97% | (577) |
| | Pensiun | 8.123 | 11.111 | 13.248 | 1.000 | 2.559 | 1.559 | 933 | 2.138 | 5.125 | 421 | 8.920 | 148,52% | 4.328 |
| | Total Pembiayaan | 123.205 | 147.715 | 148.712 | 13.911 | 12.052 | -1.860 | 4.276 | 997 | 25.507 | 11.055 | 146.289 | 101,66% | 2.423 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Sep'25) | % Relatif | | | MtD | YtD | MtM | Target Oct'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|------------|-----------|--------------|---------------|--------------|-----|--|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | - | - | - | 94 | 94 | 0,00% | 0,00% | 0,98% | 94 | 94 | 94 | | | | |
| | KUR | - | - | - | 94 | 94 | 0,00% | 0,00% | 1,00% | 94 | 94 | 94 | | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 3 | PWG | - | - | - | 10 | 10 | 0,00% | 0,00% | 0,03% | 10 | 10 | (180) | | | | |
| | Cilem | - | 190 | - | 10 | 10 | 0,00% | 0,00% | 0,06% | 10 | 10 | (180) | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 1.195 | 331 | 325 | 699 | 699 | 1,00% | 1,30% | 0,31% | 0,66% | 374 | (497) | 367 | | | |
| | CF 1 | 69 | 158 | 154 | 534 | 534 | 0,19% | 0,41% | 1,45% | 380 | 465 | 377 | | | | |
| | Total Griya | 69 | 158 | 154 | 534 | 534 | 0,21% | 0,45% | 1,61% | 380 | 465 | 377 | | | | |
| | Oto | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | CF 2 | 1.127 | 174 | 171 | 164 | 164 | 2,02% | 0,25% | 0,24% | (6) | (962) | (9) | | | | |
| | Mitraguna & Others | 1.127 | 174 | 171 | 164 | 164 | 2,37% | 0,31% | 0,30% | (6) | (962) | (9) | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 1.195 | 1.188 | 1.288 | 1.286 | 0,95% | 0,87% | 0,87% | (2) | 111 | 98 | 0,08% | 90,72% | -0,8% | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 160.176 | 160.829 | 164.968 | 4.792 | | 3.13 | 3.37 | 3.35 |
| 2 | Contribution Margin | 4.673 | 6.838 | 8.092 | 3.419 | -73,2% | 888 | 1.027 | 1.066 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 6.729 | 4.930 | 7.228 | 5.547 | (402) | (1.680) | 617 | 12,52% | (1.182) | -17,57% | 17.703 | 31,34% | (12.155) |
| 2 | Tabungan | 220.302 | 241.391 | 235.197 | 236.315 | 12.445 | 1.118 | (5.076) | -2,10% | 16.013 | 7,27% | 238.607 | 99,04% | (2.292) |
| 3 | Deposito | 143.210 | 182.461 | 172.318 | 171.686 | 10.219 | (631) | (10.775) | -5,91% | 28.476 | 19,88% | 144.229 | 119,04% | 27.458 |
| | Total | 370.242 | 428.782 | 414.742 | 413.548 | 22.262 | (1.194) | (15.234) | -3,55% | 43.306 | 11,70% | 400.538 | 103,25% | 13.010 |
| | CASA | 227.032 | 246.321 | 242.425 | 241.862 | 12.043 | (563) | (4.459) | -1,81% | 14.830 | 6,53% | 256.310 | 94,36% | (14.448) |
| | (%) CASA | 61,32% | 57,45% | 58,45% | 58,48% | | | | | | | | | |
| | FDR | 58,19% | 61,16% | 64,03% | 64,22% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | DtD | Growth (1-30 Oct'25) | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|--------|-------|--------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 20.511 | 21.330 | 21.734 | 21.069 | (665) | (261) | -1,23% | 558 | 2,72% | - | 0,00% | 21.069 |
| 2 | Giro ISE | 3.669 | 3.479 | 3.920 | 3.355 | (565) | (124) | -3,57% | (315) | -8,58% | - | 0,00% | 3.355 |
| 3 | Tabungan ISE | 6.637 | 8.334 | 8.297 | 8.197 | (100) | (137) | -1,65% | 1.560 | 23,51% | - | 0,00% | 8.197 |
| 4 | Deposito ISE | 10.205 | 9.517 | 9.517 | 9.517 | 0 | 0 | 0,00% | (688) | -6,74% | - | 0,00% | 9.517 |
| 5 | CIF ISE | 142 | 171 | 172 | 172 | 0 | 1 | 0,58% | 30 | 21,13% | - | 0,00% | 172 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 28 | 13.492 | 13.136 | 5.460 | - | -5.460 | 5.360 | -357 | 13.107 | 357 | 7.721 | 170,14% | 5.415 |
| | Linkage | - | 9.513 | 9.513 | 5.210 | - | (5.210) | 5.168 | 0 | 9.513 | - | 3.350 | 283,98% | 6.163 |
| | Non-Linkage | 28 | 3.979 | 3.623 | 250 | - | -250 | 192 | -357 | 3.594 | 357 | 4.371 | 82,89% | (748) |
| | • Local Champion | 28 | 3.448 | 3.393 | - | - | 0 | -56 | -56 | 3.364 | 56 | 2.087 | 162,55% | 1.305 |
| | • Value Chain | - | 531 | 230 | 250 | - | (250) | 248 | -301 | 230 | 301 | 2.284 | 10,09% | (2.053) |
| 2 | MBG | 7.817 | 11.949 | 12.083 | 500 | 500 | 0 | 189 | 134 | 4.266 | 366 | 11.696 | 103,30% | 386 |
| | KUR | 7.418 | 11.533 | 11.676 | 500 | 500 | 0 | 194 | 142 | 4.258 | 358 | 11.109 | 105,10% | 567 |
| | Non KUR | 399 | 415 | 407 | - | - | 0 | -5 | -8 | 8 | 8 | 587 | 69,26% | (181) |
| 3 | PWG | 19.390 | 31.817 | 31.865 | 6.633 | 8.862 | 2.229 | 1.712 | 47 | 12.475 | 8.814 | 30.449 | 104,65% | 1.416 |
| | Cilem | 9.334 | 15.975 | 14.804 | 1.616 | 496 | -1.120 | 83 | -1.171 | 5.470 | 1.667 | 17.540 | 84,40% | (2.736) |
| | Gadai | 10.057 | 15.842 | 17.061 | 5.017 | 8.366 | 3.349 | 1.629 | 1.219 | 7.004 | 7.147 | 12.909 | 132,17% | 4.152 |
| 4 | CFG | 188.225 | 204.991 | 208.490 | 8.569 | 7.392 | -1.177 | 3.633 | 3.500 | 20.265 | 3.892 | 200.854 | 103,80% | 7.636 |
| | CF 1 | 13.467 | 13.272 | 13.807 | 368 | 1.020 | 652 | 41 | 535 | 341 | 486 | 15.027 | 91,88% | (1.220) |
| | Total Griya | 8.915 | 8.278 | 8.776 | 200 | 600 | 400 | 0 | 498 | -140 | 102 | 9.298 | 94,38% | (522) |
| | • Total Non Program | 8.915 | 8.278 | 8.776 | - | - | 0 | 0 | 0 | 0 | 102 | 9.298 | 94,38% | (522) |
| | • Program | - | - | - | - | - | - | - | - | - | 0 | 0,00% | 0 | 0 |
| | Oto | 4.551 | 4.995 | 5.031 | 168 | 420 | 252 | 41 | 37 | 480 | 384 | 5.729 | 87,82% | (698) |
| | CF 2 | 174.758 | 191.718 | 194.683 | 8.201 | 6.371 | -1.830 | 3.592 | 2.965 | 19.925 | 3.406 | 185.827 | 104,77% | 8.856 |
| | Mitraguna & Others | 169.164 | 185.974 | 188.974 | 8.201 | 6.371 | -1.830 | 3.637 | 3.000 | 19.809 | 3.372 | 179.265 | 105,42% | 9.709 |
| | Pensiun | 5.594 | 5.744 | 5.709 | - | - | 0 | -45 | -35 | 115 | 35 | 6.562 | 87,01% | (852) |
| | Total Pembiayaan | 215.460 | 262.249 | 265.574 | 21.162 | 16.754 | -4.408 | 10.894 | 3.325 | 50.113 | 13.429 | 250.720 | 105,92% | 14.854 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | % Relatif | | MtD | YtD | MtM | Target Oct'25 | | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|-----------|-----------|----------|--------------|--------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | MtD | YtD | | | | Posisi | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0,00% | 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 | 181 | - | - | 66 | 2,32% | 0,00% | 0,55% | 66 | (115) | 66 | - | - | | | | |
| | KUR | 181 | - | - | - | 2,44% | 0,00% | 0,00% | - | (181) | - | - | - | | | | |
| | Non KUR | - | - | - | 66 | 0,00% | 0,00% | 16,20% | 66 | 66 | 66 | - | - | | | | |
| 3 | PWG | - | 11 | - | - | 0,00% | 0,00% | 0,00% | - | - | (11) | - | - | | | | |
| | Cilem | - | 11 | - | - | 0,00% | 0,00% | 0,00% | - | - | (11) | - | - | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 4 | CFG | 461 | 92 | 366 | - | 0,24% | 0,18% | 0,00% | - | (366) | (461) | (92) | - | - | | | |
| | CF 1 | 356 | - | 255 | - | 2,64% | 1,92% | 0,00% | - | (255) | (356) | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Oto | 356 | - | 255 | - | 7,82% | 5,11% | 0,00% | - | (255) | (356) | - | - | - | | | |
| | CF 2 | 105 | 92 | 110 | - | 0,06% | 0,06% | 0,00% | - | (110) | (105) | (92) | - | - | | | |
| | Mitraguna & Others | 105 | 92 | 110 | - | 0,06% | 0,06% | 0,00% | - | (110) | (105) | (92) | - | - | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Total Pembiayaan | 112 | 147 | 147 | 147 | 0,05% | 0,06% | 0,06% | - | 35 | 0 | 1,22% | ##### | 1,2% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | % Relatif | | MtD | YtD | MtM | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | MtD | YtD | | | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 2 | MBG | 35 | - | - | - | 0,45% | 0,00% | 0,00% | - | (35) | - | - | - | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0 | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|----------------|----------------|----------------|----------------|----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 145 | 5.561 | 10.453 | 10.641 | 2.814 | 188 | 5.080 | 91,36% | 10.496 | 7215,95% | 3.473 | 306,36% | 7.168 |
| 2 | Tabungan | 93.148 | 111.895 | 113.282 | 114.005 | 13.708 | 723 | 2.110 | 1,89% | 20.857 | 22,39% | 104.732 | 108,85% | 9.273 |
| 3 | Deposito | 25.397 | 122.242 | 122.110 | 122.050 | 975 | (60) | (192) | -0,16% | 96.653 | 380,57% | 26.027 | 468,93% | 96.023 |
| | Total | 118.690 | 239.698 | 245.844 | 246.696 | 17.496 | 851 | 6.998 | 2,92% | 128.006 | 107,85% | 134.233 | 183,78% | 112.463 |
| | CASA | 93.293 | 117.456 | 123.735 | 124.646 | 16.521 | 911 | 7.190 | 6,12% | 31.353 | 33,61% | 108.206 | 115,19% | 16.440 |
| | (%) CASA | 78,60% | 49,00% | 50,33% | 50,53% | | | | | | | | | |
| | FDR | 96,89% | 57,07% | 55,91% | 55,72% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Oct'25) | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 817 | 1.599 | 2.086 | 1.880 | | (206) | 281 | 17,56% | 1.062 | 129,97% | - | 0,00% | 1.880 |
| 2 | Giro ISE | 33 | 50 | 60 | 60 | | 0 | 10 | 19,86% | 26 | 79,63% | | 0,00% | 60 |
| 3 | Tabungan ISE | 784 | 1.549 | 2.026 | 1.820 | | (206) | 271 | 17,49% | 1.036 | 132,10% | | 0,00% | 1.820 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 70 | 80 | 82 | 82 | | 0 | 2 | 2,50% | 12 | 17,14% | | 0,00% | 82 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 29.770 | 34.661 | 34.625 | 2.250 | 1.235 | -1.015 | 816 | -35 | 4.855 | 1.270 | 33.047 | 104,78% | 1.579 |
| | KUR | 28.200 | 32.727 | 32.670 | 2.150 | 1.135 | -1.015 | 817 | -57 | 4.470 | 1.192 | 31.318 | 104,32% | 1.353 |
| | Non KUR | 1.570 | 1.933 | 1.955 | 100 | 100 | 0 | -1 | 22 | 385 | 78 | 1.729 | 113,07% | 226 |
| 3 | PWG | 4.527 | 9.921 | 9.691 | 1.489 | 442 | -1.047 | 920 | -230 | 5.164 | 672 | 10.025 | 96,66% | (335) |
| | Cilem | 4.527 | 9.921 | 9.691 | 1.489 | 442 | -1.047 | 920 | -230 | 5.164 | 672 | 10.026 | 96,66% | (335) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | -0,00% | 0 |
| 4 | CFG | 80.701 | 92.213 | 93.141 | 3.211 | 3.528 | 317 | 1.212 | 928 | 12.440 | 2.600 | 91.931 | 101,32% | 1.210 |
| | CF 1 | 1.386 | 7.374 | 7.897 | 171 | 608 | 437 | 102 | 523 | 6.512 | 85 | 2.734 | 288,85% | 5.163 |
| | Total Griya | 404 | 3.761 | 3.752 | - | - | 0 | 0 | -10 | 3.348 | 10 | 747 | 502,29% | 3.005 |
| 4 | • Total Non Program | 404 | 3.761 | 3.752 | - | - | 0 | 0 | -10 | 3.348 | 10 | 747 | 502,29% | 3.005 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 982 | 3.613 | 4.146 | 171 | 608 | 437 | 102 | 533 | 3.164 | 75 | 1.987 | 208,63% | 2.159 |
| | CF 2 | 79.315 | 84.838 | 85.244 | 3.040 | 2.920 | -120 | 1.110 | 405 | 5.929 | 2.515 | 89.197 | 95,57% | (3.954) |
| | Mitraguna & Others | 60.800 | 65.421 | 65.857 | 2.364 | 2.850 | 486 | 919 | 435 | 5.057 | 2.415 | 69.819 | 94,33% | (3.962) |
| | Pensiun | 18.515 | 19.417 | 19.387 | 676 | 70 | -606 | 191 | -30 | 872 | 100 | 19.378 | 100,04% | 9 |
| | Total Pembiayaan | 114.997 | 136.794 | 137.457 | 6.949 | 5.205 | -1.744 | 2.948 | 663 | 22.459 | 4.542 | 135.003 | 101,82% | 2.454 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | % Relatif | | | MtD | YtD | MtM | Target Oct'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|---------------|--------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| 2 | MBG | 214 | 62 | 103 | 460 | 0,72% | 0,30% | 1,33% | 357 | 246 | 398 | | | | | | | |
| | KUR | 129 | 62 | 103 | 348 | 0,46% | 0,31% | 1,07% | 246 | 219 | 286 | | | | | | | |
| | Non KUR | 85 | - | - | 112 | 5,40% | 0,00% | 0,00% | 112 | 27 | 112 | | | | | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| 4 | CFG | 3 | 1.386 | 1.139 | 466 | 0,00% | 1,24% | 0,50% | (673) | 463 | (919) | | | | | | | |
| | CF 1 | - | 176 | 177 | 176 | 0,00% | 2,40% | 2,23% | (0) | 176 | (0) | | | | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Oto | - | 176 | 177 | 176 | 0,00% | 4,89% | 4,26% | (0) | 176 | (0) | | | | | | | |
| | CF 2 | 3 | 1.209 | 962 | 290 | 0,00% | 1,13% | 0,34% | (673) | 286 | (919) | | | | | | | |
| | Mitraguna & Others | 3 | 995 | 962 | 290 | 0,01% | 1,47% | 0,44% | (673) | 286 | (705) | | | | | | | |
| | Pensiun | - | 214 | - | 214 | 0,00% | 0,16% | 1,10% | - | 214 | 214 | | | | | | | |
| | Total Pembiayaan | 2.715 | 3.301 | 2.878 | 2.761 | 2,36% | 2,10% | 2,01% | (117) | 46 | (540) | 0,10% | 94,88% | -1,9% | | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.456 | 1.484 | 1.794 | 1.870 | (284) | 76 | 386 | 26,03% | (1.586) | -45,90% | 13.786 | 13,56% | (11.916) |
| 2 | Tabungan | 145.385 | 149.015 | 148.617 | 150.852 | (362) | 2.235 | 1.837 | 1,23% | 5.466 | 3,76% | 162.538 | 92,81% | (11.687) |
| 3 | Deposito | 14.811 | 12.747 | 12.606 | 12.606 | (1.053) | 0 | (141) | -1,11% | (2.205) | -14,89% | 15.750 | 80,04% | (3.144) |
| | Total | 163.652 | 163.245 | 163.017 | 165.327 | (1.699) | 2.311 | 2.082 | 1,28% | 1.675 | 1,02% | 192.074 | 86,07% | (26.747) |
| | CASA | 148.841 | 150.498 | 150.411 | 152.722 | (646) | 2.311 | 2.224 | 1,48% | 3.880 | 2,61% | 176.325 | 86,61% | (23.603) |
| | (%) CASA | 90,95% | 92,19% | 92,27% | 92,38% | | | | | | | | | |
| | FDR | 119,93% | 128,60% | 130,00% | 128,19% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.534 | 1.275 | 2.998 | 3.128 | | 131 | 1.853 | 145,31% | 595 | 23,47% | - | 0,00% | 3.128 |
| 2 | Giro ISE | 1.520 | 463 | 800 | 873 | | 74 | 411 | 88,80% | (646) | -42,52% | 0 | 0,00% | 873 |
| 3 | Tabungan ISE | 1.014 | 813 | 2.198 | 2.255 | | 57 | 1.442 | 177,47% | 1.241 | 122,35% | - | 0,00% | 2.255 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 275 | 289 | 291 | 291 | | 0 | 2 | 0,69% | 16 | 5,82% | 0 | 0,00% | 291 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 4.568 | 4.257 | 4.240 | - | - | 0 | -33 | -17 | -327 | 17 | 4.568 | 92,83% | (327) |
| | Linkage | 4.142 | 4.139 | 4.139 | - | - | - | -0 | -0 | -3 | 0 | 4.142 | 99,92% | (3) |
| | Non-Linkage | 426 | 118 | 102 | - | - | 0 | -32 | -16 | -324 | 16 | 426 | 23,86% | (324) |
| | • Local Champion | 426 | 118 | 102 | - | - | 0 | -32 | -16 | -324 | 16 | 426 | 23,86% | (324) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 35.924 | 35.988 | 37.176 | 1.055 | 2.841 | 1.786 | -493 | 1.187 | 1.251 | 1.654 | 39.386 | 94,39% | (2.210) |
| | KUR | 33.748 | 33.326 | 34.066 | 1.055 | 2.241 | 1.186 | -401 | 740 | 318 | 1.501 | 37.041 | 91,97% | (2.975) |
| | Non KUR | 2.176 | 2.662 | 3.110 | - | 600 | 600 | -92 | 447 | 933 | 153 | 2.344 | 132,63% | 765 |
| 3 | PWG | 12.551 | 23.009 | 23.975 | 6.207 | 5.413 | -795 | 2.223 | 966 | 11.424 | 4.446 | 23.142 | 103,60% | 832 |
| | Cilem | 6.245 | 12.408 | 13.390 | 1.890 | 1.937 | 47 | 1.236 | 983 | 7.145 | 954 | 14.633 | 91,50% | (1.243) |
| | Gadai | 6.305 | 10.601 | 10.585 | 4.318 | 3.476 | -842 | 986 | -16 | 4.280 | 3.492 | 8.509 | 124,40% | 2.076 |
| 4 | CFG | 143.228 | 146.680 | 146.539 | 4.453 | 3.775 | -678 | 1.760 | -141 | 3.312 | 3.916 | 158.096 | 92,69% | (11.557) |
| | CF 1 | 29.589 | 26.763 | 26.539 | - | 129 | 129 | -142 | -224 | -3.050 | 352 | 33.909 | 78,27% | (7.370) |
| | Total Griya | 26.165 | 23.885 | 23.675 | - | 0 | 0 | -210 | -2.491 | 210 | - | 29.414 | 80,49% | (5.739) |
| | • Total Non Program | 3.355 | 2.494 | 2.441 | - | - | 0 | -130 | -53 | -914 | 53 | 4.153 | 58,77% | (1.712) |
| | • Program | 22.810 | 21.391 | 21.234 | - | - | 0 | -157 | -157 | -1.576 | 157 | 25.261 | 84,06% | (4.027) |
| | Oto | 3.424 | 2.878 | 2.864 | - | 129 | 129 | -142 | -13 | -559 | 142 | 4.494 | 63,73% | (1.630) |
| | CF 2 | 113.639 | 119.917 | 120.000 | 4.453 | 3.646 | -807 | 1.903 | 83 | 6.362 | 3.563 | 124.188 | 96,63% | (4.188) |
| | Mitraguna & Others | 94.023 | 97.153 | 97.304 | 3.582 | 3.548 | -34 | 1.342 | 152 | 3.281 | 3.396 | 103.649 | 93,88% | (6.345) |
| | Pensiun | 19.615 | 22.765 | 22.696 | 871 | 98 | -773 | 561 | -69 | 3.081 | 167 | 20.539 | 110,50% | 2.157 |
| | Total Pembiayaan | 196.270 | 209.933 | 211.930 | 11.715 | 12.028 | 313 | 3.457 | 1.997 | 15.660 | 10.032 | 225.192 | 94,11% | (13.263) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Oct'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|--------------|---------------|--------------|---------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | MtD | YtD | MtM | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| 2 | MBG | 635 | 120 | 96 | 91 | 1.776 | 0,27% | 0,25% | (5) | (544) | (29) | | | | | | |
| | KUR | 580 | 120 | 96 | 91 | 1.722 | 0,29% | 0,27% | (5) | (488) | (29) | | | | | | |
| | Non KUR | 55 | - | - | - | 2.54% | 0,00% | 0,00% | - | - | (55) | | | | | | |
| 3 | PWG | - | 19 | - | 2 | 0,00% | 0,00% | 0,01% | 2 | 2 | (17) | | | | | | |
| | Cilem | - | 19 | - | 2 | 0,00% | 0,00% | 0,01% | 2 | 2 | (17) | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 4 | CFG | 3.895 | 4.292 | 4.268 | 3.658 | 2.722 | 2,91% | 2,50% | (610) | (237) | (634) | | | | | | |
| | CF 1 | 3.671 | 3.594 | 3.535 | 3.040 | 12,41% | 13,21% | 11,46% | (494) | (631) | (553) | | | | | | |
| | Total Griya | 3.671 | 3.594 | 3.535 | 3.040 | 14,03% | 14,80% | 12,84% | (494) | (631) | (553) | | | | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | CF 2 | 224 | 698 | 733 | 617 | 0,20% | 0,61% | 0,51% | (116) | 393 | (81) | | | | | | |
| | Mitraguna & Others | 224 | 698 | 733 | 617 | 0,24% | 0,75% | 0,63% | (116) | 393 | (81) | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Total Pembiayaan | 8.066 | 7.686 | 7.762 | 7.745 | 4,11% | 3,70% | 3,65% | (17) | (321) | 59 | 3,66% | -0,15% | 0,0% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Oct'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|---------|-----------|-----------|-----------|-------|---------------|-----|-----|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | MtD | YtD | MtM | % | Penc. | Gap | |
| 1 | SME | 4.142 | 4.139 | 4.139 | 4.139 | 90,68% | 97,23% | 97,61% | (0) | (3) | (1) | | | | | | |
| | Linkage | 4.142 | 4.139 | 4.139 | 4.139 | 100,00% | 100,00% | 100,00% | (0) | (3) | (1) | | | | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 2 | MBG | 334 | 214 | 204 | 199 | 0,93% | 0,57% | 0,54% | (4) | (135) | (15) | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 30-Oct-25 | 31-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 540 | 877 | 535 | 446 | (286) | (88) | (431) | -49,10% | (94) | -17,37% | 11.509 | 3,88% | (11.062) |
| 2 | Tabungan | 125.992 | 133.743 | 132.011 | 133.746 | 8.423 | 1.735 | 3 | 0,00% | 7.754 | 6,15% | 144.175 | 92,77% | (10.429) |
| 3 | Deposito | 49.100 | 47.338 | 48.466 | 48.466 | (999) | 0 | 1.128 | 2,38% | (634) | -1,29% | 50.092 | 96,75% | (1.626) |
| | Total | 175.632 | 181.958 | 181.012 | 182.658 | 7.137 | 1.647 | 701 | 0,39% | 7.027 | 4,00% | 205.775 | 88,77% | (23.117) |
| | CASA | 126.532 | 134.620 | 132.545 | 134.192 | 8.137 | 1.647 | (428) | -0,32% | 7.660 | 6,05% | 155.683 | 86,20% | (21.491) |
| | (%) CASA | 72,04% | 73,98% | 73,22% | 73,47% | | | | | | | | | |
| | FDR | 182,36% | 176,70% | 177,75% | 176,15% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-30 Oct'25) | | | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 29-Oct-25 | 30-Oct-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.252 | 1.933 | 1.700 | 1.709 | | 9 | (224) | -11,60% | 457 | 36,48% | - | 0,00% | 1.709 |
| 2 | Giro ISE | 222 | 156 | 177 | 148 | | (29) | (9) | -5,71% | (74) | -33,48% | | 0,00% | 148 |
| 3 | Tabungan ISE | 1.030 | 1.777 | 1.523 | 1.562 | | 38 | (215) | -12,12% | 531 | 51,54% | | 0,00% | 1.562 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 195 | 216 | 221 | 221 | | 0 | 5 | 2,31% | 26 | 13,33% | | 0,00% | 221 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Sep'25) | Pencairan (1-31 Oct'25) | Pencairan MtM | MtD (1-31 Sep'25) | Growth (1-31 Oct'25) | | Run Off Oct'25 | Target Oct'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 14.678 | 14.717 | 14.399 | - | - | 0 | -303 | -318 | -279 | 318 | 17.461 | 82,46% | (3.062) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.212 | 0,00% | (1.212) |
| | Non-Linkage | 14.678 | 14.717 | 14.399 | - | - | 0 | -303 | -318 | -279 | 318 | 16.249 | 88,61% | (1.850) |
| | • Local Champion | 14.678 | 14.717 | 14.399 | - | - | 0 | -303 | -318 | -279 | 318 | 15.423 | 93,36% | (1.024) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 826 | 0,00% | (826) |
| 2 | MBG | 34.274 | 33.634 | 33.717 | 1.550 | 1.620 | 70 | 83 | 83 | -557 | 1.537 | 37.703 | 89,43% | (3.987) |
| | KUR | 31.590 | 30.977 | 31.013 | 1.550 | 1.420 | (130) | 212 | 36 | -577 | 1.384 | 34.853 | 88,98% | (3.840) |
| | Non KUR | 2.684 | 2.657 | 2.703 | - | 200 | 200 | (129) | 46 | 20 | 154 | 2.850 | 94,86% | (146) |
| 3 | PWG | 22.430 | 33.044 | 34.466 | 10.141 | 10.772 | 631 | 1.043 | 1.421 | 12.035 | 9.351 | 33.428 | 103,11% | 1.038 |
| | Cilem | 9.274 | 14.399 | 14.609 | 1.637 | 1.412 | (225) | 573 | 210 | 5.335 | 1.202 | 17.679 | 82,64% | (3.070) |
| | Gadai | 13.156 | 18.645 | 19.856 | 8.504 | 9.360 | 856 | 470 | 1.211 | 6.700 | 8.149 | 15.749 | 126,08% | 4.108 |
| 4 | CFG | 248.904 | 240.116 | 239.169 | 2.906 | 2.554 | (352) | (647) | (947) | -9.735 | 3.501 | 269.335 | 88,80% | (30.166) |
| | CF 1 | 66.307 | 62.537 | 61.901 | 34 | 149 | 115 | (79) | (636) | -4.406 | 786 | 74.339 | 83,27% | (12.438) |
| | Total Griya | 63.771 | 58.691 | 58.017 | - | - | 0 | 0 | (674) | -5.754 | 674 | 70.590 | 82,19% | (12.573) |
| | • Total Non Program | 13.172 | 11.853 | 11.702 | - | - | 0 | (294) | (151) | -1.470 | 151 | 14.554 | 80,40% | (2.852) |
| | • Program | 50.599 | 46.838 | 46.315 | - | - | 0 | (447) | (523) | -4.284 | 523 | 56.036 | 82,65% | (9.721) |
| | Oto | 2.536 | 3.847 | 3.884 | 34 | 149 | 115 | (79) | 38 | 1.348 | 112 | 3.749 | 103,60% | 135 |
| | CF 2 | 182.596 | 177.579 | 177.268 | 2.872 | 2.404 | (468) | (569) | (311) | -5.328 | 2.715 | 194.996 | 90,91% | (17.728) |
| | Mitraguna & Others | 145.742 | 143.862 | 143.720 | 2.153 | 2.198 | 45 | (785) | (142) | -2.021 | 2.340 | 157.055 | 91,51% | (13.335) |
| | Pensiun | 36.854 | 33.716 | 33.548 | 719 | 206 | (513) | 217 | (169) | -3.307 | 375 | 37.940 | 88,42% | (4.393) |
| | Total Pembiayaan | 320.285 | 321.511 | 321.750 | 14.597 | 14.946 | 349 | 176 | 239 | 1.465 | 14.707 | 357.926 | 89,89% | (36.176) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Oct'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|--------------|---------------|--------------|---------------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 158 | 422 | 531 | 822 | 0,46% | 1,58% | 2,44% | 291 | 663 | 400 | | | | | |
| | KUR | 138 | 422 | 436 | 727 | 0,44% | 1,41% | 2,34% | 291 | 588 | 305 | | | | | |
| | Non KUR | 20 | - | 95 | 95 | 0,75% | 3,57% | 3,51% | - | 75 | 95 | | | | | |
| 3 | PWG | - | 95 | - | 71 | 0,00% | 0,00% | 0,21% | 71 | 71 | (24) | | | | | |
| | Cilem | - | 95 | - | 71 | 0,00% | 0,00% | 0,48% | 71 | 71 | (24) | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | | | | |
| 4 | CFG | 7.829 | 8.139 | 9.486 | 10.285 | 3,15% | 3,95% | 4,30% | 800 | 2.456 | 2.147 | | | | | |
| | CF 1 | 6.309 | 7.247 | 7.631 | 7.957 | 9,51% | 12,20% | 12,85% | 326 | 1.648 | 710 | | | | | |
| | Total Griya | 6.204 | 7.247 | 7.631 | 7.828 | 9,73% | 13,00% | 13,49% | 197 | 1.624 | 581 | | | | | |
| | Oto | 105 | - | - | 129 | 4,15% | 0,00% | 3,32% | 129 | 24 | 129 | | | | | |
| | CF 2 | 1.520 | 892 | 1.854 | 2.328 | 0,83% | 1,04% | 1,31% | 474 | 808 | 1.437 | | | | | |
| | Mitraguna & Others | 1.215 | 744 | 1.065 | 1.690 | 0,83% | 0,74% | 1,18% | 625 | 474 | 946 | | | | | |
| | Pensiun | 305 | 148 | 790 | 638 | 0,83% | 2,34% | 1,90% | (151) | 334 | 491 | | | | | |
| | Total Pembiayaan | 7.031 | 6.731 | 6.611 | 6.579 | 2,20% | 2,06% | 2,04% | (32) | (452) | (152) | 0,30% | 85,22% | -1,7% | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Oct'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------|-----------|-----------|-----------|-----|---------------|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Aug-25 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 263 | 263 | 263 | 263 | 0 | 1,79% | 1,79% | 1,83% | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Non-Linkage | 263 | 263 | 263 | 263 | 1,79% | 1,79% | 1,83% | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 170 | 332 | 241 | 209 | 0,50% | 0,72% | 0,62% | (32) | 39 | (122) | | | | | |
| | KUR | 12 | 308 | 218 | 194 | 0,04% | 0,70% | 0,63% | (24) | 182 | (114)</ | | | | | |