

## REGION 2 MEDAN

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi     |            |            |            | MtD (1-31 Oct'25) | Growth (1-17 Nov'25) |         |       |           |        | Target Nov'25 |         |           |
|-----|---------------|------------|------------|------------|------------|-------------------|----------------------|---------|-------|-----------|--------|---------------|---------|-----------|
|     |               | 31-Dec-24  | 31-Oct-25  | 16-Nov-25  | 17-Nov-25  |                   | DtD                  | MtD     | %MtD  | YtD       | %YtD   | Posisi        | Penc.   | Gap       |
| 1   | Giro          | 1.894.366  | 2.544.286  | 2.630.948  | 2.795.933  | 215.592           | 164.985              | 251.647 | 9,89% | 901.567   | 47,59% | 2.739.265     | 102,07% | 56.668    |
| 2   | Tabungan      | 12.343.531 | 13.296.434 | 13.395.611 | 13.415.195 | 253.475           | 19.584               | 118.761 | 0,89% | 1.071.664 | 8,68%  | 13.678.155    | 98,08%  | (262.960) |
| 3   | Deposito      | 6.674.579  | 6.906.038  | 7.128.614  | 7.196.143  | 433.564           | 67.529               | 290.105 | 4,20% | 521.564   | 7,81%  | 6.755.585     | 106,52% | 440.558   |
|     | Total         | 20.912.476 | 22.746.758 | 23.155.174 | 23.407.271 | 902.631           | 252.097              | 660.513 | 2,90% | 2.494.795 | 11,93% | 23.173.005    | 101,01% | 234.266   |
|     | CASA          | 14.237.897 | 15.840.720 | 16.026.559 | 16.211.128 | 469.066           | 184.568              | 370.408 | 2,34% | 1.973.231 | 13,86% | 16.417.420    | 98,74%  | (206.292) |
|     | (%) CASA      | 68,08%     | 69,64%     | 69,21%     | 69,26%     |                   |                      |         |       |           |        |               |         |           |
|     | FDR           | 79,95%     | 81,97%     | 81,04%     | 80,16%     |                   |                      |         |       |           |        |               |         |           |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Oct'25) | Growth (1-16 Nov'25) |       |          |         |      | Target Nov'25 |         |           |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|----------|---------|------|---------------|---------|-----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |                   | DtD                  | MtD   | %MtD     | YtD     | %YtD | Posisi        | Penc.   | Gap       |
| 1   | DPK ISE       | 605.893   | 649.102   | 674.149   | 677.450   | 3.301             | 28.348               | 4,37% | 71.558   | 11,81%  |      | 796.175       | 85,09%  | (118.725) |
| 2   | Giro ISE      | 190.259   | 157.011   | 168.235   | 166.144   | (2.091)           | 9.132                | 5,82% | (24.115) | -12,67% |      | 305.720       | 54,35%  | (139.576) |
| 3   | Tabungan ISE  | 335.051   | 402.368   | 416.024   | 421.458   | 5.434             | 19.090               | 4,74% | 86.407   | 25,79%  |      | 361.290       | 116,65% | 60.169    |
| 4   | Deposito ISE  | 80.583    | 89.723    | 89.890    | 89.848    | (42)              | 126                  | 0,14% | 9.265    | 11,50%  |      | 129.166       | 69,56%  | (39.318)  |
| 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 (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-31 Oct'25) | Growth (1-17 Nov'25) |           | Run Off Nov'25 | Target Nov'25 |         |           |
|-----|---------------------|------------|------------|------------|-------------------------|-------------------------|---------------|-------------------|----------------------|-----------|----------------|---------------|---------|-----------|
|     |                     | 31-Dec-24  | 31-Oct-25  | 17-Nov-25  |                         |                         |               |                   | MtD                  | YtD       |                | Posisi        | Penc.   | Gap       |
| 1   | SME                 | 1.400.748  | 1.465.739  | 1.564.050  | 8.300                   | 111.082                 | 102.782       | -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    | 8.300                   | 11.082                  | 2.782         | -22.670           | -1.275               | 62.650    | 12.357         | 785.338       | 93,73%  | (49.210)  |
|     | • Local Champion    | 584.102    | 623.875    | 627.587    | 6.585                   | 10.830                  | 4.245         | -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  | 33.831                  | 21.396                  | -12.435       | 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  | 31.846                  | 20.866                  | -10.980       | 11.491            | -10.420              | 76.129    | 31.286         | 2.453.908     | 91,58%  | (206.612) |
|     | Non KUR             | 139.164    | 139.514    | 137.937    | 1.985                   | 530                     | -1.455        | 306               | -1.576               | -1.227    | 2.106          | 154.060       | 89,54%  | (16.122)  |
| 3   | PWG                 | 1.161.081  | 1.197.502  | 2.027.858  | 289.352                 | 196.799                 | -92.553       | 109.457           | 52.156               | 866.777   | 144.643        | 2.106.569     | 96,26%  | (78.711)  |
|     | Cilem               | 604.524    | 1.180.138  | 1.209.410  | 103.046                 | 62.827                  | -40.219       | 44.313            | 29.272               | 604.885   | 33.555         | 1.367.301     | 88,45%  | (157.891) |
|     | Gadai               | 556.557    | 795.564    | 818.449    | 186.306                 | 133.972                 | -52.334       | 65.144            | 22.884               | 21.892    | 111.088        | 739.268       | 110,71% | 79.181    |
| 4   | CFG                 | 11.847.954 | 12.806.437 | 12.786.911 | 160.725                 | 122.885                 | -37.840       | 124.487           | -19.527              | 938.957   | 142.412        | 13.192.499    | 96,93%  | (405.588) |
|     | CF 1                | 2.410.954  | 2.561.135  | 2.552.929  | 28.723                  | 13.050                  | -15.674       | 16.587            | -8.206               | 141.975   | 21.255         | 2.634.408     | 96,91%  | (81.479)  |
|     | Total Griya         | 1.954.117  | 1.983.941  | 1.976.753  | 15.824                  | 3.712                   | -12.113       | 7.175             | -7.187               | 22.636    | 10.899         | 2.064.166     | 95,77%  | (87.413)  |
|     | • Total Non Program | 1.351.346  | 1.407.760  | 1.401.654  | 14.692                  | 3.106                   | -11.586       | 8.767             | -6.105               | 50.308    | 9.211          | 1.399.959     | 100,12% | 1.695     |
|     | • Program           | 602.771    | 576.181    | 575.099    | 1.132                   | 606                     | -527          | -1.592            | -1.082               | -27.672   | 1.688          | 664.207       | 86,58%  | (89.108)  |
|     | Oto                 | 456.837    | 577.194    | 576.176    | 12.899                  | 9.338                   | -3.561        | 9.412             | -1.018               | 119.339   | 10.356         | 570.242       | 101,04% | 5.934     |
|     | CF 2                | 9.437.000  | 10.245.302 | 10.233.981 | 132.001                 | 109.835                 | -22.166       | 107.900           | -11.321              | 796.982   | 121.157        | 10.558.091    | 96,93%  | (324.110) |
|     | Mitraguna & Others  | 7.891.563  | 8.644.861  | 8.640.726  | 119.692                 | 98.551                  | -21.141       | 93.621            | -4.136               | 749.162   | 102.687        | 8.908.842     | 96,99%  | (268.116) |
|     | Pensiuni            | 1.545.436  | 1.600.441  | 1.593.255  | 12.309                  | 11.284                  | -1.025        | 14.278            | -7.186               | 47.819    | 18.470         | 1.649.249     | 96,60%  | (55.994)  |
|     | Total Pembiayaan    | 16.720.113 | 18.645.108 | 18.764.052 | 492.207                 | 452.162                 | -40.046       | 217.558           | 118.944              | 2.043.939 | 333.217        | 19.505.935    | 96,20%  | (741.883) |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | MtD (31-Dec-24) | MtD (31-Oct-25) | MtD (17-Nov-25) | Net (UG) & DG |         |         | Target Nov'25 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------------|-----------------|-----------------|---------------|---------|---------|---------------|-------|-----|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 |                 |                 |                 | MtD           | YtD     | MtM     | %             | 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        | 60.588    | 0,056           | 0,00%           | 2,99%           | 60.559        | 60.024  | 60.312  |               |       |     |
|     | Cilem              | 558       | -         | 3         | 41.849    | 0,09%           | 0,00%           | 3,46%           | 41.845        | 41.291  | 41.849  |               |       |     |
|     | Gadai              | 7         | 277       | 26        | 18.739    | 0,00%           | 0,00%           | 2,29%           | 18.713        | 18.733  | 18.463  |               |       |     |
| 4   | CFG                | 184.758   | 217.834   | 219.298   | 410.023   | 1,56%           | 1,71%           | 3,21%           | 190.724       | 225.265 | 192.189 |               |       |     |
|     | CF 1               | 108.284   | 120.573   | 121.877   | 201.443   | 4,49%           | 4,76%           | 7,89%           | 79.565        | 93.159  | 80.870  |               |       |     |
|     | Total Griya        | 97.865    | 104.482   | 107.262   | 147.798   | 5,01%           | 5,41%           | 7,48%           | 40.535        | 49.933  | 43.315  |               |       |     |
|     | Oto                | 10.419    | 16.090    | 14.615    | 53.645    | 2,28%           | 2,53%           | 9,31%           | 39.030        | 43.226  | 37.555  |               |       |     |
|     | CF 2               | 76.474    | 97.261    | 97.421    | 208.580   | 0,81%           | 0,95%           | 2,04%           | 111.159       | 132.106 | 111.319 |               |       |     |
|     | Mitraguna & Others | 72.232    | 90.607    | 89.999    | 185.225   | 0,92%           | 1,04%           | 2,14%           | 95.226        | 112.993 | 94.618  |               |       |     |
|     | Pensiuni           | 4.241     | 6.654     | 7.422     | 23.355    | 0,27%           | 0,46%           | 1,47%           | 15.933        | 19.114  | 16.701  |               |       |     |
|     | Total Pembiayaan   | 324.392   | 385.238   | 392.685   | 403.519   | 1,94%           | 2,11%           | 2,15%           | 10.834        | 79.128  | 18.281  |               |       |     |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (31-Dec-24) | MtD (31-Oct-25) | MtD (17-Nov-25) | Net (UG) & DG | | | Target Nov'25 | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |





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## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi           |                  |                  |                  | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |                |              |                |               | Target Nov'25    |               |                 |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|----------------|--------------|----------------|---------------|------------------|---------------|-----------------|
|     |               | 31-Dec-24        | 31-Oct-25        | 16-Nov-25        | 17-Nov-25        |                   | DtD                  | MtD            | %MtD         | YtD            | %YtD          | Posisi           | Penc.         | Gap             |
| 1   | Giro          | 238.297          | 241.473          | 415.227          | 438.678          | (2.867)           | 23.451               | 197.205        | 81,67%       | 200.381        | 84,09%        | 384.203          | 114,18%       | 54.476          |
| 2   | Tabungan      | 1.732.891        | 1.859.030        | 1.834.164        | 1.835.655        | 56.174            | 1.491                | (23.375)       | -1,26%       | 102.764        | 5,93%         | 1.972.158        | 93,08%        | (136.503)       |
| 3   | Deposito      | 877.742          | 1.006.845        | 982.013          | 961.988          | 27.995            | (20.024)             | (44.857)       | -4,46%       | 84.246         | 9,60%         | 892.777          | 107,75%       | 69.211          |
|     | <b>Total</b>  | <b>2.848.930</b> | <b>3.107.348</b> | <b>3.231.404</b> | <b>3.236.321</b> | <b>81.302</b>     | <b>4.917</b>         | <b>128.973</b> | <b>4,15%</b> | <b>387.391</b> | <b>13,60%</b> | <b>3.249.137</b> | <b>99,61%</b> | <b>(12.816)</b> |
|     | CASA          | 1.971.188        | 2.100.503        | 2.249.391        | 2.274.333        | 53.307            | 24.942               | 173.830        | 8,28%        | 303.145        | 15,38%        | 2.356.360        | 96,52%        | (82.027)        |
|     | (%) CASA      | 69,19%           | 67,60%           | 69,61%           | 70,28%           |                   |                      |                |              |                |               |                  |               |                 |
|     | FDR           | 84,13%           | 87,07%           | 83,43%           | 83,31%           |                   |                      |                |              |                |               |                  |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-16 Nov'25) | Growth (1-16 Nov'25) |       |       |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|-------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |                   | DtD                  | MtD   | %MtD  | YtD     | %YtD          | Posisi  | Penc.    |
| 1   | DPK ISE       | 79.410    | 83.911    | 86.083    | 86.926    | 843               | 3.015                | 3,59% | 7.516 | 9,46%   | 115.376       | 75,34%  | (28.450) |
| 2   | Giro ISE      | 37.094    | 35.641    | 38.224    | 38.539    | 315               | 2.898                | 8,13% | 1.445 | 3,90%   | 58.873        | 65,46%  | (20.334) |
| 3   | Tabungan ISE  | 39.484    | 45.872    | 45.436    | 45.963    | 526               | 91                   | 0,20% | 6.479 | 16,41%  | 44.492        | 103,31% | 1.471    |
| 4   | Deposito ISE  | 2.833     | 2.398     | 2.423     | 2.424     | 2                 | 27                   | 1,11% | (409) | -14,42% | 12.011        | 20,19%  | (9.586)  |
| 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 (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM  | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |                | Run Off Nov'25 | Target Nov'25    |               |                  |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
|     |                         | 31-Dec-24        | 31-Oct-25        | 17-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          | 5.480                   | 3.515                   | -1.965         | 3.904             | -1.044               | 12.680         | 4.559          | 356.921          | 90,64%        | (33.426)         |
|     | KUR                     | 291.370          | 304.664          | 303.961          | 4.940                   | 3.515                   | -1.425         | 3.340             | -703                 | 12.591         | 4.218          | 335.168          | 90,69%        | (31.207)         |
|     | Non KUR                 | 19.446           | 19.876           | 19.535           | 540                     | -                       | -540           | 564               | -341                 | 88             | 341            | 21.753           | 89,80%        | (2.219)          |
| 3   | PWG                     | 193.140          | 311.736          | 317.228          | 40.270                  | 25.619                  | -14.651        | 11.829            | 5.492                | 124.087        | 20.128         | 344.208          | 92,16%        | (26.980)         |
|     | Cilem                   | 122.752          | 210.728          | 214.395          | 16.865                  | 10.260                  | -6.604         | 4.926             | 3.667                | 91.644         | 6.594          | 246.061          | 87,13%        | (31.666)         |
|     | Gadai                   | 70.389           | 101.008          | 102.833          | 23.406                  | 15.359                  | -8.047         | 6.902             | 1.825                | 32.444         | 13.534         | 98.147           | 104,77%       | 4.686            |
| 4   | CFG                     | 1.770.026        | 1.944.093        | 1.934.674        | 25.806                  | 15.551                  | -10.256        | 12.103            | -9.419               | 164.648        | 24.970         | 1.992.000        | 97,12%        | (57.327)         |
|     | CF 1                    | 463.002          | 518.559          | 516.529          | 9.766                   | 3.052                   | -6.714         | -305              | -2.031               | 53.527         | 5.083          | 500.470          | 103,21%       | 16.058           |
|     | Total Griya             | 392.209          | 435.699          | 434.229          | 8.584                   | 1.871                   | -6.713         | 0                 | -1.470               | 42.020         | 3.341          | 410.944          | 105,67%       | 23.284           |
|     | • Total Non Program     | 388.279          | 424.552          | 422.933          | 8.085                   | 1.704                   | -6.381         | 6.848             | -1.620               | 34.654         | 3.324          | 396.555          | 106,65%       | 26.378           |
|     | • Program               | 3.930            | 11.147           | 11.296           | 499                     | 167                     | -332           | 1.756             | 149                  | 7.366          | 18             | 14.389           | 78,50%        | (3.093)          |
|     | Oto                     | 70.793           | 82.860           | 82.300           | 1.182                   | 1.180                   | -2             | -305              | -561                 | 11.507         | 1.741          | 89.526           | 91,93%        | (7.226)          |
|     | CF 2                    | 1.307.024        | 1.425.534        | 1.418.145        | 16.040                  | 12.499                  | -3.541         | 12.408            | -7.388               | 111.121        | 19.887         | 1.491.530        | 95,08%        | (73.385)         |
|     | Mitraguna & Others      | 1.211.757        | 1.326.190        | 1.319.922        | 15.260                  | 12.399                  | -2.861         | 11.344            | -6.268               | 108.166        | 18.667         | 1.379.110        | 95,71%        | (59.188)         |
|     | Pensiun                 | 95.268           | 99.344           | 98.223           | 780                     | 100                     | -680           | 1.064             | -1.121               | 2.955          | 1.221          | 112.420          | 87,37%        | (14.197)         |
|     | <b>Total Pembiayaan</b> | <b>2.396.945</b> | <b>2.705.661</b> | <b>2.696.039</b> | <b>73.242</b>           | <b>45.185</b>           | <b>-28.057</b> | <b>21.824</b>     | <b>-9.622</b>        | <b>299.094</b> | <b>54.807</b>  | <b>2.847.472</b> | <b>94,68%</b> | <b>(151.433)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi        |               |               | MtD (1-17 Oct'25) | % Relatif    |              | MtD          | Net (UG) & DG |                | Run Off Nov'25 | Target Nov'25 |               |             |
|-----|-------------------------|---------------|---------------|---------------|-------------------|--------------|--------------|--------------|---------------|----------------|----------------|---------------|---------------|-------------|
|     |                         | 31-Dec-24     | 30-Sep-25     | 31-Oct-25     |                   | 31-Dec-24    | 31-Oct-25    | 17-Nov-25    | MtD           | YtD            | MtM            | %             | 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             | 9.740             | 0,08%        | 0,00%        | 3,07%        | 9.737         | 9.585          | 9.737          |               |               |             |
|     | Cilem                   | 155           | 2             | 2             | 7.901             | 0,13%        | 0,00%        | 3,69%        | 7.899         | 7.746          | 7.899          |               |               |             |
|     | Gadai                   | -             | -             | -             | 1.839             | 0,00%        | 0,00%        | 1,79%        | 1.839         | 1.839          | 1.839          |               |               |             |
| 4   | CFG                     | 19.018        | 30.183        | 28.147        | 59.198            | 1,07%        | 1,45%        | 3,06%        | 31.051        | 40.181         | 29.015         |               |               |             |
|     | CF 1                    | 8.456         | 11.874        | 11.479        | 20.367            | 1,83%        | 2,21%        | 3,94%        | 8.889         | 11.912         | 8.493          |               |               |             |
|     | Total Griya             | 5.028         | 6.005         | 4.373         | 5.042             | 1,28%        | 1,00%        | 1,16%        | 668           | 13             | (963)          |               |               |             |
|     | Oto                     | 914           | 606           | 436           | 611               | 1,29%        | 0,53%        | 0,74%        | 175           | (303)          | 5              |               |               |             |
|     | CF 2                    | 27.748        | 20.970        | 22.956        | 22.710            | 2,12%        | 1,61%        | 1,60%        | (247)         | (5.039)        | 1.739          |               |               |             |
|     | Mitraguna & Others      | 27.082        | 20.709        | 22.326        | 22.083            | 2,23%        | 1,68%        | 1,67%        | (242)         | (4.999)        | 1.375          |               |               |             |
|     | Pensiun                 | 666           | 262           | 631           | 626               | 0,03%        | 0,02%        | 0,64%        | (5)           | (40)           | 365            |               |               |             |
|     | <b>Total Pembiayaan</b> | <b>38.001</b> | <b>34.235</b> | <b>34.188</b> | <b>35.079</b>     | <b>1,59%</b> | <b>1,26%</b> | <b>1,30%</b> | <b>891</b>    | <b>(2.922)</b> | <b>844</b>     | <b>1.42%</b>  | <b>-9,39%</b> | <b>0,1%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % 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 |
</tbl

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi           |                  |                  |                  | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |                |              |                |               | Target Nov'25    |                |                |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|----------------|--------------|----------------|---------------|------------------|----------------|----------------|
|     |               | 31-Dec-24        | 31-Oct-25        | 16-Nov-25        | 17-Nov-25        |                   | DtD                  | MtD            | %MtD         | YTD            | %YTD          | Posisi           | Penc.          | Gap            |
| 1   | Giro          | 314.972          | 599.559          | 615.023          | 719.949          | 245.075           | 104.927              | 120.390        | 20,08%       | 404.978        | 128,58%       | 475.089          | 151,54%        | 244.861        |
| 2   | Tabungan      | 2.242.130        | 2.422.180        | 2.389.888        | 2.394.967        | 40.155            | 5.079                | (27,213)       | -1,12%       | 152.836        | 6,82%         | 2.502.873        | 95,69%         | (107,906)      |
| 3   | Deposito      | 2.798.677        | 2.790.913        | 3.093.712        | 3.178.031        | 460.105           | 84.319               | 387.118        | 13,87%       | 379.354        | 13,55%        | 2.813.322        | 112,96%        | 364.709        |
|     | <b>Total</b>  | <b>5.355.779</b> | <b>5.812.652</b> | <b>6.098.623</b> | <b>6.292.947</b> | <b>745.335</b>    | <b>194.324</b>       | <b>480.295</b> | <b>8,26%</b> | <b>937.168</b> | <b>17,50%</b> | <b>5.791.284</b> | <b>108,66%</b> | <b>501.663</b> |
|     | CASA          | 2.557.102        | 3.021.739        | 3.004.911        | 3.114.916        | 285.230           | 110.006              | 93.177         | 3,08%        | 557.814        | 21,81%        | 2.977.962        | 104,60%        | 136.955        |
|     | (%) CASA      | 47,74%           | 51,99%           | 49,27%           | 49,50%           |                   |                      |                |              |                |               |                  |                |                |
|     | FDR           | 47,52%           | 50,76%           | 48,61%           | 47,11%           |                   |                      |                |              |                |               |                  |                |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-16 Nov'25) | Growth (1-16 Nov'25) |       |        |          | Target Nov'25 |         |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|----------|---------------|---------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |                   | DtD                  | MtD   | %MtD   | YTD      | %YTD          | Posisi  | Penc.   | Gap      |
| 1   | DPK ISE       | 113.657   | 100.407   | 101.964   | 103.106   |                   | 1.142                | 2.699 | 2,69%  | (10.551) | -9,28%        | 148.814 | 69,29%  | (45.708) |
| 2   | Giro ISE      | 31.184    | 14.307    | 17.420    | 17.152    |                   | (268)                | 2.846 | 19,89% | (14.032) | -45,00%       | 52.489  | 32,68%  | (35.337) |
| 3   | Tabungan ISE  | 59.057    | 66.768    | 65.211    | 66.621    |                   | 1.410                | (147) | -0,22% | 7.564    | 12,81%        | 63.948  | 104,18% | 2.673    |
| 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 (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM  | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |                | Run Off Nov'25 | Target Nov'25    |               |                 |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|------------------|---------------|-----------------|
|     |                         | 31-Dec-24        | 31-Oct-25        | 17-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)        |
|     | Non KUR                 | 7.836            | 9.637            | 9.697            | -                       | 350                     | 350            | -236              | 60                   | 1.861          | 290            | 10.141           | 95,62%        | (4.44)          |
| 3   | PWG                     | 252.400          | 412.261          | 422.653          | 57.118                  | 39.790                  | -17.328        | 23.624            | 10.392               | 170.253        | 29.397         | 431.397          | 97,97%        | (8.744)         |
|     | Cilem                   | 111.797          | 223.573          | 228.594          | 21.303                  | 11.222                  | -10.081        | 8.750             | 5.020                | 116.797        | 6.201          | 256.762          | 89,03%        | (28.168)        |
|     | Gadai                   | 140.603          | 188.688          | 194.059          | 35.815                  | 28.568                  | -7.247         | 14.874            | 5.372                | 53.456         | 23.196         | 174.635          | 111,12%       | 19.424          |
| 4   | CFG                     | 1.944.791        | 2.139.295        | 2.144.081        | 27.423                  | 27.694                  | 271            | 19.378            | 4.786                | 199.290        | 22.907         | 2.194.090        | 97,72%        | (50.009)        |
|     | CF 1                    | 376.842          | 385.958          | 383.945          | 1.803                   | 337                     | -1.466         | 235               | -2.013               | 7.103          | 2.349          | 418.880          | 91,66%        | (34.935)        |
|     | Total Griya             | 311.852          | 314.123          | 313.373          | 681                     | 150                     | -531           | 0                 | -751                 | 1.521          | 901            | 332.926          | 94,13%        | (19.553)        |
|     | • Total Non Program     | 308.347          | 309.901          | 309.161          | 681                     | 150                     | -531           | -3.862            | -740                 | 814            | 890            | 317.656          | 97,33%        | (8.495)         |
|     | • Program               | 3.505            | 4.223            | 4.212            | -                       | -                       | 0              | 133               | -11                  | 707            | 11             | 15.270           | 27,58%        | (11.058)        |
|     | Oto                     | 64.990           | 71.834           | 70.572           | 1.122                   | 187                     | -935           | 235               | -1.262               | 5.582          | 1.449          | 85.954           | 82,10%        | (15.382)        |
|     | CF 2                    | 1.567.950        | 1.753.337        | 1.760.136        | 25.620                  | 27.357                  | 1.737          | 19.143            | 6.799                | 192.187        | 20.558         | 1.775.210        | 99,15%        | (15.074)        |
|     | Mitraguna & Others      | 1.383.782        | 1.559.560        | 1.565.245        | 24.252                  | 24.157                  | -95            | 18.462            | 5.686                | 181.464        | 18.471         | 1.571.846        | 99,58%        | (6.600)         |
|     | Pensiun                 | 184.168          | 193.778          | 194.891          | 1.368                   | 3.200                   | 1.832          | 681               | 1.113                | 10.723         | 2.087          | 203.365          | 95,83%        | (8.474)         |
|     | <b>Total Pembiayaan</b> | <b>2.544.835</b> | <b>2.950.264</b> | <b>2.964.822</b> | <b>85.920</b>           | <b>72.168</b>           | <b>-13.752</b> | <b>48.191</b>     | <b>14.559</b>        | <b>419.987</b> | <b>57.609</b>  | <b>3.064.479</b> | <b>96,75%</b> | <b>(99.657)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi        |               |               | MtD (1-17 Oct'25) | % Relatif    |              | MtD          | Net (UG) & DG |              | Run Off Nov'25 | Target Nov'25 |               |              |
|-----|-------------------------|---------------|---------------|---------------|-------------------|--------------|--------------|--------------|---------------|--------------|----------------|---------------|---------------|--------------|
|     |                         | 31-Dec-24     | 30-Sep-25     | 31-Oct-25     |                   | 0,67%        | 1,55%        | 2,52%        | 2.017         | 3.954        | 5.221          |               |               |              |
| 1   | SME                     | 1.267         | -             | 3.204         | 5.221             | 0,00%        | 0,00%        | 0,00%        | -             | -            | -              |               |               |              |
|     | Linkage                 | -             | -             | -             | -                 | 0,75%        | 1,70%        | 2,70%        | 1.897         | 3.834        | 5.101          |               |               |              |
|     | Local Champion          | 1.267         | -             | 3.204         | 5.101             | 0,00%        | 0,00%        | 0,07%        | 120           | 120          | 120            |               |               |              |
|     | Value Chain             | -             | -             | -             | 120               | 0,00%        | 0,00%        | 0,00%        | -             | -            | -              |               |               |              |
| 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            | 16.116            | 0,00%        | 0,01%        | 3,81%        | 16.090        | 16.116       | 16.090         |               |               |              |
|     | Cilem                   | -             | 26            | 26            | 5.943             | 0,00%        | 0,00%        | 0,00%        | 5.917         | 5.943        | 5.917          |               |               |              |
|     | Gadai                   | -             | 26            | 26            | 10.173            | 0,00%        | 0,00%        | 0,00%        | 10.173        | 10.173       | 10.173         |               |               |              |
| 4   | CFG                     | 19.268        | 23.212        | 25.105        | 50.204            | 0,99%        | 1,17%        | 2,34%        | 25.100        | 30.937       | 26.993         |               |               |              |
|     | CF 1                    | 8.041         | 9.455         | 13.170        | 24.881            | 2,13%        | 3,41%        | 6,48%        | 11.711        | 16.840       | 15.426         |               |               |              |
|     | Total Griya             | 6.972         | 7.025         | 10.986        | 18.238            | 2,24%        | 3,50%        | 5,82%        | 7.252         | 11.266       | 11.213         |               |               |              |
|     | Oto                     | 1.069         | 2.430         | 2.184         | 6.643             | 1,64%        | 3,04%        | 9,41%        | 4.459         | 5.574        | 4.213          |               |               |              |
|     | CF 2                    | 11.227        | 13.757        | 11.934        | 25.323            | 0,72%        | 0,68%        | 1,44%        | 13.389        | 14.096       | 11.566         |               |               |              |
|     | Mitraguna & Others      | 11.107        | 13.302        | 11.331        | 22.880            | 0,80%        | 0,73%        | 1,46%        | 11.549        | 11.773       | 9.578          |               |               |              |
|     | Pensiun                 | 120           | 455           | 603           | 2.443             | 0,07%        | 0,31%        | 1,25%        | 1.840         | 2.323        | 1.989          |               |               |              |
|     | <b>Total Pembiayaan</b> | <b>30.008</b> | <b>30.694</b> | <b>33.313</b> | <b>35.746</b>     | <b>1,18%</b> | <b>1,13%</b> | <b>1,21%</b> | <b>2.433</b>  | <b>5.738</b> | <b>5.052</b>   | <b>0,94%</b>  | <b>22,09%</b> | <b>-0,3%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca           | Posisi    |        |        | Growth (Yoy) | % Growth | PHR & Payroll |        |        | Target Nov'25 |
|-----|------------------|-----------|--------|--------|--------------|----------|---------------|--------|--------|---------------|
|     |                  | Sep-24    | Dec-24 | Sep-25 |              |          | Posisi        | Sep-24 | Aug-25 |               |
| 1   | Asset (Retail) T | 4.145.414 | 4.3    |        |              |          |               |        |        |               |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi           |                  |                  |                  | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |              |              |                |              | Target Nov'25    |               |                  |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|--------------|--------------|----------------|--------------|------------------|---------------|------------------|
|     |               | 31-Dec-24        | 31-Oct-25        | 16-Nov-25        | 17-Nov-25        |                   | DtD                  | MtD          | %MtD         | YtD            | %YtD         | Posisi           | Penc.         | Gap              |
| 1   | Giro          | 155.866          | 132.926          | 135.730          | 132.307          | (20.234)          | (3.423)              | (619)        | -0,47%       | (23.559)       | -15,11%      | 307.972          | 42,96%        | (175.665)        |
| 2   | Tabungan      | 1.803.617        | 1.929.405        | 1.945.660        | 1.948.846        | 8.980             | 3.186                | 19.442       | 1,01%        | 145.230        | 8,05%        | 2.053.217        | 94,92%        | (104.371)        |
| 3   | Deposito      | 681.198          | 794.773          | 777.913          | 779.907          | 13.126            | 1.993                | (14.866)     | -1,87%       | 98.709         | 14,49%       | 695.719          | 112,10%       | 84.188           |
|     | <b>Total</b>  | <b>2.640.681</b> | <b>2.857.104</b> | <b>2.859.303</b> | <b>2.861.060</b> | <b>1.872</b>      | <b>1.757</b>         | <b>3.957</b> | <b>0,14%</b> | <b>220.380</b> | <b>8,35%</b> | <b>3.056.908</b> | <b>93,59%</b> | <b>(195.848)</b> |
|     | CASA          | 1.959.483        | 2.062.331        | 2.081.390        | 2.081.154        | (11.254)          | (236)                | 18.823       | 0,91%        | 121.671        | 6,21%        | 2.361.189        | 88,14%        | (280.035)        |
|     | (%) CASA      | 74,20%           | 72,18%           | 72,79%           | 72,74%           |                   |                      |              |              |                |              |                  |               |                  |
|     | FDR           | 99,99%           | 103,86%          | 104,27%          | 104,20%          |                   |                      |              |              |                |              |                  |               |                  |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-16 Nov'25) | Growth (1-16 Nov'25) |       |       |         | Target Nov'25 |        |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|-------|---------|---------------|--------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |                   | DtD                  | MtD   | %MtD  | YtD     | %YtD          | Posisi | Penc.   | Gap      |
| 1   | DPK ISE       | 65.610    | 78.195    | 83.038    | 84.295    |                   | 1.257                | 6.100 | 7,80% | 18.685  | 28,48%        | 93.649 | 90,01%  | (9.354)  |
| 2   | Giro ISE      | 23.758    | 19.240    | 20.431    | 20.975    |                   | 544                  | 1.735 | 9,02% | (2.783) | -11,72%       | 40.752 | 51,47%  | (19.778) |
| 3   | Tabungan ISE  | 30.646    | 49.287    | 52.940    | 53.653    |                   | 713                  | 4.365 | 8,86% | 23.007  | 75,07%        | 34.543 | 155,32% | 19.110   |
| 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 (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM  | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |                | Run Off Nov'25 | Target Nov'25    |               |                 |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|------------------|---------------|-----------------|
|     |                         | 31-Dec-24        | 31-Oct-25        | 17-Nov-25        |                         |                         |                |                   | MtD                  | YtD            |                | Posisi           | Penc.         | Gap             |
| 1   | SME                     | 80.398           | 96.289           | 102.105          | 3.115                   | 5.900                   | 2.785          | 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           | 3.115                   | 5.900                   | 2.785          | 1.592             | 5.816                | 12.162         | 84             | 81.493           | 95,34%        | (3.798)         |
|     | • Local Champion        | 62.373           | 68.775           | 74.611           | 3.115                   | 5.900                   | 2.785          | 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          | 6.815                   | 3.305                   | -3.510         | 2.427             | -1.575               | 16.667         | 4.880          | 416.638          | 92,34%        | (31.912)        |
|     | KUR                     | 343.457          | 360.866          | 359.467          | 5.815                   | 3.305                   | -2.510         | 2.172             | -1.399               | 16.010         | 4.704          | 389.607          | 92,26%        | (30.140)        |
|     | Non KUR                 | 24.602           | 25.435           | 25.259           | 1.000                   | -                       | -1.000         | 255               | -176                 | 658            | 176            | 27.031           | 93,44%        | (1.772)         |
| 3   | PWG                     | 200.888          | 337.104          | 346.133          | 48.090                  | 38.372                  | -9.718         | 15.679            | 9.029                | 145.245        | 29.343         | 352.958          | 98,07%        | (6.824)         |
|     | Cilem                   | 92.590           | 179.567          | 185.680          | 13.400                  | 11.750                  | -1.650         | 5.131             | 6.113                | 93.090         | 5.637          | 214.664          | 86,50%        | (28.983)        |
|     | Gadai                   | 108.298          | 157.537          | 160.453          | 34.690                  | 26.622                  | -8.068         | 10.549            | 2.916                | 52.155         | 23.706         | 138.294          | 116,02%       | 22.159          |
| 4   | CFG                     | 1.991.066        | 2.147.657        | 2.148.376        | 26.178                  | 21.398                  | -4.780         | 24.686            | 719                  | 157.310        | 20.679         | 2.201.267        | 97,60%        | (52.892)        |
|     | CF 1                    | 271.158          | 283.456          | 284.127          | 2.929                   | 2.435                   | -494           | 1.344             | 671                  | 12.970         | 1.764          | 306.261          | 92,77%        | (22.133)        |
|     | Total Griya             | 236.939          | 234.916          | 233.857          | 850                     | 160                     | -690           | 0                 | -1.059               | -3.082         | 1.219          | 254.302          | 91,96%        | (20.445)        |
|     | • Total Non Program     | 155.508          | 157.635          | 156.688          | 850                     | -                       | -850           | -522              | -947                 | 1.179          | 947            | 163.178          | 96,02%        | (6.490)         |
|     | • Program               | 81.431           | 77.281           | 77.170           | -                       | 160                     | 160            | -763              | -112                 | -4.261         | 272            | 91.124           | 84,69%        | (13.954)        |
|     | Oto                     | 34.219           | 48.540           | 50.270           | 2.079                   | 2.275                   | 196            | 1.344             | 1.730                | 16.051         | 545            | 51.959           | 96,75%        | (1.688)         |
|     | CF 2                    | 1.719.908        | 1.864.201        | 1.864.248        | 23.249                  | 18.963                  | -4.286         | 23.342            | 48                   | 144.341        | 18.915         | 1.895.007        | 98,38%        | (30.758)        |
|     | Mitraguna & Others      | 1.474.657        | 1.597.603        | 1.599.063        | 21.300                  | 18.157                  | -3.143         | 17.258            | 1.460                | 124.405        | 16.697         | 1.633.534        | 97,89%        | (34.471)        |
|     | Pensiun                 | 245.250          | 266.598          | 265.186          | 1.950                   | 806                     | -1.144         | 6.084             | -1.412               | 19.935         | 2.218          | 261.473          | 101,42%       | 3.713           |
|     | <b>Total Pembiayaan</b> | <b>2.640.411</b> | <b>2.967.351</b> | <b>2.981.340</b> | <b>84.199</b>           | <b>68.976</b>           | <b>-15.223</b> | <b>44.438</b>     | <b>13.989</b>        | <b>340.930</b> | <b>54.986</b>  | <b>3.079.533</b> | <b>96,81%</b> | <b>(98.193)</b> |

## 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                     | -             | 602           | -             | 0,00%         | 0,00%        | 3,54%        | 3.612        | 3.612         | 3.010        |              |
|     | Linkage                 | -             | -             | -             | 0,00%         | 0,00%        | 0,00%        | -            | -             | -            |              |
|     | Local Champion          | -             | 602           | -             | 0,00%         | 0,00%        | 4,65%        | 3.612        | 3.612         | 3.010        |              |
|     | Value Chain             | -             | -             | -             | 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            | -             | -             | 9.953         | 0,00%        | 0,00%        | 2,88%        | 9.953         | 9.943        | 9.953        |
|     | Cilem                   | 10            | -             | -             | 6.483         | 0,01%        | 0,00%        | 3,49%        | 6.483         | 6.473        | 6.483        |
|     | Gadai                   | -             | -             | -             | 3.470         | 0,00%        | 0,00%        | 2,16%        | 3.470         | 3.470        | 3.470        |
| 4   | CFG                     | 19.717        | 27.801        | 28.500        | 57.956        | 0,99%        | 1,33%        | 2,70%        | 29.456        | 38.239       | 30.155       |
|     | CF 1                    | 13.249        | 15.216        | 16.070        | 25.555        | 0,48%        | 5,67%        | 8,99%        | 9.485         | 12.306       | 10.339       |
|     | Total Griya             | 12.780        | 14.475        | 15.301        | 20.098        | 5,39%        | 6,51%        | 8,59%        | 4.796         | 7.318        | 5.623        |
|     | Oto                     | 469           | 742           | 769           | 5.457         | 1,37%        | 1,58%        | 10,86%       | 4.688         | 4.988        | 4.716        |
|     | 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          |
|     | <b>Total Pembiayaan</b> | <b>46.399</b> | <b>49.332</b> | <b>50.747</b> | <b>52.618</b> | <b>1,76%</b> | <b>1,71%</b> | <b>1,76%</b> | <b>1.871</b>  | <b>6.219</b> | <b>3.286</b> |
|     |                         |               |               |               |               |              |              |              | 1,79%         | -1,24%       | 0,0%         |

## Asset &amp; 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 &amp; Payroll

| Kinerja | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|---------|--------|--------|--------|--------------|--------------|
|         | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR     | 2,90   | 3,20   | 3,11   |              |              |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi           |                  |                  |                  | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |               |              |                |               | Target Nov'25    |                |                |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|---------------|--------------|----------------|---------------|------------------|----------------|----------------|
|     |               | 31-Dec-24        | 31-Oct-25        | 16-Nov-25        | 17-Nov-25        |                   | DtD                  | MtD           | %MtD         | YTD            | %YTD          | Posisi           | Penc.          | Gap            |
| 1   | Giro          | 1.111.061        | 1.511.279        | 1.406.604        | 1.444.426        | 79.856            | 37.822               | (66.853)      | -4,42%       | 333.364        | 30,00%        | 1.359.521        | 106,25%        | 84.905         |
| 2   | Tabungan      | 4.778.169        | 5.117.615        | 5.290.146        | 5.297.909        | 111.728           | 7.763                | 180.294       | 3,52%        | 519.740        | 10,88%        | 5.138.860        | 103,10%        | 159.049        |
| 3   | Deposito      | 1.667.902        | 1.697.645        | 1.647.405        | 1.648.413        | (31.178)          | 1.008                | (49.232)      | -2,90%       | (19.489)       | -1,17%        | 1.690.130        | 97,53%         | (41.717)       |
|     | <b>Total</b>  | <b>7.557.133</b> | <b>8.326.539</b> | <b>8.344.155</b> | <b>8.390.748</b> | <b>160.406</b>    | <b>46.593</b>        | <b>64.209</b> | <b>0,77%</b> | <b>833.615</b> | <b>11,03%</b> | <b>8.188.511</b> | <b>102,47%</b> | <b>202.237</b> |
|     | CASA          | 5.889.231        | 6.628.894        | 6.696.750        | 6.742.335        | 191.584           | 45.585               | 113.441       | 1,71%        | 853.104        | 14,49%        | 6.498.380        | 103,75%        | 243.954        |
|     | (%) CASA      | 77,93%           | 79,61%           | 80,26%           | 80,35%           |                   |                      |               |              |                |               |                  |                |                |
|     | FDR           | 79,28%           | 78,62%           | 79,60%           | 79,15%           |                   |                      |               |              |                |               |                  |                |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-16 Nov'25) | Growth (1-16 Nov'25) |       |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |                   | DtD                  | MtD   | %MtD     | YTD     | %YTD          | Posisi  | Penc.    |
| 1   | DPK ISE       | 304.377   | 344.571   | 361.624   | 360.868   | (756)             | 16.297               | 4,73% | 56.491   | 18,56%  | 392.287       | 91,99%  | (31.419) |
| 2   | Giro ISE      | 93.275    | 83.083    | 87.047    | 83.158    | (3.889)           | 75                   | 0,09% | (10.117) | -10,85% | 146.711       | 56,68%  | (63.553) |
| 3   | Tabungan ISE  | 174.173   | 207.373   | 220.328   | 223.504   | 3.176             | 16.132               | 7,78% | 49.331   | 28,32%  | 186.170       | 120,05% | 37.335   |
| 4   | Deposito ISE  | 36.929    | 54.116    | 54.249    | 54.206    | (43)              | 90                   | 0,17% | 17.277   | 46,78%  | 59.406        | 91,25%  | (5.200)  |
| 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 (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |                | Run Off Nov'25 | Target Nov'25    |               |                  |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
|     |                         | 31-Dec-24        | 31-Oct-25        | 17-Nov-25        |                         |                         |               |                   | MtD                  | YTD            |                | Posisi           | Penc.         | Gap              |
| 1   | SME                     | 824.608          | 794.625          | 892.736          | 1.850                   | 101.852                 | 100.002       | -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          | 1.850                   | 1.852                   | 2             | -17.075           | -1.889               | 3.642          | 3.741          | 275.847          | 88,60%        | (31.453)         |
|     | • Local Champion        | 177.655          | 176.981          | 176.275          | 500                     | 1.600                   | 1.100         | -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        | 15.201                  | 9.666                   | -5.535        | 4.277             | -5.264               | 19.802         | 14.930         | 1.127.564        | 92,67%        | (82.618)         |
|     | KUR                     | 965.396          | 990.622          | 985.936          | 14.856                  | 9.486                   | -5.370        | 4.147             | -4.686               | 20.540         | 14.172         | 1.062.689        | 92,78%        | (76.753)         |
|     | Non KUR                 | 59.748           | 59.587           | 59.010           | 345                     | 180                     | -165          | 130               | -578                 | -738           | 758            | 64.875           | 90,96%        | (5.865)          |
| 3   | PWG                     | 255.819          | 508.340          | 524.370          | 77.061                  | 43.210                  | -33.851       | 31.058            | 16.029               | 268.551        | 27.180         | 563.574          | 93,04%        | (39.204)         |
|     | Cilem                   | 149.863          | 346.578          | 355.618          | 31.063                  | 16.575                  | -14.488       | 16.151            | 9.040                | 205.755        | 7.535          | 399.246          | 89,07%        | (43.628)         |
|     | Gadai                   | 105.956          | 161.762          | 168.752          | 45.998                  | 26.635                  | -19.363       | 14.906            | 6.989                | 62.796         | 19.646         | 164.327          | 102,69%       | 4.424            |
| 4   | CFG                     | 3.885.901        | 4.193.178        | 4.179.543        | 50.512                  | 38.346                  | -12.166       | 38.816            | -13.635              | 293.641        | 51.981         | 4.332.277        | 96,47%        | (152.734)        |
|     | CF 1                    | 838.535          | 901.570          | 896.437          | 9.973                   | 4.546                   | -5.427        | 2.382             | -5.133               | 57.902         | 9.679          | 913.053          | 98,18%        | (16.616)         |
|     | Total Griya             | 595.912          | 605.944          | 602.481          | 4.294                   | 1.052                   | -3.242        | 0                 | -3.463               | 6.569          | 4.515          | 633.024          | 95,18%        | (30.543)         |
|     | • Total Non Program     | 435.065          | 456.344          | 453.516          | 3.976                   | 1.052                   | -2.924        | 4.223             | -2.828               | 18.451         | 3.880          | 451.458          | 100,46%       | 2.058            |
|     | • Program               | 160.848          | 149.601          | 148.965          | 318                     | -                       | -318          | -929              | -636                 | -11.883        | 636            | 181.566          | 82,04%        | (32.601)         |
|     | Oto                     | 242.622          | 295.625          | 293.956          | 5.679                   | 3.494                   | -2.185        | 2.382             | -1.670               | 51.333         | 5.163          | 280.029          | 104,97%       | 13.927           |
|     | CF 2                    | 3.047.367        | 3.291.608        | 3.283.106        | 40.540                  | 33.800                  | -6.739        | 36.434            | -8.502               | 235.740        | 42.302         | 3.419.224        | 96,02%        | (136.118)        |
|     | Mitraguna & Others      | 2.497.673        | 2.730.485        | 2.724.823        | 37.793                  | 29.738                  | -8.054        | 33.809            | -5.662               | 227.151        | 35.401         | 2.835.118        | 96,11%        | (110.295)        |
|     | Pensiun                 | 569.694          | 561.123          | 558.283          | 2.747                   | 4.062                   | 1.315         | 2.625             | -2.840               | 8.589          | 6.902          | 584.105          | 95,58%        | (25.822)         |
|     | <b>Total Pembiayaan</b> | <b>5.991.472</b> | <b>6.546.353</b> | <b>6.641.594</b> | <b>144.624</b>          | <b>193.074</b>          | <b>48.450</b> | <b>52.110</b>     | <b>95.241</b>        | <b>650.122</b> | <b>97.832</b>  | <b>6.909.817</b> | <b>96,12%</b> | <b>(268.223)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi        |               |               | MtD (1-17 Oct'25) | MtD (1-17 Nov'25) | MtM          | Net (UG) & DG |                |                | Run Off Nov'25 | Target Nov'25 |               |              |
|-----|-------------------------|---------------|---------------|---------------|-------------------|-------------------|--------------|---------------|----------------|----------------|----------------|---------------|---------------|--------------|
|     |                         | 31-Dec-24     | 30-Sep-25     | 31-Oct-25     |                   |                   |              | MtD           | YTD            | MtM            |                | %             | 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           | -             | -             | 9.736             | 0,05%             | 0,00%        | 1,86%         | 9.736          | 9.612          | 9.736          |               |               |              |
|     | Cilem                   | 118           | -             | -             | 7.876             | 0,08%             | 0,01%        | 1,10%         | 7.876          | 7.758          | 7.876          |               |               |              |
|     | Gadai                   | 7             | -             | -             | 1.860             | 0,01%             | 0,00%        | 1,860         | 1.860          | 1.853          | 1.860          |               |               |              |
| 4   | CFG                     | 59.411        | 71.220        | 72.096        | 134.627           | 1,53%             | 1,72%        | 3,22%         | 62.531         | 75.215         | 63.407         |               |               |              |
|     | CF 1                    | 35.165        | 42.144        | 39.232        | 66.428            | 4,19%             | 4,35%        | 7,41%         | 27.196         | 31.263         | 24.284         |               |               |              |
|     | Total Griya             | 29.490        | 31.633        | 30.424        | 39.097            | 4,95%             | 5,02%        | 6,49%         | 8.673          | 9.607          | 7.464          |               |               |              |
|     | Oto                     | 5.675         | 10.511        | 8.808         | 27.331            | 2,34%             | 2,98%        | 9,30%         | 18.523         | 21.657         | 16.820         |               |               |              |
|     | CF 2                    | 24.246        | 29.076        | 32.864        | 68.199            | 0,80%             | 1,00%        | 2,08%         | 35.335         | 43.952         | 39.123         |               |               |              |
|     | Mitraguna & Others      | 22.605        | 26.760        | 29.933        | 57.679            | 0,91%             | 1,10%        | 2,12%         | 27.746         | 35.074         | 30.919         |               |               |              |
|     | Pensiun                 | 1.642         | 2.316         | 2.931         | 10.520            | 0,30%             | 0,52%        | 1,88%         | 7.589          | 8.879          | 8.204          |               |               |              |
|     | <b>Total Pembiayaan</b> | <b>72.302</b> | <b>90.990</b> | <b>91.804</b> | <b>212.090</b>    | <b>1,21%</b>      | <b>1,40%</b> | <b>3,19%</b>  | <b>120.287</b> | <b>139.788</b> | <b>121.100</b> | <b>1,25%</b>  | <b>60,93%</b> | <b>-1,9%</b> |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi |  |  | MtD ( |
|-----|---------------|--------|--|--|-------|
|-----|---------------|--------|--|--|-------|

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi           |                  |                  |                  | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |                 |               |                |              | Target Nov'25    |               |                  |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|-----------------|---------------|----------------|--------------|------------------|---------------|------------------|
|     |               | 31-Dec-24        | 31-Oct-25        | 16-Nov-25        | 17-Nov-25        |                   | DtD                  | MtD             | %MtD          | YtD            | %YtD         | Posisi           | Penc.         | Gap              |
| 1   | Giro          | 74.169           | 59.049           | 58.365           | 60.573           | (86.238)          | 2.208                | 1.523           | 2,58%         | (13.597)       | -18,33%      | 212.481          | 28,51%        | (151.908)        |
| 2   | Tabungan      | 1.786.724        | 1.968.204        | 1.935.753        | 1.937.818        | 36.437            | 2.065                | (30.387)        | -1,54%        | 151.094        | 8,46%        | 2.011.047        | 96,36%        | (73.230)         |
| 3   | Deposito      | 649.060          | 615.862          | 627.572          | 627.805          | (36.484)          | 233                  | 11.943          | 1,94%         | (21.256)       | -3,27%       | 663.637          | 94,60%        | (35.832)         |
|     | <b>Total</b>  | <b>2.509.954</b> | <b>2.643.115</b> | <b>2.621.689</b> | <b>2.626.195</b> | <b>(86.285)</b>   | <b>4.505</b>         | <b>(16.920)</b> | <b>-0,64%</b> | <b>116.241</b> | <b>4,63%</b> | <b>2.887.165</b> | <b>90,96%</b> | <b>(260.970)</b> |
|     | CASA          | 1.860.893        | 2.027.253        | 1.994.118        | 1.998.390        | (49.801)          | 4.273                | (28.863)        | -1,42%        | 137.497        | 7,39%        | 2.223.528        | 89,87%        | (225.138)        |
|     | (%) CASA      | 74,14%           | 76,70%           | 76,06%           | 76,09%           |                   |                      |                 |               |                |              |                  |               |                  |
|     | FDR           | 125,36%          | 131,49%          | 132,75%          | 132,52%          |                   |                      |                 |               |                |              |                  |               |                  |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |         |        |         | Target Nov'25 |        |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|--------|---------|---------------|--------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD     | %MtD   | YtD     | %YtD          | Posisi | Penc.  | Gap      |
| 1   | DPK ISE       | 42.839    | 42.018    | 41.440    | 42.256    |  | 816                  | 238     | 0,57%  | (593)   | -1,36%        | 80.699 | 52,36% | (38.443) |
| 2   | Giro ISE      | 4.948     | 4.741     | 5.113     | 6.321     |  | 1.207                | 1.579   | 33,31% | 1.372   | 27,74%        | 27.894 | 22,66% | (21.574) |
| 3   | Tabungan ISE  | 31.691    | 33.067    | 32.108    | 31.717    |  | (391)                | (1.350) | -4,08% | 26      | 0,08%         | 36.953 | 85,83% | (5.236)  |
| 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 (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM  | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |                | Run Off Nov'25 | Target Nov'25 |                  |               |                  |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|---------------|------------------|---------------|------------------|
|     |                         | 31-Dec-24        | 31-Oct-25        | 17-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          | 6.105                   | 3.055                   | -3.050         | -160              | -3.346               | -5.884         | 6.401          | 1.113         | 501.352          | 87,96%        | (60.358)         |
|     | KUR                     | 419.345          | 419.362          | 416.557          | 6.005                   | 3.055                   | -2.950         | 247               | -2.805               | -2.788         | 5.860          | 1.113         | 471.093          | 88,42%        | (54.536)         |
|     | Non KUR                 | 27.532           | 24.977           | 24.436           | 100                     | -                       | -100           | -407              | -541                 | -3.096         | 541            | 1.113         | 30.259           | 80,76%        | (5.822)          |
| 3   | PWG                     | 258.833          | 406.261          | 417.475          | 66.813                  | 49.808                  | -17.004        | 27.268            | 11.214               | 158.641        | 38.594         | 1.113         | 414.433          | 100,73%       | 3.042            |
|     | Cilem                   | 127.522          | 219.691          | 225.122          | 20.415                  | 13.020                  | -7.395         | 9.355             | 5.431                | 97.601         | 7.589          | 1.113         | 250.568          | 89,84%        | (25.446)         |
|     | Gadai                   | 131.312          | 186.569          | 192.352          | 46.398                  | 36.789                  | -9.609         | 17.913            | 5.783                | 61.041         | 31.006         | 1.113         | 163.864          | 117,38%       | 28.488           |
| 4   | CFG                     | 2.256.170        | 2.382.215        | 2.380.237        | 30.805                  | 19.896                  | -10.909        | 22.329            | -1.978               | 124.067        | 21.874         | 1.113         | 2.472.864        | 96,25%        | (92.627)         |
|     | CF 1                    | 461.418          | 471.592          | 471.892          | 4.252                   | 2.680                   | -1.572         | 5.755             | 299                  | 10.474         | 2.381          | 1.113         | 495.744          | 95,19%        | (23.853)         |
|     | Total Griya             | 417.205          | 393.258          | 392.813          | 1.415                   | 478                     | -937           | 0                 | -445                 | -24.392        | 923            | 1.113         | 432.970          | 90,73%        | (40.156)         |
|     | • Total Non Program     | 64.148           | 59.328           | 59.357           | 1.100                   | 200                     | -900           | 2.080             | 29                   | -4.791         | 171            | 1.113         | 71.111           | 83,47%        | (11.754)         |
|     | • Program               | 353.058          | 333.930          | 333.456          | 315                     | 278                     | -37            | -1.789            | -473                 | -19.601        | 751            | 1.113         | 361.858          | 92,15%        | (28.402)         |
|     | Oto                     | 44.213           | 78.334           | 79.078           | 2.837                   | 2.202                   | -635           | 5.755             | 744                  | 34.866         | 1.458          | 1.113         | 62.775           | 125,97%       | 16.304           |
|     | CF 2                    | 1.794.752        | 1.910.623        | 1.908.345        | 26.553                  | 17.216                  | -9.337         | 16.573            | -2.277               | 113.594        | 19.493         | 1.113         | 1.977.120        | 96,52%        | (68.775)         |
|     | Mitraguna & Others      | 1.323.695        | 1.431.023        | 1.431.672        | 21.088                  | 14.100                  | -6.988         | 12.749            | 649                  | 107.977        | 13.451         | 1.113         | 1.489.234        | 96,13%        | (57.561)         |
|     | Pensiun                 | 471.056          | 479.599          | 476.673          | 5.465                   | 3.116                   | -2.349         | 3.824             | -2.926               | 5.617          | 6.042          | 1.113         | 487.886          | 97,70%        | (11.213)         |
|     | <b>Total Pembiayaan</b> | <b>3.146.451</b> | <b>3.475.480</b> | <b>3.480.256</b> | <b>104.223</b>          | <b>72.759</b>           | <b>-31.464</b> | <b>43.819</b>     | <b>4.777</b>         | <b>333.806</b> | <b>67.983</b>  | <b>1.113</b>  | <b>3.604.634</b> | <b>96,55%</b> | <b>(124.378)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi         |                |                |                |              |              |              | % Relatif    |               |              | Net (UG) & DG |               |              | Target Nov'25 |  |  |  |
|-----|-------------------------|----------------|----------------|----------------|----------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|---------------|--------------|---------------|--|--|--|
|     |                         | 31-Dec-24      | 30-Sep-25      | 31-Oct-25      | 17-Nov-25      | 31-Dec-24    | 31-Oct-25    | 17-Nov-25    | MtD          | YtD           | MtM          | %             | Penc.         | Gap          |               |  |  |  |
| 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              | 15.043         | 0,11%        | 0,00%        | 3,60%        | 15.042       | 14.768        | 15.042       |               |               |              |               |  |  |  |
|     | Cilem                   | 275            | 1              | 1              | 9.415          | 0,22%        | 0,00%        | 4,18%        | 9.414        | 9.140         | 9.414        |               |               |              |               |  |  |  |
|     | Gadai                   | -              | -              | -              | 5.628          | 0,00%        | 0,00%        | 5,628        | 5.628        | 5.628         | 5.628        |               |               |              |               |  |  |  |
| 4   | CFG                     | 67.344         | 65.418         | 65.451         | 108.037        | 2,98%        | 2,75%        | 4,54%        | 42.586       | 40.693        | 42.619       |               |               |              |               |  |  |  |
|     | CF 1                    | 43.373         | 41.883         | 41.926         | 64.211         | 9,40%        | 8,89%        | 13,61%       | 22.285       | 20.838        | 22.328       |               |               |              |               |  |  |  |
|     | Total Griya             | 41.791         | 40.502         | 40.088         | 55.719         | 10,02%       | 10,19%       | 14,18%       | 15.631       | 13.928        | 15.217       |               |               |              |               |  |  |  |
|     | Oto                     | 1.583          | 1.381          | 1.838          | 8.492          | 3,58%        | 2,35%        | 10,74%       | 6.654        | 6.910         | 7.111        |               |               |              |               |  |  |  |
|     | CF 2                    | 23.971         | 23.535         | 23.525         | 43.826         | 1,34%        | 1,23%        | 2,30%        | 20.301       | 19.856        | 20.291       |               |               |              |               |  |  |  |
|     | Mitraguna & Others      | 22.208         | 21.338         | 21.186         | 39.248         | 1,68%        | 1,48%        | 2,74%        | 18.062       | 17.040        | 17.910       |               |               |              |               |  |  |  |
|     | Pensiun                 | 1.763          | 2.197          | 2.338          | 4.578          | 0,37%        | 0,49%        | 0,96%        | 2.240        | 2.815         | 2.382        |               |               |              |               |  |  |  |
|     | <b>Total Pembiayaan</b> | <b>138.673</b> | <b>175.716</b> | <b>177.658</b> | <b>178.797</b> | <b>4,41%</b> | <b>5,11%</b> | <b>5,14%</b> | <b>1.139</b> | <b>40.124</b> | <b>3.082</b> | <b>4,00%</b>  | <b>22,15%</b> | <b>-1,1%</b> |               |  |  |  |

## Asset &amp; Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth | PHR & Payroll | | | Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Sep-24 | Dec-24 | Sep-25 | Sep-24 | Sep-25 | Sep-25 |


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