

REGION 2 MEDAN

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|------------|------------|------------|------------|-------------------|----------------------|---------|-------|-----------|--------|---------------|---------|-----------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.894.366 | 2.544.286 | 2.630.842 | 2.630.948 | 215.592 | 107 | 86.662 | 3,41% | 736.582 | 38,88% | 2.739.265 | 96,05% | (108.316) |
| 2 | Tabungan | 12.343.531 | 13.296.434 | 13.431.686 | 13.395.611 | 253.475 | (36.076) | 99.177 | 0,75% | 1.052.080 | 8,52% | 13.678.155 | 97,93% | (282.544) |
| 3 | Deposito | 6.674.579 | 6.906.038 | 7.128.785 | 7.128.614 | 433.564 | (170) | 222.576 | 3,22% | 454.036 | 6,80% | 6.755.585 | 105,52% | 373.029 |
| | Total | 20.912.476 | 22.746.758 | 23.191.313 | 23.155.174 | 902.631 | (36.139) | 408.416 | 1,80% | 2.242.698 | 10,72% | 23.173.005 | 99,92% | (17.831) |
| | CASA | 14.237.897 | 15.840.720 | 16.062.528 | 16.026.559 | 469.066 | (35.969) | 185.840 | 1,17% | 1.788.662 | 12,56% | 16.417.420 | 97,62% | (390.860) |
| | (%) CASA | 68,08% | 69,64% | 69,26% | 69,21% | | | | | | | | | |
| | FDR | 79,95% | 81,97% | 80,83% | 80,96% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|----------|---------|---------|---------------|-----------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 605.893 | 649.102 | 671.598 | 674.149 | 2.551 | 25.047 | 3,86% | 68.256 | 11,27% | 796.175 | 84,67% | (122.026) | |
| 2 | Giro ISE | 190.259 | 157.011 | 167.710 | 168.235 | 525 | 11.224 | 7,15% | (22.024) | -11,58% | 305.720 | 55,03% | (137.484) | |
| 3 | Tabungan ISE | 335.051 | 402.368 | 414.037 | 416.024 | 1.987 | 13.656 | 3,39% | 80.973 | 24,17% | 361.290 | 115,15% | 54.734 | |
| 4 | Deposito ISE | 80.583 | 89.723 | 89.851 | 89.890 | 39 | 167 | 0,19% | 9.307 | 11,55% | 129.166 | 69,59% | (39.276) | |
| 5 | CIF ISE | 11.606 | 12.770 | 12.871 | 12.871 | 0 | 101 | 0,79% | 1.265 | 10,90% | 13.366 | 96,30% | (495) | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-31 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|---------------------|------------|------------|------------|-------------------------|-------------------------|---------------|-------------------|----------------------|-----------|----------------|---------------|---------|-----------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 1.400.748 | 1.465.739 | 1.564.050 | 4.685 | 111.082 | 106.397 | -28.183 | 98.312 | 163.303 | 12.770 | 1.598.900 | 97,82% | (34.849) |
| | Linkage | 727.269 | 728.335 | 827.922 | - | 100.000 | 100.000 | -5.513 | 99.587 | 100.653 | 413 | 813.561 | 101,77% | 14.361 |
| | Non-Linkage | 673.478 | 737.404 | 736.128 | 4.685 | 11.082 | 6.397 | -22.670 | -1.275 | 62.650 | 12.357 | 785.338 | 93,73% | (49.210) |
| | • Local Champion | 584.102 | 623.875 | 627.587 | 2.970 | 10.830 | 7.860 | -28.360 | 3.713 | 43.486 | 7.117 | 637.134 | 98,50% | (9.547) |
| | • Value Chain | 89.377 | 113.529 | 108.541 | 1.715 | 252 | (1.463) | 5.690 | -4.988 | 19.164 | 5.240 | 148.204 | 73,24% | (39.663) |
| 2 | MBG | 2.310.331 | 2.397.229 | 2.385.233 | 29.976 | 21.396 | -8.580 | 11.797 | -11.996 | 74.902 | 33.392 | 2.607.967 | 91,46% | (222.735) |
| | KUR | 2.171.167 | 2.257.716 | 2.247.295 | 28.471 | 20.866 | -7.605 | 11.491 | -10.420 | 76.129 | 31.286 | 2.453.908 | 91,58% | (206.612) |
| | Non KUR | 139.164 | 139.514 | 137.937 | 1.505 | 530 | -975 | 306 | -1.576 | -1.227 | 2.106 | 154.060 | 89,54% | (16.122) |
| 3 | PWG | 1.161.081 | 1.197.502 | 2.015.218 | 265.662 | 171.719 | -93.943 | 109.457 | 39.516 | 854.137 | 132.203 | 2.106.569 | 95,66% | (91.351) |
| | Cilem | 604.524 | 1.180.138 | 1.198.991 | 99.807 | 50.301 | -49.506 | 44.313 | 18.853 | 594.467 | 31.449 | 1.367.301 | 87,69% | (168.310) |
| | Gadai | 556.557 | 795.564 | 816.227 | 165.855 | 121.418 | -44.437 | 65.144 | 20.663 | 259.670 | 100.755 | 739.268 | 110,41% | 76.959 |
| 4 | CFG | 11.847.954 | 12.806.437 | 12.781.860 | 146.851 | 109.602 | -37.248 | 124.487 | -24.577 | 933.906 | 134.180 | 13.192.499 | 96,89% | (410.639) |
| | CF 1 | 2.410.754 | 2.561.135 | 2.554.761 | 26.027 | 12.711 | -13.316 | 16.587 | -6.374 | 143.807 | 19.085 | 2.634.408 | 96,98% | (79.647) |
| | Total Griya | 1.954.117 | 1.983.941 | 1.977.229 | 13.982 | 3.612 | -10.371 | 7.175 | -6.712 | 23.111 | 10.324 | 2.064.166 | 95,79% | (86.937) |
| | • Total Non Program | 1.351.346 | 1.407.760 | 1.402.021 | 13.007 | 3.006 | -10.001 | 8.767 | -5.739 | 50.675 | 8.745 | 1.399.959 | 100,15% | 2.062 |
| | • Program | 602.771 | 576.181 | 575.208 | 975 | 606 | -369 | -1.592 | -973 | -27.563 | 1.579 | 664.207 | 86,60% | (88.999) |
| | Oto | 456.837 | 577.194 | 577.532 | 12.045 | 9.100 | -2.946 | 9.412 | 338 | 120.695 | 8.761 | 570.242 | 101,28% | 7.290 |
| | CF 2 | 9.437.000 | 10.245.302 | 10.227.099 | 120.824 | 96.891 | -23.932 | 107.900 | -18.204 | 790.099 | 115.095 | 10.558.091 | 96,87% | (330.992) |
| | Mitraguna & Others | 7.891.563 | 8.644.861 | 8.633.803 | 110.324 | 85.917 | -24.407 | 93.621 | -11.059 | 742.239 | 96.976 | 8.908.842 | 96,91% | (275.039) |
| | Pensiuni | 1.545.436 | 1.600.441 | 1.593.296 | 10.499 | 10.974 | 475 | 14.278 | -7.145 | 47.860 | 18.119 | 1.649.249 | 96,61% | (55.953) |
| | Total Pembiayaan | 16.720.113 | 18.645.108 | 18.746.361 | 447.174 | 413.799 | -33.375 | 217.558 | 101.254 | 2.026.248 | 312.546 | 19.505.935 | 96,11% | (759.574) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Oct'25) | % Relatif | | Net (UG) & DG | Target Nov'25 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-------------------|-----------|--------|---------------|---------------|---------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | MtD | YtD | | % | Penc. | Gap |
| 1 | SME | 3.258 | 1.207 | 3.873 | 19.427 | 0,23% | 0,26% | 1,24% | 15.554 | 16.169 | 18.221 | |
| | Linkage | 43 | 6 | 6 | - | 0,01% | 0,00% | 0,00% | (6) | (43) | (6) | |
| | Local Champion | 3.215 | 1.201 | 3.867 | 19.307 | 0,48% | 0,52% | 2,62% | 15.440 | 16.093 | 18.107 | |
| | Value Chain | - | - | - | 120 | - | - | - | 120 | 120 | 120 | |
| 2 | MBG | 26.523 | 48.577 | 43.850 | 172.020 | 1,15% | 1,83% | 7,21% | 128.169 | 145.496 | 123.443 | |
| | KUR | 21.896 | 39.713 | 36.508 | 153.886 | 1,01% | 1,62% | 6,85% | 117.378 | 131.990 | 114.173 | |
| | Non KUR | 4.627 | 8.864 | 7.342 | 18.133 | 3,33% | 5,26% | 13,15% | 10.791 | 13.506 | 9.269 | |
| 3 | PWG | 565 | 277 | 29 | 66.815 | 0,059 | 0,00% | 3,32% | 66.786 | 66.250 | 66.538 | |
| | Cilem | 558 | - | 3 | 47.183 | 0,099 | 0,00% | 3,94% | 47.180 | 46.625 | 47.183 | |
| | Gadai | 7 | 277 | 26 | 19.632 | 0,00% | 0,00% | 2,41% | 19.606 | 19.625 | 19.355 | |
| 4 | CFG | 184.758 | 217.834 | 219.298 | 454.061 | 1,569 | 1,71% | 3,55% | 234.763 | 269.304 | 236.228 | |
| | CF 1 | 108.284 | 120.573 | 121.877 | 228.370 | 4,499 | 4,76% | 8,94% | 106.493 | 120.086 | 107.798 | |
| | Total Griya | 97.865 | 104.482 | 107.262 | 152.984 | 5,019 | 5,41% | 7,74% | 45.721 | 55.119 | 48.501 | |
| | Oto | 10.419 | 16.090 | 14.615 | 75.387 | 2,289 | 2,53% | 13,05% | 60.771 | 64.968 | 59.296 | |
| | CF 2 | 76.474 | 97.261 | 97.421 | 225.691 | 0,819 | 0,95% | 2,21% | 128.270 | 149.217 | 128.430 | |
| | Mitraguna & Others | 72.232 | 90.607 | 89.999 | 201.140 | 0,929 | 1,04% | 2,33% | 111.141 | 128.908 | 110.533 | |
| | Pensiuni | 4.241 | 6.654 | 7.422 | 24.551 | 0,279 | 0,46% | 1,54% | 12.129 | 20.309 | 17.897 | |
| | Total Pembiayaan | 324.392 | 385.238 | 392.685 | 403.425 | 1,94% | 2,11% | 2,15% | 10.739 | 79.033 | 18.187 | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Oct'25) | % Relatif | | Net (UG) & DG | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----|---------------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | MtD | YtD | | % | Penc. | Gap |
| 1 | SME</td | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|----------------|--------------|----------------|---------------|------------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 238.297 | 241.473 | 415.312 | 415.227 | (2.867) | (85) | 173.754 | 71,96% | 176.930 | 74,25% | 384.203 | 108,08% | 31.024 |
| 2 | Tabungan | 1.732.891 | 1.859.030 | 1.842.553 | 1.834.164 | 56.174 | (8.389) | (24.866) | -1,34% | 101.273 | 5,84% | 1.972.158 | 93,00% | (137.994) |
| 3 | Deposito | 877.742 | 1.006.845 | 981.717 | 982.013 | 27.995 | 295 | (24.833) | -2,47% | 104.271 | 11,88% | 892.777 | 110,00% | 89.236 |
| | Total | 2.848.930 | 3.107.348 | 3.239.583 | 3.231.404 | 81.302 | (8.179) | 124.055 | 3,99% | 382.474 | 13,43% | 3.249.137 | 99,45% | (17.734) |
| | CASA | 1.971.188 | 2.100.503 | 2.257.865 | 2.249.391 | 53.307 | (8.474) | 148.888 | 7,09% | 278.203 | 14,11% | 2.356.360 | 95,46% | (106.969) |
| | (%) CASA | 69,19% | 67,60% | 69,70% | 69,61% | | | | | | | | | |
| | FDR | 84,13% | 87,07% | 83,15% | 83,36% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|-------|---------------|---------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 79.410 | 83.911 | 86.095 | 86.083 | | (12) | 2.172 | 2,59% | 6.673 | 8,40% | 115.376 | 74,61% | (29.292) |
| 2 | Giro ISE | 37.094 | 35.641 | 38.551 | 38.224 | | (327) | 2.583 | 7,25% | 1.130 | 3,05% | 58.873 | 64,93% | (20.649) |
| 3 | Tabungan ISE | 39.484 | 45.872 | 45.122 | 45.436 | | 314 | (436) | -0,95% | 5.953 | 15,08% | 44.492 | 102,12% | 945 |
| 4 | Deposito ISE | 2.833 | 2.398 | 2.423 | 2.423 | | 0 | 25 | 1,04% | (410) | -14,48% | 12.011 | 20,17% | (9.588) |
| 5 | CIF ISE | 2.097 | 2.253 | 2.267 | 2.267 | | 0 | 14 | 0,62% | 170 | 8,11% | | 0,00% | 2.267 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 122.962 | 125.291 | 120.641 | 1.685 | 500 | -1.185 | -6.011 | -4.650 | -2.321 | 5.150 | 154.342 | 78,16% | (33.701) |
| | Linkage | 22.750 | 26.138 | 25.725 | - | - | - | 10 | -413 | 2.975 | 413 | 36.415 | 70,64% | (10.690) |
| | Non-Linkage | 100.212 | 99.154 | 94.916 | 1.685 | 500 | -1.185 | -6.021 | -4.237 | -5.296 | 4.737 | 117.927 | 80,49% | (23.010) |
| | • Local Champion | 83.501 | 67.399 | 66.906 | 1.320 | 500 | -820 | -11.270 | -493 | -16.595 | 993 | 91.899 | 72,80% | (24.993) |
| | • Value Chain | 16.712 | 31.755 | 28.010 | 365 | - | (365) | 5.249 | -3.745 | 11.299 | 3.745 | 26.028 | 107,62% | 1.983 |
| 2 | MBG | 310.816 | 324.540 | 323.496 | 4.465 | 3.515 | -950 | 3.904 | -1.044 | 12.680 | 4.559 | 356.921 | 90,64% | (33.426) |
| | KUR | 291.370 | 304.664 | 303.961 | 4.125 | 3.515 | -610 | 3.340 | -703 | 12.591 | 4.218 | 335.168 | 90,69% | (31.207) |
| | Non KUR | 19.446 | 19.876 | 19.535 | 340 | - | -340 | 564 | -341 | 88 | 341 | 21.753 | 89,80% | (2.219) |
| 3 | PWG | 193.140 | 311.736 | 314.966 | 38.116 | 21.466 | -16.650 | 11.829 | 3.230 | 121.825 | 18.237 | 344.208 | 91,50% | (29.242) |
| | Cilem | 122.752 | 210.728 | 212.370 | 16.589 | 7.826 | -8.762 | 4.926 | 1.641 | 89.618 | 6.185 | 246.061 | 86,31% | (33.691) |
| | Gadai | 70.389 | 101.008 | 102.596 | 21.527 | 13.640 | -7.888 | 6.902 | 1.588 | 32.207 | 12.051 | 98.147 | 104,53% | 4.449 |
| 4 | CFG | 1.770.026 | 1.944.093 | 1.934.476 | 22.756 | 12.991 | -9.766 | 12.103 | -9.617 | 164.450 | 22.608 | 1.992.000 | 97,11% | (57.525) |
| | CF 1 | 463.002 | 518.559 | 516.786 | 8.386 | 2.952 | -5.435 | -305 | -1.773 | 53.784 | 4.725 | 500.470 | 103,26% | 16.316 |
| | Total Griya | 392.209 | 435.699 | 434.284 | 7.369 | 1.771 | -5.598 | 0 | -1.415 | 42.075 | 3.186 | 410.944 | 105,68% | 23.340 |
| | • Total Non Program | 388.279 | 424.552 | 422.987 | 6.870 | 1.604 | -5.266 | 6.848 | -1.565 | 34.708 | 3.169 | 396.555 | 106,67% | 26.432 |
| | • Program | 3.930 | 11.147 | 11.297 | 499 | 167 | -332 | 1.756 | 150 | 7.367 | 17 | 14.389 | 78,51% | (3.092) |
| | Oto | 70.793 | 82.860 | 82.502 | 1.017 | 1.180 | 164 | -305 | -358 | 11.709 | 1.539 | 89.526 | 92,15% | (7.024) |
| | CF 2 | 1.307.024 | 1.425.534 | 1.417.689 | 14.370 | 10.039 | -4.331 | 12.408 | -7.844 | 110.665 | 17.883 | 1.491.530 | 95,05% | (73.841) |
| | Mitraguna & Others | 1.211.757 | 1.326.190 | 1.319.466 | 13.590 | 9.939 | -3.651 | 11.344 | -6.724 | 107.709 | 16.663 | 1.379.110 | 95,68% | (59.645) |
| | Pensiun | 95.268 | 99.344 | 98.224 | 780 | 100 | -680 | 1.064 | -1.120 | 2.956 | 1.220 | 112.420 | 87,37% | (14.196) |
| | Total Pembiayaan | 2.396.945 | 2.705.661 | 2.693.579 | 67.022 | 38.472 | -28.550 | 21.824 | -12.082 | 296.634 | 50.554 | 2.847.472 | 94,60% | (153.893) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | MtD (31-Dec-24) | MtD (31-Oct-25) | MtD (16-Nov-25) | % Relatif | | Net (UG) & DG | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|--------------|------------|----------------|---------------|--------------|---------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | MtD | YtD | | % | Penc. | Gap |
| 1 | SME | 508 | 6 | 6 | 3.305 | 0,41% | 0,00% | 2,74% | 3.299 | 2.797 | 3.299 | | |
| | Linkage | 43 | 6 | 6 | - | 0,19% | 0,02% | 0,00% | (6) | (43) | (6) | | |
| | Local Champion | 465 | - | - | 3.305 | 0,46% | 0,00% | 3,48% | 3.305 | 2.841 | 3.305 | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | |
| 2 | MBG | 4.441 | 6.233 | 6.233 | 29.045 | 1,43% | 1,92% | 8,98% | 22.812 | 24.604 | 22.812 | | |
| | KUR | 3.770 | 4.834 | 4.834 | 26.319 | 1,29% | 1,59% | 8,66% | 21.485 | 22.550 | 21.485 | | |
| | Non KUR | 671 | 1.399 | 1.399 | 2.725 | 3,45% | 7,04% | 13,95% | 1.327 | 1.327 | 1.327 | | |
| 3 | PWG | 155 | 2 | 2 | 11.075 | 0,08% | 0,00% | 3,52% | 11.073 | 10.920 | 11.073 | | |
| | Cilem | 155 | 2 | 2 | 8.916 | 0,13% | 0,00% | 4,20% | 8.913 | 8.760 | 8.913 | | |
| | Gadai | - | - | - | 2.160 | 0,00% | 0,00% | 2,11% | 2.160 | 2.160 | 2.160 | | |
| 4 | CFG | 19.018 | 30.183 | 28.147 | 67.513 | 1,07% | 1,45% | 3,49% | 39.366 | 48.495 | 37.330 | | |
| | CF 1 | 8.456 | 11.874 | 11.479 | 24.543 | 1,83% | 2,21% | 4,75% | 13.064 | 16.087 | 12.669 | | |
| | Total Griya | 6.832 | 10.848 | 10.463 | 14.501 | 1,74% | 2,40% | 3,34% | 4.038 | 7.669 | 3.653 | | |
| | Oto | 1.624 | 1.027 | 1.016 | 10.042 | 2,29% | 1,23% | 12,17% | 9.026 | 8.418 | 9.015 | | |
| | CF 2 | 10.562 | 18.309 | 16.669 | 42.970 | 0,81% | 1,17% | 3,03% | 26.301 | 32.409 | 24.661 | | |
| | Mitraguna & Others | 10.315 | 17.929 | 16.481 | 40.607 | 0,85% | 1,24% | 3,08% | 24.126 | 30.292 | 22.678 | | |
| | Pensiun | 247 | 379 | 188 | 2.363 | 0,26% | 0,01% | 2,41% | 2.175 | 2.116 | 1.984 | | |
| | Total Pembiayaan | 38.001 | 54.235 | 34.188 | 35.079 | 1,59% | 1,26% | 1,30% | 891 | (2.922) | 844 | 1,42% | -9,29% |
| | | | | | | | | | | | | 0,1% | |

Asset & Contribution Margin

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

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

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|----------------|--------------|----------------|---------------|------------------|----------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | Giro | 314.972 | 599.559 | 614.918 | 615.023 | 245.075 | 105 | 15.464 | 2,58% | 300.051 | 95,26% | 475.089 | 129,45% | 139.934 |
| 2 | Tabungan | 2.242.130 | 2.422.180 | 2.394.108 | 2.389.888 | 40.155 | (4.220) | (32.292) | -1,33% | 147.757 | 6,59% | 2.502.873 | 95,49% | (112.985) |
| 3 | Deposito | 2.798.677 | 2.790.913 | 3.093.835 | 3.093.712 | 460.105 | (123) | 302.800 | 10,85% | 295.036 | 10,54% | 2.813.322 | 109,97% | 280.390 |
| | Total | 5.355.779 | 5.812.652 | 6.102.862 | 6.098.623 | 745.335 | (4.239) | 285.971 | 4,92% | 742.844 | 13,87% | 5.791.284 | 105,31% | 307.339 |
| | CASA | 2.557.102 | 3.021.739 | 3.009.026 | 3.004.911 | 285.230 | (4.116) | (16.828) | -0,56% | 447.809 | 17,51% | 2.977.962 | 100,90% | 26.949 |
| | FDR | 47,52% | 50,76% | 48,59% | 48,62% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|----------|---------------|---------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 113.657 | 100.407 | 101.343 | 101.964 | | 621 | 1.557 | 1,55% | (11.693) | -10,29% | 148.814 | 68,52% | (46.850) |
| 2 | Giro ISE | 31.184 | 14.307 | 16.957 | 17.420 | | 464 | 3.114 | 21,76% | (13.764) | -44,14% | 52.489 | 33,19% | (35.068) |
| 3 | Tabungan ISE | 59.057 | 66.768 | 65.054 | 65.211 | | 158 | (1.557) | -2,33% | 6.154 | 10,42% | 63.948 | 101,98% | 1.263 |
| 4 | Deposito ISE | 23.415 | 19.332 | 19.332 | 19.332 | | 0 | 0 | 0,00% | (4.083) | -17,44% | 32.377 | 59,71% | (13.045) |
| 5 | CIF ISE | 2.046 | 1.532 | 1.545 | 1.545 | | 0 | 13 | 0,85% | (501) | -24,49% | | 0,00% | 1.545 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|------------------|-------------------|----------------------|----------------|----------------|------------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YTD | | Posisi | Penc. | Gap |
| 1 | SME | 188.209 | 206.868 | 207.017 | 1.150 | 2.830 | 1.680 | 3.840 | 148 | 18.807 | 2.682 | 233.500 | 88,66% | (26.483) |
| | Linkage | 19.369 | 18.145 | 18.145 | - | - | - | (-124) | 0 | -1.224 | - | 39.092 | 46,42% | (20.947) |
| | Non-Linkage | 168.841 | 188.723 | 188.871 | 1.150 | 2.830 | 1.680 | 3.964 | 148 | 20.031 | 2.682 | 194.408 | 97,15% | (5.536) |
| | • Local Champion | 162.434 | 179.355 | 179.544 | 1.150 | 2.830 | 1.680 | 4.242 | 189 | 17.110 | 2.641 | 174.555 | 102,86% | 4.989 |
| | • Value Chain | 6.407 | 9.368 | 9.327 | - | - | - | (-277) | -40 | 2.921 | 40 | 19.853 | 46,98% | (10.525) |
| 2 | MBG | 159.435 | 191.840 | 191.072 | 230 | 1.855 | 1.625 | 1.349 | -768 | 31.637 | 2.623 | 205.492 | 92,98% | (14.420) |
| | KUR | 151.599 | 182.202 | 181.374 | 230 | 1.505 | 1.275 | 1.585 | -828 | 29.776 | 2.333 | 195.351 | 92,85% | (13.976) |
| 3 | PWG | 252.400 | 412.261 | 422.514 | 52.376 | 36.585 | (-15.791) | 23.624 | 10.254 | 170.114 | 26.332 | 431.397 | 97,94% | (8.882) |
| | Cilem | 111.797 | 223.573 | 227.561 | 20.318 | 9.509 | (-10.809) | 8.750 | 3.988 | 115.764 | 5.521 | 256.762 | 88,63% | (29.201) |
| | Gadai | 140.603 | 188.688 | 194.953 | 32.059 | 27.076 | (-4.982) | 14.874 | 6.266 | 54.350 | 20.811 | 174.635 | 111,63% | 20.318 |
| 4 | CFG | 1.944.791 | 2.139.295 | 2.144.719 | 24.443 | 25.749 | 1.306 | 19.378 | 5.424 | 199.928 | 20.325 | 2.194.090 | 97,75% | (49.371) |
| | CF 1 | 376.842 | 385.958 | 384.550 | 1.803 | 337 | (-1.466) | 235 | -1.408 | 7.708 | 1.745 | 418.880 | 91,80% | (34.330) |
| | Total Griya | 311.852 | 314.123 | 313.396 | 681 | 150 | (-531) | 0 | -727 | 1.545 | 877 | 332.926 | 94,13% | (19.530) |
| | • Total Non Program | 308.347 | 309.901 | 309.185 | 681 | 150 | (-531) | -3.862 | -716 | 838 | 866 | 317.656 | 97,33% | (8.472) |
| | • Program | 3.505 | 4.223 | 4.212 | - | - | 0 | 133 | -11 | 707 | 11 | 15.270 | 27,58% | (11.058) |
| | CF 2 | 16.990 | 71.834 | 71.153 | 1.122 | 187 | (-935) | 235 | -681 | 6.163 | 868 | 85.954 | 82,78% | (14.801) |
| | Mitraguna & Others | 1.383.782 | 1.559.560 | 1.565.278 | 21.752 | 22.212 | 460 | 18.462 | 5.719 | 181.497 | 16.493 | 1.571.846 | 99,58% | (6.567) |
| | Pensiun | 184.168 | 193.778 | 194.891 | 888 | 3.200 | 2.312 | 681 | 1.113 | 10.723 | 2.087 | 203.365 | 95,83% | (8.474) |
| | Total Pembiayaan | 2.544.835 | 2.950.264 | 2.965.321 | 78.199 | 67.019 | (-11.180) | 48.191 | 15.058 | 420.486 | 51.961 | 3.064.479 | 96,76% | (99.158) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | MtD (1-16 Oct'25) | % Relatif | | | MtD | Net (UG) & DG | | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | MtD | YTD | MtM | % | Penc. |
| 1 | SME | 1.267 | - | 3.204 | 5.221 | 0,67% | 1,55% | 2,52% | 2.017 | 3.954 | 5.221 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 1.267 | - | 3.204 | 5.101 | 0,75% | 1,70% | 2,70% | 1.897 | 3.834 | 5.101 | | | |
| | Value Chain | - | - | - | 120 | 0,00% | 0,00% | 0,07% | 120 | 120 | 120 | | | |
| 2 | MBG | 3.453 | 4.655 | 4.655 | 17.712 | 2,17% | 2,43% | 9,27% | 13.057 | 14.259 | 13.057 | | | |
| | KUR | 2.876 | 4.305 | 4.305 | 16.291 | 1,90% | 2,36% | 8,98% | 11.986 | 13.415 | 11.986 | | | |
| | Non KUR | 577 | 350 | 350 | 1.421 | 7,36% | 3,63% | 14,65% | 1.071 | 844 | 1.071 | | | |
| 3 | PWG | - | 26 | 26 | 16.939 | 0,00% | 0,01% | 4,01% | 16.913 | 16.939 | 16.913 | | | |
| | Cilem | - | 26 | 26 | 11.106 | 0,00% | 0,00% | 4,88% | 11.106 | 11.106 | 11.106 | | | |
| | Gadai | - | 26 | 26 | 5.833 | 0,00% | 0,01% | 2,99% | 5.807 | 5.833 | 5.807 | | | |
| 4 | CFG | 19.268 | 23.212 | 25.105 | 54.161 | 0,99% | 1,17% | 2,53% | 29.056 | 34.893 | 30.949 | | | |
| | CF 1 | 8.041 | 9.455 | 13.170 | 28.395 | 2,13% | 3,41% | 7,38% | 15.224 | 20.354 | 18.940 | | | |
| | Total Griya | 6.972 | 7.025 | 10.986 | 18.448 | 2,24% | 3,50% | 5,89% | 7.462 | 11.476 | 11.423 | | | |
| | Oto | 1.069 | 2.430 | 2.184 | 9.947 | 1,64% | 3,04% | 13,98% | 7.763 | 8.878 | 7.517 | | | |
| | CF 2 | 11.227 | 13.757 | 11.934 | 25.766 | 0,72% | 0,68% | 1,46% | 13.832 | 14.539 | 12.010 | | | |
| | Mitraguna & Others | 11.107 | 13.302 | 11.331 | 23.323 | 0,80% | 0,73% | 1,49% | 11.992 | 12.216 | 10.021 | | | |
| | Pensiun | 120 | 455 | 603 | 2.443 | 0,07% | 0,31% | 1,25% | 1.840 | 2.323 | 1.989 | | | |
| | Total Pembiayaan | 30.008 | 30.694 | 33.313 | 35.746 | 1,18% | 1,13% | 1,21% | 2.433 | 5.738 | 5.052 | 0,94% | 22,08% | -0,3% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 4.145.414 | 4.358.798 | 5.069.354 | 923.940 | 5,9% |
| 2 | Contribution Margin | 108.606 | 158.691 | 102.148 | (6.458) | |

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|---------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 3,04 | 3,23 | 3,24 | 0,01</td | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|--------------|--------------|----------------|--------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | Ytd | %Ytd | Posisi | Penc. | Gap |
| 1 | Giro | 155.866 | 132.926 | 135.576 | 135.730 | (20.234) | 155 | 2.804 | 2,11% | (20.136) | -12,92% | 307.972 | 44,07% | (172.242) |
| 2 | Tabungan | 1.803.617 | 1.929.405 | 1.949.546 | 1.945.660 | 8.980 | (3.886) | 16.255 | 0,84% | 142.043 | 7,88% | 2.053.217 | 94,76% | (107.557) |
| 3 | Deposito | 681.198 | 794.773 | 777.915 | 777.913 | 13.126 | (2) | (16.860) | -2,12% | 96.716 | 14,20% | 695.719 | 111,81% | 82.194 |
| | Total | 2.640.681 | 2.857.104 | 2.863.037 | 2.859.303 | 1.872 | (3.733) | 2.200 | 0,08% | 218.623 | 8,28% | 3.056.908 | 93,54% | (197.605) |
| | CASA | 1.959.483 | 2.062.331 | 2.085.122 | 2.081.390 | (11.254) | (3.731) | 19.059 | 0,92% | 121.907 | 6,22% | 2.361.189 | 88,15% | (279.799) |
| | (%) CASA | 74,20% | 72,18% | 72,83% | 72,79% | | | | | | | | | |
| | FDR | 99,99% | 103,86% | 104,04% | 104,17% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-13 Nov'25) | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|-------|---------|---------------|--------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | Ytd | %Ytd | Posisi | Penc. | Gap |
| 1 | DPK ISE | 65.610 | 78.195 | 82.564 | 83.038 | | 474 | 4.843 | 6,19% | 17.428 | 26,56% | 93.649 | 88,67% | (10.612) |
| 2 | Giro ISE | 23.758 | 19.240 | 20.277 | 20.431 | | 154 | 1.190 | 6,19% | (3.328) | -14,01% | 40.752 | 50,13% | (20.322) |
| 3 | Tabungan ISE | 30.646 | 49.287 | 52.619 | 52.940 | | 320 | 3.652 | 7,41% | 22.293 | 72,74% | 34.543 | 153,26% | 18.397 |
| 4 | Deposito ISE | 11.205 | 9.667 | 9.667 | 9.667 | | 0 | 0 | 0,00% | (1.538) | -13,73% | 18.354 | 52,67% | (8.686) |
| 5 | CIF ISE | 1.945 | 2.780 | 2.803 | 2.803 | | 0 | 23 | 0,83% | 858 | 44,11% | | 0,00% | 2.803 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | Ytd | | Posisi | Penc. | Gap |
| 1 | SME | 80.398 | 96.289 | 102.105 | - | 5.900 | 5.900 | 1.646 | 5.816 | 21.707 | 84 | 108.670 | 93,96% | (6.565) |
| | Linkage | 14.865 | 24.410 | 24.410 | - | - | - | 54 | 0 | 9.545 | - | 27.177 | 89,82% | (2.766) |
| | Non-Linkage | 65.533 | 71.879 | 77.695 | - | 5.900 | 5.900 | 1.592 | 5.816 | 12.162 | 84 | 81.493 | 95,34% | (3.798) |
| | • Local Champion | 62.373 | 68.775 | 74.611 | - | 5.900 | 5.900 | 1.923 | 5.836 | 12.238 | 64 | 69.939 | 106,68% | 4.672 |
| | • Value Chain | 3.160 | 3.104 | 3.084 | - | - | - | -330 | -20 | -77 | 20 | 11.554 | 26,69% | (8.470) |
| 2 | MBG | 368.059 | 386.301 | 384.726 | 6.500 | 3.305 | -3.195 | 2.427 | -1.575 | 16.667 | 4.880 | 416.638 | 92,34% | (31.912) |
| | KUR | 343.457 | 360.866 | 359.467 | 5.600 | 3.305 | -2.295 | 2.172 | -1.399 | 16.010 | 4.704 | 389.607 | 92,26% | (30.140) |
| | Non KUR | 24.602 | 25.435 | 25.259 | 900 | - | -900 | 255 | -176 | 658 | 176 | 27.031 | 93,44% | (1.772) |
| 3 | PWG | 200.888 | 337.104 | 343.203 | 43.602 | 32.457 | -11.146 | 15.679 | 6.099 | 142.315 | 26.358 | 352.958 | 97,24% | (9.755) |
| | Cilem | 92.590 | 179.567 | 183.128 | 12.567 | 8.947 | -3.621 | 5.131 | 3.561 | 90.538 | 5.385 | 214.664 | 85,31% | (31.535) |
| | Gadai | 108.298 | 157.537 | 160.075 | 31.035 | 23.510 | -7.525 | 10.549 | 2.538 | 51.777 | 20.972 | 138.294 | 115,75% | 21.781 |
| 4 | CFG | 1.991.066 | 2.147.657 | 2.148.597 | 25.192 | 20.768 | -4.424 | 24.686 | 940 | 157.531 | 19.828 | 2.201.267 | 97,61% | (52.670) |
| | CF 1 | 271.158 | 283.456 | 284.214 | 2.729 | 2.435 | -294 | 1.344 | 758 | 13.056 | 1.677 | 306.261 | 92,80% | (22.047) |
| | Total Griya | 236.939 | 234.916 | 233.885 | 650 | 160 | -490 | 0 | -1.031 | -3.054 | 1.191 | 254.302 | 91,97% | (20.417) |
| | • Total Non Program | 155.508 | 157.635 | 156.702 | 650 | - | -650 | -522 | -933 | 1.194 | 933 | 163.178 | 96,03% | (6.476) |
| | • Program | 81.431 | 77.281 | 77.183 | - | 160 | 160 | -763 | -98 | -4.248 | 259 | 91.124 | 84,70% | (13.941) |
| | Total | 236.939 | 234.916 | 233.885 | 20.768 | 18.333 | -4.130 | 23.342 | 182 | 144.475 | 18.151 | 1.895.007 | 98,38% | (30.624) |
| | Mitraguna & Others | 1.474.657 | 1.597.603 | 1.599.026 | 20.629 | 17.527 | -3.102 | 17.258 | 1.423 | 124.369 | 16.104 | 1.633.534 | 97,89% | (34.507) |
| | Pensiun | 245.250 | 266.598 | 265.357 | 1.835 | 806 | -1.029 | 6.084 | -1.241 | 20.106 | 2.047 | 261.473 | 101,49% | 3.884 |
| | Total Pembiayaan | 2.640.411 | 2.967.351 | 2.978.631 | 75.295 | 62.430 | -12.865 | 44.438 | 11.281 | 338.221 | 51.150 | 3.079.533 | 96,72% | (100.902) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | MtD | Ytd | MtM | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | - | 602 | - | 3.612 | 0,00% | 0,00% | 3,54% | 3.612 | 3.612 | 3.010 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | 602 | - | 3.612 | 0,00% | 0,00% | 4,65% | 3.612 | 3.612 | 3.010 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 2.275 | 5.444 | 5.444 | 27.611 | 0,62% | 1,41% | 7,18% | 22.167 | 25.336 | 22.167 | | | |
| | KUR | 1.785 | 4.476 | 4.476 | 24.377 | 0,52% | 1,24% | 6,78% | 19.901 | 22.591 | 19.901 | | | |
| | Non KUR | 489 | 968 | 968 | 3.234 | 1,99% | 3,81% | 12,80% | 2.266 | 2.745 | 2.266 | | | |
| 3 | PWG | 10 | - | - | 12.040 | 0,00% | 0,00% | 3,51% | 12.040 | 12.030 | 12.040 | | | |
| | Cilem | 10 | - | - | 7.632 | 0,01% | 0,00% | 4,17% | 7.632 | 7.632 | 7.632 | | | |
| | Gadai | - | - | - | 4.408 | 0,00% | 0,00% | 2,75% | 4.408 | 4.408 | 4.408 | | | |
| 4 | CFG | 19.717 | 27.801 | 28.500 | 64.012 | 0,99% | 1,33% | 2,98% | 35.512 | 44.295 | 36.210 | | | |
| | CF 1 | 13.249 | 15.216 | 16.070 | 27.127 | 4,89% | 5,67% | 9,54% | 11.057 | 13.878 | 11.911 | | | |
| | Total Griya | 12.780 | 14.475 | 15.301 | 22.566 | 5,39% | 6,51% | 9,65% | 7.264 | 9.786 | 8.091 | | | |
| | Oto | 469 | 742 | 769 | 4.562 | 1,37% | 1,58% | 9,06% | 3.793 | 4.093 | 3.820 | | | |
| | CF 2 | 15.917 | 12.639 | 13.636 | 14.265 | 0,93% | 0,73% | 0,77% | 629 | (1.653) | 1.626 | | | |
| | Mitraguna & Others | 14.983 | 11.801 | 12.664 | 13.163 | 1,02% | 0,79% | 0,82% | 499 | (1.820) | 1.362 | | | |
| | Pensiun | 934 | 838 | 972 | 1.102 | 0,04% | 0,03% | 0,42% | 130 | 168 | 264 | | | |
| | Total Pembiayaan | 46.399 | 49.332 | 50.747 | 52.505 | 1,76% | 1,71% | 1,76% | 1.759 | 6.107 | 3.173 | 1,79% | -1,37% | 0,0% |

Asset & Contribution Margin

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

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|---------------|--------------|----------------|---------------|------------------|----------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | Ytd | %Ytd | Posisi | Penc. | Gap |
| 1 | Giro | 1.111.061 | 1.511.279 | 1.406.709 | 1.406.604 | 79.856 | (106) | (104.675) | -6,93% | 295.542 | 26,60% | 1.359.521 | 103,46% | 47.083 |
| 2 | Tabungan | 4.778.169 | 5.117.615 | 5.304.451 | 5.290.146 | 111.728 | (14.305) | 172.532 | 3,37% | 511.977 | 10,71% | 5.138.860 | 102,94% | 151.286 |
| 3 | Deposito | 1.667.902 | 1.697.645 | 1.647.685 | 1.647.405 | (31.178) | (281) | (50.241) | -2,96% | (20.497) | -1,23% | 1.690.130 | 97,47% | (42.726) |
| | Total | 7.557.133 | 8.326.539 | 8.358.846 | 8.344.155 | 160.406 | (14.691) | 17.616 | 0,21% | 787.022 | 10,41% | 8.188.511 | 101,90% | 155.644 |
| | CASA | 5.889.231 | 6.628.894 | 6.711.161 | 6.696.750 | 191.584 | (14.411) | 67.856 | 1,02% | 807.519 | 13,71% | 6.498.380 | 103,05% | 198.370 |
| | (%) CASA | 77,93% | 79,61% | 80,29% | 80,26% | | | | | | | | | |
| | FDR | 79,28% | 78,62% | 79,35% | 79,49% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-13 Nov'25) | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|--------|-------|---------|---------------|---------|---------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | Ytd | %Ytd | Posisi | Penc. | Gap |
| 1 | DPK ISE | 304.377 | 344.571 | 360.738 | 361.624 | | 886 | 17.052 | 4,95% | 57.247 | 18,81% | 392.287 | 92,18% | (30.663) |
| 2 | Giro ISE | 93.275 | 83.083 | 87.166 | 87.047 | | (119) | 3.964 | 4,77% | (6.228) | -6,68% | 146.711 | 59,33% | (59.664) |
| 3 | Tabungan ISE | 174.173 | 207.373 | 219.362 | 220.328 | | 966 | 12.955 | 6,25% | 46.155 | 26,50% | 186.170 | 118,35% | 34.158 |
| 4 | Deposito ISE | 36.929 | 54.116 | 54.210 | 54.249 | | 39 | 133 | 0,25% | 17.320 | 46,90% | 59.406 | 91,32% | (5.157) |
| 5 | CIF ISE | 3.133 | 3.630 | 3.662 | 3.662 | | 0 | 32 | 0,88% | 529 | 16,88% | | 0,00% | 3.662 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | Ytd | | Posisi | Penc. | Gap |
| 1 | SME | 824.608 | 794.625 | 892.736 | 1.350 | 101.852 | 100.502 | -22.040 | 98.111 | 68.128 | 3.741 | 886.402 | 100,71% | 6.334 |
| | Linkage | 583.855 | 548.341 | 648.341 | - | 100.000 | 100.000 | -4.965 | 100.000 | 64.486 | - | 610.555 | 106,19% | 37.787 |
| | Non-Linkage | 240.753 | 246.284 | 244.395 | 1.350 | 1.852 | 502 | -17.075 | -1.889 | 3.642 | 3.741 | 275.847 | 88,60% | (31.453) |
| | • Local Champion | 177.655 | 176.981 | 176.275 | - | 1.600 | 1.600 | -18.124 | -706 | -1.380 | 2.306 | 188.154 | 93,69% | (11.879) |
| | • Value Chain | 63.098 | 69.302 | 68.119 | 1.350 | 252 | (1.098) | 1.049 | -1.183 | 5.022 | 1.435 | 87.693 | 77,68% | (19.574) |
| 2 | MBG | 1.025.144 | 1.050.210 | 1.044.946 | 13.466 | 9.666 | -3.800 | 4.277 | -5.264 | 19.802 | 14.930 | 1.127.564 | 92,67% | (82.618) |
| | KUR | 965.396 | 990.622 | 985.936 | 13.301 | 9.486 | -3.815 | 4.147 | -4.686 | 20.540 | 14.172 | 1.062.689 | 92,78% | (76.753) |
| | Non KUR | 59.748 | 59.587 | 59.010 | 165 | 180 | 15 | 130 | -578 | -738 | 758 | 64.875 | 90,96% | (5.865) |
| 3 | PWG | 255.819 | 508.340 | 519.919 | 70.975 | 36.855 | -34.120 | 31.058 | 11.579 | 264.100 | 25.275 | 563.574 | 92,25% | (43.654) |
| | Cilem | 149.863 | 346.578 | 351.848 | 30.479 | 12.482 | -17.998 | 16.151 | 5.270 | 201.984 | 7.212 | 399.246 | 88,13% | (47.399) |
| | Gadai | 105.956 | 161.762 | 168.072 | 40.495 | 24.373 | -16.122 | 14.906 | 6.309 | 62.116 | 18.063 | 164.327 | 102,28% | 3.745 |
| 4 | CFG | 3.885.901 | 4.193.178 | 4.175.122 | 47.648 | 32.158 | -15.490 | 38.816 | -18.056 | 289.220 | 50.214 | 4.332.277 | 96,37% | (157.155) |
| | CF 1 | 838.535 | 901.570 | 897.201 | 9.703 | 4.448 | -5.254 | 2.382 | -4.369 | 58.666 | 8.817 | 913.053 | 98,26% | (15.852) |
| | Total Griya | 595.912 | 605.944 | 602.793 | 4.024 | 1.052 | -2.972 | 0 | -3.151 | 6.881 | 4.203 | 633.024 | 95,22% | (30.230) |
| | • Total Non Program | 435.065 | 456.344 | 453.788 | 3.706 | 1.052 | -2.654 | 4.223 | 4.223 | 4.833 | 3.608 | 451.458 | 100,52% | 2.329 |
| | • Program | 160.848 | 149.601 | 149.006 | 318 | - | -318 | -929 | -595 | -11.842 | 595 | 181.566 | 82,07% | (32.560) |
| | Oto | 242.622 | 295.625 | 294.407 | 5.679 | 3.396 | -2.282 | 2.382 | -1.218 | 51.785 | 4.614 | 280.029 | 105,13% | 14.378 |
| | CF 2 | 3.047.367 | 3.291.608 | 3.277.921 | 37.946 | 27.710 | -10.235 | 36.434 | -13.687 | 230.555 | 41.397 | 3.419.224 | 95,87% | (141.303) |
| | Mitraguna & Others | 2.497.673 | 2.730.485 | 2.719.739 | 35.265 | 23.928 | -11.336 | 33.809 | -10.746 | 222.067 | 34.674 | 2.835.118 | 95,93% | (115.379) |
| | Pensiun | 569.694 | 561.123 | 558.182 | 2.681 | 3.782 | 1.101 | 2.625 | -2.941 | 8.488 | 6.723 | 584.105 | 95,56% | (25.924) |
| | Total Pembiayaan | 5.991.472 | 6.546.353 | 6.632.723 | 133.439 | 180.531 | 47.092 | 52.110 | 86.370 | 641.251 | 94.161 | 6.909.817 | 95,99% | (277.094) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | MtD | Ytd | MtM | Target Nov'25 | | | | |
|-----|-------------------------|---------------|---------------|---------------|----------------|--------------|--------------|--------------|----------------|----------------|----------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | | | | | % | Penc. | Gap | | |
| 1 | SME | 1.291 | 250 | 188 | 5.169 | 0,16% | 0,02% | 0,58% | 4.981 | 3.879 | 4.919 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 1.291 | 250 | 188 | 5.169 | 0,54% | 0,08% | 2,12% | 4.981 | 3.879 | 4.919 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 11.476 | 19.520 | 19.520 | 62.558 | 1,12% | 1,86% | 5,99% | 43.038 | 51.082 | 43.038 | | | |
| | KUR | 9.838 | 16.517 | 16.517 | 55.172 | 1,02% | 1,67% | 5,60% | 38.655 | 45.334 | 38.655 | | | |
| | Non KUR | 1.638 | 3.003 | 3.003 | 7.386 | 2,74% | 5,04% | 12,52% | 4.383 | 5.748 | 4.383 | | | |
| 3 | PWG | 124 | - | - | 10.557 | 0,05% | 0,00% | 2,03% | 10.557 | 10.433 | 10.557 | | | |
| | Cilem | 118 | - | - | 8.928 | 0,08% | 0,00% | 2,54% | 8.928 | 8.810 | 8.928 | | | |
| | Gadai | 7 | - | - | 1.630 | 0,01% | 0,00% | 0,97% | 1.630 | 1.623 | 1.630 | | | |
| 4 | CFG | 59.411 | 71.220 | 72.096 | 153.082 | 1,53% | 1,53% | 1,72% | 3.677 | 80.986 | 93.670 | 81.862 | | |
| | CF 1 | 35.165 | 42.144 | 39.232 | 79.070 | 4,19% | 4,35% | 8,81% | 39.838 | 43.905 | 39.838 | 36.926 | | |
| | Total Griya | 29.490 | 31.633 | 30.424 | 41.641 | 4,95% | 5,02% | 6,91% | 11.217 | 12.151 | 10.008 | | | |
| | Oto | 5.675 | 10.511 | 8.808 | 37.428 | 2,34% | 2,98% | 12,71% | 28.621 | 31.754 | 26.918 | | | |
| | CF 2 | 24.246 | 29.076 | 32.864 | 74.012 | 0,80% | 1,00% | 2,26% | 41.148 | 49.765 | 44.936 | | | |
| | Mitraguna & Others | 22.605 | 26.760 | 29.933 | 63.361 | 0,91% | 1,10% | 2,33% | 33.428 | 40.756 | 36.600 | | | |
| | Pensiun | 1.642 | 2.316 | 2.931 | 10.651 | 0,30% | 0,52% | 1,91% | 7.720 | 9.010 | 8.336 | | | |
| | Total Pembiayaan | 72.302 | 90.990 | 91.804 | 231.366 | 1,21% | 1,40% | 3,49% | 139.563 | 159.064 | 140.376 | 1,14% | 25,27% | -0,4% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 7.368.354 | 7.559.654 | 8.193.145 | 824.791 | -6,9% |
| 2 | Contribution Margin | 241.520 | 342.067 | 258.273 | 16.753 | |

PHR & Payroll

| |
| --- |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|-----------------|---------------|----------------|--------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 74.169 | 59.049 | 58.327 | 58.365 | (86.238) | 38 | (684) | -1,16% | (15.805) | -21,31% | 212.481 | 27,47% | (154.116) |
| 2 | Tabungan | 1.786.724 | 1.968.204 | 1.941.028 | 1.935.753 | 36.437 | (5.275) | (32.451) | -1,65% | 149.029 | 8,34% | 2.011.047 | 96,26% | (75.294) |
| 3 | Deposito | 649.060 | 615.862 | 627.631 | 627.572 | (36.484) | (60) | 11.710 | 1,90% | (21.488) | -3,31% | 663.637 | 94,57% | (36.065) |
| | Total | 2.509.954 | 2.643.115 | 2.626.986 | 2.621.689 | (86.285) | (5.297) | (21.426) | -0,81% | 111.736 | 4,45% | 2.887.165 | 90,80% | (265.476) |
| | CASA | 1.860.893 | 2.027.253 | 1.999.355 | 1.994.118 | (49.801) | (5.237) | (33.136) | -1,63% | 133.224 | 7,16% | 2.223.528 | 89,68% | (229.411) |
| | (%) CASA | 74,14% | 76,70% | 76,11% | 76,06% | | | | | | | | | |
| | FDR | 125,36% | 131,49% | 132,32% | 132,59% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-13 Nov'25) | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|---------|---------------|--------|--------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 42.839 | 42.018 | 40.858 | 41.440 | | 582 | (578) | -1,37% | (1.399) | -3,27% | 80.699 | 51,35% | (39.259) |
| 2 | Giro ISE | 4.948 | 4.741 | 4.760 | 5.113 | | 354 | 372 | 7,85% | 165 | 3,34% | 27.894 | 18,33% | (22.781) |
| 3 | Tabungan ISE | 31.691 | 33.067 | 31.880 | 32.108 | | 228 | (959) | -2,90% | 417 | 1,32% | 36.953 | 86,89% | (4.844) |
| 4 | Deposito ISE | 6.200 | 4.209 | 4.219 | 4.219 | | 0 | 9 | 0,22% | (1.981) | -31,96% | 15.852 | 26,61% | (11.633) |
| 5 | CIF ISE | 2.385 | 2.575 | 2.594 | 2.594 | | 0 | 19 | 0,74% | 209 | 8,76% | | 0,00% | 2.594 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | 184.570 | 242.665 | 241.552 | 500 | - | - | -500 | -5.617 | -1,113 | 56.981 | 1.113 | 215.986 | 111,84% | 25.566 |
| | Linkage | 86.431 | 111.300 | 111.300 | - | - | - | - | -488 | 0 | 24.870 | - | 100.323 | 110,94% | 10.978 |
| | Non-Linkage | 98.139 | 131.365 | 130.251 | 500 | - | - | -500 | -5.130 | -1,113 | 32.112 | 1.113 | 115.663 | 112,61% | 14.588 |
| | • Local Champion | 98.139 | 131.365 | 130.251 | 500 | - | - | -500 | -5.130 | -1,113 | 32.112 | 1.113 | 112.586 | 115,69% | 17.665 |
| | • Value Chain | - | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.077 | 0,00% | (3.077) |
| 2 | MBG | 446.877 | 444.339 | 440.993 | 5.315 | 3.055 | -2.260 | -160 | -3.346 | -5.884 | 6.401 | 501.352 | 87,96% | (60.358) | |
| | KUR | 419.345 | 419.362 | 416.557 | 5.215 | 3.055 | -2.160 | 247 | -2.805 | -2.788 | 5.860 | 471.093 | 88,42% | (54.536) | |
| 3 | PWG | 258.833 | 406.261 | 414.615 | 60.593 | 44.356 | -16.237 | 27.268 | 8.354 | 155.782 | 36.002 | 414.433 | 100,04% | 183 | |
| | Cilem | 127.522 | 219.691 | 224.084 | 19.855 | 11.538 | -8.317 | 9.355 | 4.392 | 96.562 | 7.145 | 250.568 | 89,43% | (26.484) | |
| | Gadai | 131.312 | 186.569 | 190.531 | 40.739 | 32.819 | -7.920 | 17.913 | 3.962 | 59.220 | 28.857 | 163.864 | 116,27% | 26.667 | |
| 4 | CFG | 2.256.170 | 2.382.215 | 2.378.947 | 26.811 | 17.936 | -8.875 | 22.329 | -3.268 | 122.777 | 21.204 | 2.472.864 | 96,20% | (93.918) | |
| | CF 1 | 461.418 | 471.592 | 472.010 | 3.406 | 2.539 | -867 | 5.755 | 418 | 10.592 | 2.121 | 495.744 | 95,21% | (23.734) | |
| | Total Griya | 417.205 | 393.258 | 392.870 | 1.258 | 478 | -780 | 0 | -388 | -24.335 | 866 | 432.970 | 90,74% | (40.100) | |
| | • Total Non Program | 64.148 | 59.328 | 59.360 | 1.100 | 200 | -900 | 2.080 | 31 | -4.788 | 169 | 71.111 | 83,47% | (11.752) | |
| | • Program | 353.058 | 333.930 | 333.511 | 158 | 278 | -120 | -1.789 | -419 | -19.547 | 697 | 361.858 | 92,17% | (28.348) | |
| | Oto | 44.213 | 78.334 | 79.140 | 2.149 | 2.061 | -88 | 5.755 | 806 | 34.928 | 1.255 | 62.775 | 126,07% | 16.366 | |
| | CF 2 | 1.794.752 | 1.910.623 | 1.906.936 | 23.405 | 15.397 | -8.008 | 16.573 | -3.686 | 112.184 | 19.083 | 1.977.120 | 96,45% | (70.184) | |
| | Mitraguna & Others | 1.323.695 | 1.431.023 | 1.430.293 | 19.089 | 12.311 | -6.778 | 12.749 | -730 | 106.598 | 13.041 | 1.489.234 | 96,04% | (58.941) | |
| | Pensiun | 471.056 | 479.599 | 476.643 | 4.316 | 3.086 | -1.230 | 3.824 | -2.956 | 5.587 | 6.042 | 487.886 | 97,70% | (11.243) | |
| | Total Pembiayaan | 3.146.451 | 3.475.480 | 3.476.107 | 93.219 | 65.347 | -27.872 | 43.819 | 627 | 329.656 | 64.721 | 3.604.634 | 96,43% | (128.527) | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | MtD | Net (UG) & DG | | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|----------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | MtD | YtD | MtM | % | Penc. |
| 1 | SME | 192 | 348 | 475 | 2.120 | 0,10% | 0,20% | 0,88% | 1.645 | 1.928 | 1.772 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 192 | 348 | 475 | 2.120 | 0,20% | 0,36% | 1,63% | 1.645 | 1.928 | 1.772 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 4.879 | 7.999 | 7.999 | 35.094 | 1,09% | 1,80% | 7,96% | 27.095 | 30.215 | 27.095 | | | |
| | KUR | 3.627 | 6.377 | 6.377 | 31.727 | 0,86% | 1,52% | 7,62% | 25.351 | 28.101 | 25.351 | | | |
| | Non KUR | 1.252 | 1.623 | 1.623 | 3.367 | 4,55% | 6,50% | 13,78% | 1.744 | 2.114 | 1.744 | | | |
| 3 | PWG | 275 | 1 | 1 | 16.203 | 0,11% | 0,00% | 3,91% | 16.202 | 15.928 | 16.202 | | | |
| | Cilem | 275 | 1 | 1 | 10.602 | 0,22% | 0,00% | 4,73% | 10.601 | 10.327 | 10.601 | | | |
| | Gadai | - | - | - | 5.601 | 0,00% | 0,00% | 2,94% | 5.601 | 5.601 | 5.601 | | | |
| 4 | CFG | 67.344 | 65.418 | 65.451 | 115.294 | 2,98% | 2,75% | 4,85% | 49.843 | 47.950 | 49.876 | | | |
| | CF 1 | 43.373 | 41.883 | 41.926 | 69.236 | 9,40% | 8,89% | 14,67% | 27.310 | 25.863 | 27.353 | | | |
| | Total Griya | 41.791 | 40.502 | 40.088 | 55.828 | 10,02% | 10,19% | 14,21% | 15.740 | 14.038 | 15.326 | | | |
| | Oto | 1.583 | 1.381 | 1.838 | 13.408 | 3,58% | 2,35% | 16,94% | 11.569 | 11.825 | 12.026 | | | |
| | CF 2 | 23.971 | 23.535 | 23.525 | 46.058 | 1,34% | 1,23% | 2,42% | 22.533 | 22.088 | 22.523 | | | |
| | Mitraguna & Others | 22.208 | 21.338 | 21.186 | 40.848 | 1,68% | 1,48% | 2,86% | 19.662 | 18.641 | 19.510 | | | |
| | Pensiun | 1.763 | 2.197 | 2.338 | 5.210 | 0,37% | 0,49% | 1,09% | 2.871 | 3.447 | 3.013 | | | |
| | Total Pembiayaan | 138.673 | 175.716 | 177.658 | 178.936 | 4,41% | 5,11% | 5,15% | 1.277 | 40.262 | 3.220 | 4,00% | 22,31% | -1,1% |

Asset & Contribution Margin

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

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