

Kinerja Pendanaan

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

Kinerja ISE

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

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | Ytd | | Posisi | Penc. | Gap |
| 1 | SME | 824.608 | 794.625 | 892.736 | 1.350 | 101.852 | 100.502 | -22.040 | 98.111 | 68.128 | 3.741 | 886.402 | 100,71% | 6.334 |
| | Linkage | 583.855 | 548.341 | 648.341 | - | 100.000 | 100.000 | -4.965 | 100.000 | 64.486 | - | 610.555 | 106,19% | 37.787 |
| | Non-Linkage | 240.753 | 246.284 | 244.395 | 1.350 | 1.852 | 502 | -17.075 | -1.889 | 3.642 | 3.741 | 275.847 | 88,60% | (31.453) |
| | • Local Champion | 177.655 | 176.981 | 176.275 | - | 1.600 | 1.600 | -18.124 | -706 | -1.380 | 2.306 | 188.154 | 93,69% | (11.879) |
| | • Value Chain | 63.098 | 69.302 | 68.119 | 1.350 | 252 | (1.098) | 1.049 | -1.183 | 5.022 | 1.435 | 87.693 | 77,68% | (19.574) |
| 2 | MBG | 1.025.144 | 1.050.210 | 1.044.946 | 13.466 | 9.666 | -3.800 | 4.277 | -5.264 | 19.802 | 14.930 | 1.127.564 | 92,67% | (82.618) |
| | KUR | 965.396 | 990.622 | 985.936 | 13.301 | 9.486 | -3.815 | 4.147 | -4.686 | 20.540 | 14.172 | 1.062.689 | 92,78% | (76.753) |
| | Non KUR | 59.748 | 59.587 | 59.010 | 165 | 180 | 15 | 130 | -578 | 758 | - | 64.875 | 90,96% | (5.865) |
| 3 | PWG | 255.819 | 508.340 | 519.919 | 70.975 | 36.855 | -34.120 | 31.058 | 11.579 | 264.100 | 25.275 | 563.574 | 92,25% | (43.654) |
| | Cilem | 149.863 | 346.578 | 351.848 | 30.479 | 12.482 | -17.998 | 16.151 | 5.270 | 201.984 | 7.212 | 399.246 | 88,13% | (47.399) |
| | Gadai | 105.956 | 161.762 | 168.072 | 40.495 | 24.373 | -16.122 | 14.906 | 6.309 | 62.116 | 18.063 | 164.327 | 102,28% | 3.745 |
| 4 | CFG | 3.885.901 | 4.193.178 | 4.175.122 | 47.648 | 32.158 | -15.490 | 38.816 | -18.056 | 289.220 | 50.214 | 4.332.277 | 96,37% | (157.155) |
| | CF 1 | 838.535 | 901.570 | 897.201 | 9.703 | 4.448 | -5.254 | 2.382 | -4.369 | 58.666 | 8.817 | 913.053 | 98,26% | (15.852) |
| | Total Griya | 595.912 | 605.944 | 602.793 | 4.024 | 1.052 | -2.972 | 0 | -3.151 | 6.881 | 4.203 | 633.024 | 95,22% | (30.230) |
| | • Total Non Program | 435.065 | 456.344 | 453.788 | 3.706 | 1.052 | -2.654 | 4.223 | 4.223 | 4.383 | - | 451.458 | 100,52% | 2.329 |
| | • Program | 160.848 | 149.601 | 149.006 | 318 | - | -318 | -929 | -595 | -11.842 | 595 | 181.566 | 82,07% | (32.560) |
| | Oto | 242.622 | 295.625 | 294.407 | 5.679 | 3.396 | -2.282 | 2.382 | -1.218 | 51.785 | 4.614 | 280.029 | 105,13% | 14.378 |
| | CF 2 | 3.047.367 | 3.291.608 | 3.277.921 | 37.946 | 27.710 | -10.235 | 36.434 | -13.687 | 230.555 | 41.397 | 3.419.224 | 95,87% | (141.303) |
| | Mitraguna & Others | 2.497.673 | 2.730.485 | 2.719.739 | 35.265 | 23.928 | -11.336 | 33.809 | -10.746 | 222.067 | 34.674 | 2.835.118 | 95,93% | (115.379) |
| | Pensiun | 569.694 | 561.123 | 558.182 | 2.681 | 3.782 | 1.101 | 2.625 | -2.941 | 8.488 | 8.723 | 584.105 | 95,56% | (25.924) |
| | Total Pembiayaan | 5.991.472 | 6.546.353 | 6.632.723 | 133.439 | 180.531 | 47.092 | 52.110 | 86.370 | 641.251 | 94.161 | 6.909.817 | 95,99% | (277.094) |

Kualitas Pembiayaan (Kol 2)

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

Asset & Contribution Margin

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

PHR & Payroll

| Kinerja |
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Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 8.977 | 14.367 | 14.504 | 14.509 | (1.199) | 5 | 142 | 0,99% | 5.531 | 61,62% | 19.787 | 73,32% | (5.279) |
| 2 | Tabungan | 318.561 | 346.534 | 336.021 | 334.943 | 10.467 | (1.077) | (11.590) | -3,34% | 16.382 | 5,14% | 337.516 | 99,24% | (2.572) |
| 3 | Deposito | 104.995 | 107.552 | 107.367 | 107.367 | 1.995 | 0 | (185) | -0,17% | 2.372 | 2,26% | 105.614 | 101,66% | 1.753 |
| | Total | 432.533 | 468.453 | 457.891 | 456.819 | 11.262 | (1.072) | (11.634) | -2,48% | 24.286 | 5,61% | 462.917 | 98,68% | (6.098) |
| | CASA | 327.538 | 360.901 | 350.524 | 349.452 | 9.268 | (1.072) | (11.449) | -3,17% | 21.914 | 6,69% | 357.303 | 97,80% | (7.851) |
| | (%) CASA | 75,73% | 77,04% | 76,55% | 76,50% | | | | | | | | | |
| | FDR | 79,97% | 80,19% | 81,04% | 81,23% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|-------|---------|------|---------------|--------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 10.306 | 13.580 | 13.938 | 14.091 | 153 | 511 | 3,76% | 3.785 | 36,73% | - | 0,00% | 14.091 | | |
| 2 | Giro ISE | 2.678 | 2.101 | 2.140 | 2.141 | 1 | 40 | 1,91% | (537) | -20,04% | - | 0,00% | 2.141 | | |
| 3 | Tabungan ISE | 7.628 | 8.479 | 8.798 | 8.950 | 152 | 471 | 5,55% | 1.322 | 17,33% | - | 0,00% | 8.950 | | |
| 4 | Deposito ISE | - | 3.000 | 3.000 | 3.000 | 0 | 0 | 0,00% | 3.000 | #DIV/0! | - | 0,00% | 3.000 | | |
| 5 | CIF ISE | 166 | 171 | 172 | 172 | 0 | 1 | 0,58% | 6 | 3,61% | - | 0,00% | 172 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 23.176 | 19.933 | 19.933 | - | - | 0 | 877 | 0 | -3.243 | (0) | 29.456 | 67,67% | (9.523) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 2.796 | 0,00% | (2.796) |
| | Non-Linkage | 23.176 | 19.933 | 19.933 | - | - | 0 | 877 | 0 | -3.243 | (0) | 26.660 | 74,77% | (6.727) |
| | • Local Champion | 13.476 | 11.872 | 11.872 | - | - | 0 | 894 | 0 | -1.604 | (0) | 14.575 | 81,45% | (2.703) |
| | • Value Chain | 9.700 | 8.061 | 8.061 | - | - | - | -18 | 0 | -1.639 | - | 12.085 | 66,70% | (4.024) |
| 2 | MBG | 32.111 | 33.287 | 33.276 | 200 | 360 | 160 | -907 | -11 | 1.165 | 371 | 36.590 | 90,94% | (3.314) |
| | KUR | 29.277 | 30.780 | 30.792 | 200 | 360 | 160 | -777 | 12 | 1.515 | 348 | 33.660 | 91,48% | (2.868) |
| | Non KUR | 2.834 | 2.508 | 2.484 | - | - | 0 | -130 | -23 | -350 | 23 | 2.930 | 84,78% | (446) |
| 3 | PWG | 33.786 | 47.138 | 48.306 | 5.202 | 3.363 | -1.840 | 1.845 | 1.168 | 14.520 | 2.195 | 39.995 | 120,78% | 8.311 |
| | Cilem | 19.457 | 28.926 | 28.981 | 1.585 | 917 | -668 | -672 | 54 | 9.524 | 863 | 22.115 | 131,05% | 6.866 |
| | Gadai | 14.329 | 18.212 | 19.325 | 3.618 | 2.446 | -1.172 | 2.518 | 1.114 | 4.996 | 1.332 | 17.880 | 108,08% | 1.445 |
| 4 | CFG | 256.811 | 275.303 | 269.541 | 5.014 | 1.229 | -3.785 | 5.079 | -5.762 | 12.730 | 6.991 | 270.459 | 99,66% | (918) |
| | CF 1 | 12.729 | 15.086 | 14.914 | 78 | - | -78 | -469 | -172 | 2.185 | 172 | 14.355 | 103,89% | 558 |
| | Total Griya | 2.031 | 4.113 | 4.108 | - | - | 0 | 0 | -5 | 2.077 | 5 | 2.449 | 167,75% | 1.659 |
| | • Total Non Program | 2.031 | 4.113 | 4.108 | - | - | 0 | 0 | -5 | 2.077 | 5 | 2.449 | 167,75% | 1.659 |
| | • Program | - | - | - | - | - | - | - | - | - | - | 0 | 0,00% | 0 |
| | Oto | 10.697 | 10.973 | 10.806 | 78 | - | -78 | -469 | -167 | 109 | 167 | 11.907 | 90,76% | (1.101) |
| | CF 2 | 244.083 | 260.217 | 254.627 | 4.936 | 1.229 | -3.707 | 5.548 | -5.590 | 10.544 | 6.819 | 256.104 | 99,42% | (1.476) |
| | Mitraguna & Others | 223.458 | 237.231 | 231.733 | 4.936 | 1.130 | -3.806 | 5.341 | -5.498 | 8.274 | 6.628 | 234.367 | 98,88% | (2.634) |
| | Pensiun | 20.624 | 22.986 | 22.895 | - | 99 | 99 | 207 | -92 | 2.270 | 191 | 21.737 | 105,33% | 1.158 |
| | Total Pembiayaan | 345.884 | 375.661 | 371.056 | 10.416 | 4.952 | -5.464 | 6.894 | -4.605 | 25.172 | 9.556 | 376.500 | 98,55% | (5.444) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | |
|-----|-------------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|------------|--------------|---------------|---------------|---------|---------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | | | | % | Penc. | Gap | | |
| 1 | SME | - | 20 | 20 | 20 | 0 | 0,00% | 0,10% | 0,10% | 0,00% | - | 20 | 0 | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Local Champion | - | 20 | 20 | 20 | 0 | 0,00% | 0,10% | 0,10% | 0,00% | - | 20 | 0 | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| 2 | MBG | 230 | 940 | 887 | 2.720 | 0,719 | 2,66% | 8,17% | 1.833 | 2.490 | 1.780 | | | | | | | |
| | KUR | 230 | 858 | 808 | 2.159 | 0,788 | 2,62% | 7,01% | 1.352 | 1.930 | 1.301 | | | | | | | |
| | Non KUR | - | 82 | 79 | 561 | 0,00% | 3,15% | 22,57% | 482 | 561 | 479 | | | | | | | |
| 3 | PWG | - | - | - | - | 739 | 0,00% | 0,00% | 1,53% | 739 | 739 | 739 | | | | | | |
| | Cilem | - | - | - | - | 590 | 0,00% | 0,00% | 2,04% | 590 | 590 | 590 | | | | | | |
| | Gadai | - | - | - | - | 149 | 0,00% | 0,00% | 0,77% | 149 | 149 | 149 | | | | | | |
| 4 | CFG | 1.832 | 1.119 | 1.731 | 2.261 | 0,719 | 0,63% | 0,84% | 530 | 429 | 1.143 | | | | | | | |
| | CF 1 | 169 | 580 | 232 | 318 | 1,33% | 1,54% | 2,13% | 86 | 148 | (262) | | | | | | | |
| | Total Griya | 33 | 19 | 18 | - | 0 | 1,62% | 0,43% | 0,00% | (18) | (33) | (19) | | | | | | |
| | Oto | 136 | 561 | 214 | 318 | 1,28% | 1,95% | 2,94% | 104 | 181 | (243) | | | | | | | |
| | CF 2 | 1.662 | 539 | 1.499 | 1.943 | 0,689 | 0,58% | 0,76% | 444 | 281 | 1.405 | | | | | | | |
| | Mitraguna & Others | 1.662 | 539 | 1.274 | 1.718 | 0,74% | 0,54% | 0,74% | 444 | 56 | 1.179 | | | | | | | |
| | Pensiun | - | - | - | - | 225 | 0,00% | 0,98% | 0,00% | - | - | 225 | | | | | | |
| | Total Pembiayaan | 941 | 3.625 | 3.683 | 3.894 | 0,27% | 0,98% | 1,05% | 211 | 2.953 | 269 | 0,41% | 61,04% | -0,6% | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|-----|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.486 | 2.599 | 2.661 | 2.708 | 194 | 47 | 109 | 4,21% | 1.222 | 82,21% | 7.205 | 37,58% | (4.497) |
| 2 | Tabungan | 231.208 | 242.522 | 248.582 | 247.753 | (1.686) | (829) | 5.231 | 2,16% | 16.545 | 7,16% | 247.199 | 100,22% | 554 |
| 3 | Deposito | 90.995 | 78.066 | 78.048 | 78.049 | (2.338) | 1 | (17) | -0,02% | (12.946) | -14,23% | 91.717 | 85,10% | (13.668) |
| | Total | 323.689 | 323.187 | 329.292 | 328.510 | (3.830) | (782) | 5.323 | 1,65% | 4.821 | 1,49% | 346.121 | 94,91% | (17.611) |
| | CASA | 232.695 | 245.121 | 251.243 | 250.461 | (1.492) | (782) | 5.340 | 2,18% | 17.766 | 7,64% | 254.404 | 98,45% | (3.943) |
| | (%) CASA | 71,89% | 75,84% | 76,30% | 76,24% | | | | | | | | | |
| | FDR | 38,52% | 41,23% | 40,49% | 40,59% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 7.762 | 8.801 | 9.070 | 9.117 | 47 | 316 | 3,59% | 1.355 | 17,46% | - | 0,00% | 9.117 | |
| 2 | Giro ISE | 590 | 627 | 909 | 630 | (280) | 3 | 0,42% | 39 | 6,63% | - | 0,00% | 630 | |
| 3 | Tabungan ISE | 7.171 | 8.174 | 8.161 | 8.487 | 326 | 314 | 3,84% | 1.316 | 18,36% | - | 0,00% | 8.487 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 82 | 85 | 85 | 85 | 0 | 0 | 0,00% | 3 | 3,66% | - | 0,00% | 85 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | • Local Champion | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 36.365 | 29.456 | 29.055 | - | - | 0 | -684 | -401 | -7.310 | 401 | 42.239 | 68,79% | (13.184) |
| | KUR | 33.975 | 26.721 | 26.345 | - | - | 0 | -917 | -375 | -7.630 | 375 | 39.632 | 66,48% | (13.286) |
| | Non KUR | 2.390 | 2.735 | 2.710 | - | - | 0 | 233 | -25 | 320 | 25 | 2.607 | 103,94% | 103 |
| 3 | PWG | 10.065 | 19.137 | 20.062 | 1.819 | 2.086 | 267 | 319 | 924 | 9.996 | 1.162 | 24.643 | 81,41% | (4.582) |
| | Cilem | 6.212 | 12.813 | 13.383 | 702 | 835 | 132 | 45 | 570 | 7.171 | 265 | 15.999 | 83,65% | (2.616) |
| | Gadai | 3.854 | 6.324 | 6.679 | 1.117 | 1.252 | 135 | 273 | 354 | 2.825 | 897 | 8.645 | 77,26% | (1.966) |
| 4 | CFG | 78.172 | 84.669 | 84.230 | 2.683 | 296 | -2.387 | 1.321 | -439 | 6.058 | 735 | 93.182 | 90,39% | (8.952) |
| | CF 1 | 15.674 | 21.094 | 21.065 | 1.041 | 266 | -775 | 717 | -29 | 5.391 | 295 | 17.463 | 120,63% | 3.602 |
| | Total Griya | 3.604 | 3.943 | 3.930 | 300 | - | -300 | 0 | -13 | 326 | 13 | 4.063 | 96,73% | (133) |
| 4 | • Total Non Program | 3.604 | 3.943 | 3.930 | 300 | - | -300 | 263 | -13 | 326 | 13 | 4.063 | 96,73% | (133) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 12.071 | 17.151 | 17.135 | 741 | 266 | -475 | 717 | -16 | 5.065 | 282 | 13.400 | 127,87% | 3.735 |
| | CF 2 | 62.498 | 63.575 | 63.164 | 1.642 | 30 | -1.612 | 604 | -410 | 666 | 440 | 75.718 | 83,42% | (12.554) |
| | Mitraguna & Others | 54.964 | 56.015 | 55.675 | 1.370 | 30 | -1.340 | 511 | -340 | 711 | 370 | 66.961 | 83,15% | (11.286) |
| | Pensiun | 7.534 | 7.559 | 7.489 | 272 | - | -272 | 93 | -70 | -44 | 70 | 8.757 | 85,52% | (1.268) |
| | Total Pembiayaan | 124.679 | 133.262 | 133.347 | 4.502 | 2.382 | -2.120 | 955 | 85 | 8.668 | 2.298 | 160.140 | 83,27% | (26.793) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|-----------|------------|--------------|-----------------|-------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | 76 | - | - | - | 100,00% | 0,00% | 0,00% | 0,00% | - | (76) | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 76 | - | - | - | 100,00% | 0,00% | 0,00% | 0,00% | - | (76) | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 1.062 | 2.277 | 2.283 | 3.895 | 2.92% | 7,75% | 13,40% | 1.612 | 2.832 | 1.617 | 1.062 | 2.277 | | |
| | KUR | 1.062 | 2.074 | 2.082 | 3.517 | 3,13% | 7,79% | 13,35% | 1.435 | 2.454 | 1.443 | 1.062 | 2.074 | | |
| | Non KUR | - | 203 | 201 | 378 | 0,00% | 7,34% | 13,95% | 177 | 378 | 175 | 1.062 | 2.074 | | |
| 3 | PWG | - | - | - | 794 | 0,00% | 0,00% | 0,00% | 3,96% | 794 | 794 | 1.062 | 2.074 | | |
| | Cilem | - | - | - | 708 | 0,00% | 0,00% | 0,00% | 5,29% | 708 | 708 | 1.062 | 2.074 | | |
| | Gadai | - | - | - | 86 | 0,00% | 0,00% | 0,00% | 1,29% | 86 | 86 | 1.062 | 2.074 | | |
| 4 | CFG | 113 | 586 | 554 | 5.340 | 0,14% | 0,65% | 0,63% | 4,786 | 5.228 | 4.754 | 113 | 586 | | |
| | CF 1 | 113 | 304 | 272 | 2.288 | 0,72% | 1,29% | 1,086 | 2.016 | 2.175 | 1.984 | 113 | 586 | | |
| | Total Griya | - | 50 | 52 | 11 | 0,00% | 0,00% | 0,00% | (40) | 11 | (39) | - | - | | |
| | Oto | 113 | 254 | 220 | 2.276 | 0,93% | 1,28% | 13,28% | 2.056 | 2.164 | 2.023 | 113 | 586 | | |
| | CF 2 | - | 282 | 282 | 3.052 | 0,00% | 0,44% | 4,83% | 2.771 | 3.052 | 2.770 | 113 | 586 | | |
| | Mitraguna & Others | - | 282 | 282 | 2.417 | 0,00% | 0,50% | 4,34% | 2.135 | 2.417 | 2.135 | 113 | 586 | | |
| | Pensiun | - | - | - | 636 | 0,00% | 0,00% | 0,84% | 636 | 636 | 636 | 113 | 586 | | |
| | Total Pembiayaan | 1.434 | 1.297 | 1.420 | 1.529 | 1,15% | 1,07% | 1,15% | 109 | 95 | 233 | 2,83% | -146,71% | 1,7% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 23.891 | 24.406 | 25.152 | 25.283 | (604) | 131 | 877 | 3,59% | 1.392 | 5,83% | 33.189 | 76,18% | (7.907) |
| 2 | Tabungan | 197.564 | 211.820 | 216.516 | 215.586 | 2.002 | (930) | 3.765 | 1,78% | 18.021 | 9,12% | 210.576 | 102,38% | 5.010 |
| 3 | Deposito | 16.291 | 19.000 | 18.140 | 18.140 | (667) | 0 | (859) | -4,52% | 1.849 | 11,35% | 16.991 | 106,76% | 1.149 |
| | Total | 237.746 | 255.226 | 259.808 | 259.009 | 731 | (800) | 3.783 | 1,48% | 21.262 | 8,94% | 260.756 | 99,33% | (1.748) |
| | CASA | 221.455 | 236.226 | 241.668 | 240.868 | 1.398 | (800) | 4.642 | 1,97% | 19.413 | 8,77% | 243.765 | 98,81% | (2.897) |
| | (%) CASA | 93,15% | 92,56% | 93,02% | 93,00% | | | | | | | | | |
| | FDR | 68,74% | 65,90% | 65,08% | 65,28% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|------|---------------|--------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 30.813 | 39.757 | 40.751 | 41.335 | 583 | 1.577 | 3,97% | 10.521 | 34,15% | - | 0,00% | 41.335 | | |
| 2 | Giro ISE | 20.367 | 22.839 | 24.052 | 23.804 | (247) | 965 | 4,23% | 3.437 | 16,88% | - | 0,00% | 23.804 | | |
| 3 | Tabungan ISE | 10.446 | 16.918 | 16.700 | 17.530 | 831 | 612 | 3,62% | 7.084 | 67,81% | - | 0,00% | 17.530 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 195 | 218 | 218 | 218 | 0 | 0 | 0,00% | 23 | 11,79% | - | 0,00% | 218 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 975 | 850 | 850 | - | - | 0 | -13 | 0 | -125 | - | 975 | 87,17% | (125) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 975 | 850 | 850 | - | - | 0 | -13 | 0 | -125 | - | 975 | 87,17% | (125) |
| | • Local Champion | 975 | 850 | 850 | - | - | 0 | -13 | 0 | -125 | - | 975 | 87,17% | (125) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 50.182 | 45.076 | 44.806 | 400 | 300 | -100 | -473 | -270 | -5.376 | 570 | 52.121 | 85,96% | (7.316) |
| | KUR | 46.016 | 41.192 | 40.957 | 400 | 300 | -100 | -393 | -235 | -5.059 | 535 | 47.702 | 85,86% | (6.745) |
| | Non KUR | 4.166 | 3.884 | 3.849 | - | - | 0 | -80 | -35 | -317 | 35 | 4.419 | 87,09% | (570) |
| 3 | PWG | 5.806 | 13.609 | 13.765 | 2.032 | 873 | -1.160 | 737 | 156 | 7.959 | 716 | 22.003 | 62,56% | (8.238) |
| | Cilem | 4.026 | 10.304 | 10.283 | 1.196 | 204 | -992 | 473 | -22 | 6.256 | 226 | 15.084 | 68,17% | (4.802) |
| | Gadai | 1.780 | 3.305 | 3.483 | 837 | 668 | -168 | 265 | 178 | 1.703 | 491 | 6.919 | 50,33% | (3.436) |
| 4 | CFG | 106.465 | 108.663 | 109.659 | 1.472 | 1.614 | 142 | 116 | 997 | 3.194 | 617 | 117.355 | 93,44% | (7.696) |
| | CF 1 | 51.093 | 50.248 | 50.203 | 882 | 361 | -521 | 310 | -45 | -890 | 406 | 52.422 | 95,77% | (2.219) |
| | Total Griya | 39.118 | 38.064 | 37.796 | 250 | - | -250 | 0 | -268 | -1.322 | 268 | 39.485 | 95,72% | (1.689) |
| 4 | • Total Non Program | 38.883 | 37.836 | 37.568 | 250 | - | -250 | 854 | -268 | -1.315 | 268 | 39.220 | 95,79% | (1.652) |
| | • Program | 235 | 228 | 228 | - | - | 0 | -1 | 0 | -7 | - | 265 | 86,02% | (37) |
| | Oto | 11.975 | 12.184 | 12.407 | 632 | 361 | -271 | 310 | 223 | 432 | 138 | 12.937 | 95,91% | (530) |
| | CF 2 | 55.372 | 58.414 | 59.456 | 590 | 1.253 | 663 | -194 | 1.042 | 4.084 | 211 | 64.933 | 91,57% | (5.477) |
| | Mitraguna & Others | 53.214 | 55.280 | 56.115 | 590 | 1.020 | 430 | -165 | 835 | 2.901 | 185 | 61.890 | 90,67% | (5.775) |
| | Pensiun | 2.158 | 3.134 | 3.342 | - | 233 | 233 | -30 | 207 | 1.183 | 26 | 3.043 | 109,80% | 298 |
| | Total Pembiayaan | 163.429 | 168.198 | 169.081 | 3.904 | 2.786 | -1.118 | 368 | 883 | 5.652 | 1.903 | 192.455 | 87,85% | (23.375) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|------------|--------------|----------------|---------------|---------|---------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | | | | Posisi | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | | | |
| 2 | MBG | 1.207 | 2.603 | 2.234 | 4.392 | 2.419 | 4,96% | 9,80% | 2.158 | 3.185 | 1.789 | | | | | | | |
| | KUR | 992 | 1.735 | 1.476 | 3.200 | 2.15% | 3,58% | 7,81% | 1.723 | 2.208 | 1.464 | | | | | | | |
| | Non KUR | 216 | 868 | 758 | 1.193 | 5,18% | 19,52% | 30,98% | 434 | 977 | 325 | | | | | | | |
| 3 | PWG | - | - | - | - | 706 | 0,00% | 0,00% | 5,13% | 706 | 706 | | | | | | | |
| | Cilem | - | - | - | - | 672 | 0,00% | 0,00% | 6,53% | 672 | 672 | | | | | | | |
| | Gadai | - | - | - | - | 35 | 0,00% | 0,00% | 35 | 35 | 35 | | | | | | | |
| 4 | CFG | 1.664 | 4.680 | 4.473 | 7.182 | 1.56% | 4,12% | 6,55% | 2.708 | 5.518 | 2.502 | | | | | | | |
| | CF 1 | 1.143 | 3.118 | 2.927 | 5.635 | 2,24% | 5,82% | 11,22% | 2.708 | 4.492 | 2.517 | | | | | | | |
| | Total Griya | 959 | 3.039 | 2.602 | 3.091 | 2,45% | 6,83% | 8,18% | 490 | 2.133 | 53 | | | | | | | |
| | Oto | 185 | 79 | 325 | 2.544 | 1,54% | 2,67% | 20,50% | 2.219 | 2.359 | 2.465 | | | | | | | |
| | CF 2 | 521 | 1.562 | 1.547 | 1.547 | 0,94% | 2,65% | 2,60% | - | 1.026 | (15) | | | | | | | |
| | Mitraguna & Others | 521 | 1.562 | 1.547 | 1.547 | 0,98% | 2,80% | 2,76% | - | 1.026 | (15) | | | | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | | | | | |
| | Total Pembiayaan | 3.589 | 2.847 | 3.052 | 3.189 | 2,20% | 1,81% | 1,89% | 138 | (400) | 343 | 2,97% | -57,43% | 1,1% | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | | | | Posisi | Penc. | Gap |
| 1 | SME | 50 | 50 | 50 | 50 | 50 | 5,14% | 5,90% | 5,90% | 5,90% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 50 | 50 | 50 | 50 | 50 | 5,14% | 5,90% | 5,90% | 5,90% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | - | - | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 22.127 | 25.443 | 41.248 | 41.215 | 796 | (33) | 15.772 | 61,99% | 19.088 | 86,26% | 34.828 | 118,34% | 6.387 |
| 2 | Tabungan | 184.167 | 200.287 | 198.762 | 198.189 | 7.746 | (573) | (2,097) | -1,05% | 14.022 | 7,61% | 204.994 | 96,68% | (6.805) |
| 3 | Deposito | 54.206 | 49.892 | 46.877 | 46.880 | (1.040) | 3 | (3.012) | -6,04% | (7.326) | -13,52% | 54.721 | 85,67% | (7.841) |
| | Total | 260.500 | 275.622 | 286.887 | 286.285 | 7.503 | (603) | 10.662 | 3,87% | 25.784 | 9,90% | 294.543 | 97,20% | (8.259) |
| | CASA | 206.294 | 225.730 | 240.010 | 239.404 | 8.542 | (606) | 13.674 | 6,06% | 33.110 | 16,05% | 239.823 | 99,83% | (418) |
| | (%) CASA | 79,19% | 81,90% | 83,66% | 83,62% | | | | | | | | | |
| | FDR | 138,97% | 147,36% | 142,16% | 142,46% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.500 | 6.395 | 6.866 | 6.871 | | 5 | 476 | 7,45% | (1.629) | -19,17% | - | 0,00% | 6.871 |
| 2 | Giro ISE | 2.572 | 861 | 994 | 1.248 | | 254 | 387 | 44,93% | (1.324) | -51,47% | - | 0,00% | 1.248 |
| 3 | Tabungan ISE | 5.928 | 5.534 | 5.872 | 5.623 | | (249) | 89 | 1,61% | (305) | -5,15% | - | 0,00% | 5.623 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 132 | 157 | 158 | 158 | | 0 | 1 | 0,64% | 26 | 19,70% | - | 0,00% | 158 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 21.688 | 16.085 | 16.085 | - | - | 0 | -753 | 0 | -5.602 | - | 28.342 | 56,75% | (12.257) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 2.950 | 0,00% | (2.950) |
| | Non-Linkage | 21.688 | 16.085 | 16.085 | - | - | 0 | -753 | 0 | -5.602 | - | 25.392 | 63,35% | (9.307) |
| | • Local Champion | 15.491 | 11.950 | 11.950 | - | - | 0 | -184 | 0 | -3.541 | - | 16.651 | 71,76% | (4.701) |
| | • Value Chain | 6.197 | 4.136 | 4.136 | - | - | - | -569 | 0 | -2.061 | - | 8.741 | 47,31% | (4.605) |
| 2 | MBG | 56.291 | 51.195 | 50.704 | 100 | 200 | 100 | -1.155 | -491 | -5.587 | 691 | 57.659 | 87,94% | (6.955) |
| | KUR | 53.330 | 48.684 | 48.220 | 100 | 200 | 100 | -1.075 | -464 | -5.110 | 664 | 54.496 | 88,48% | (6.276) |
| | Non KUR | 2.961 | 2.511 | 2.484 | - | - | 0 | -80 | -27 | -477 | 27 | 3.163 | 78,54% | (679) |
| 3 | PWG | 18.519 | 31.863 | 32.948 | 4.959 | 3.694 | -1.265 | 2.832 | 1.085 | 14.429 | 2.609 | 33.191 | 99,27% | (244) |
| | Cilem | 7.342 | 15.594 | 15.906 | 1.464 | 784 | -680 | 621 | 312 | 8.564 | 472 | 19.269 | 82,54% | (3.364) |
| | Gadai | 11.177 | 16.269 | 17.042 | 3.495 | 2.910 | -585 | 2.211 | 773 | 5.865 | 2.137 | 13.922 | 122,41% | 3.120 |
| 4 | CFG | 265.530 | 307.027 | 308.110 | 3.392 | 3.580 | 188 | 5.515 | 1.083 | 42.580 | 2.497 | 293.965 | 104,81% | 14.145 |
| | CF 1 | 155.192 | 153.232 | 153.009 | 1.217 | 587 | -630 | 291 | -224 | -2.183 | 811 | 174.164 | 87,85% | (21.156) |
| | Total Griya | 146.765 | 138.976 | 138.352 | 780 | - | -780 | 0 | -624 | -8.414 | 624 | 164.786 | 83,96% | (26.434) |
| 4 | • Total Non Program | 29.135 | 31.228 | 31.012 | - | - | 0 | -1.065 | -409 | -10.291 | 409 | 32.004 | 96,90% | (992) |
| | • Program | 117.630 | 107.748 | 107.340 | - | - | 0 | -1.065 | -409 | -10.291 | 409 | 132.782 | 80,84% | (25.442) |
| | Oto | 8.426 | 14.256 | 14.657 | 437 | 587 | 150 | 291 | 401 | 6.231 | 186 | 9.378 | 156,29% | 5.279 |
| | CF 2 | 110.338 | 153.794 | 155.101 | 2.175 | 2.993 | 818 | 5.224 | 1.307 | 44.763 | 1.686 | 119.801 | 129,47% | 35.300 |
| | Mitraguna & Others | 99.558 | 141.966 | 143.472 | 2.175 | 2.993 | 818 | 5.057 | 1.506 | 43.914 | 1.487 | 108.145 | 132,67% | 35.328 |
| | Pensiun | 10.780 | 11.829 | 11.629 | - | - | 0 | 168 | -200 | 848 | 200 | 11.656 | 99,77% | (27) |
| | Total Pembiayaan | 362.027 | 406.170 | 407.846 | 8.451 | 7.474 | -977 | 6.439 | 1.677 | 45.819 | 5.798 | 413.157 | 98,71% | (5.310) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|--------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|------------|---------------|------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | 945 | 945 | 0,00% | 0,00% | 5,88% | 945 | 945 | 945 | - | - | - | |
| | Linkage | - | - | - | - | 945 | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | |
| | Local Champion | - | - | - | 945 | 945 | 0,00% | 0,00% | 5,88% | 945 | 945 | 945 | - | - | - | |
| | Value Chain | - | - | - | - | 945 | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | |
| 2 | MBG | 781 | 1.894 | 2.060 | 4.404 | 4.404 | 1,39% | 4,02% | 8,69% | 2.345 | 3.623 | 2.510 | - | - | - | |
| | KUR | 645 | 1.569 | 1.815 | 3.701 | 3.701 | 1,21% | 3,73% | 7,68% | 1.886 | 3.057 | 2.132 | - | - | - | |
| | Non KUR | 137 | 325 | 245 | 703 | 703 | 4,62% | 9,74% | 28,30% | 458 | 566 | 378 | - | - | - | |
| 3 | PWG | - | - | - | 527 | 527 | 0,00% | 0,00% | 1,60% | 527 | 527 | 527 | - | - | - | |
| | Cilem | - | - | - | 525 | 525 | 0,00% | 0,00% | 3,30% | 525 | 525 | 525 | - | - | - | |
| | Gadai | - | - | - | 2 | 2 | 0,00% | 0,00% | 0,01% | 2 | 2 | 2 | - | - | - | |
| 4 | CFG | 18.567 | 17.925 | 18.075 | 24.081 | 24.081 | 6,99% | 5,89% | 7,82% | 6.006 | 5.514 | 6.156 | - | - | - | |
| | CF 1 | 18.567 | 16.344 | 16.819 | 21.198 | 21.198 | 11,96% | 10,98% | 13,85% | 4.379 | 2.630 | 4.854 | - | - | - | |
| | Total Griya | 18.403 | 16.099 | 16.440 | 19.079 | 19.079 | 12,54% | 11,83% | 13,79% | 2.640 | 676 | 2.981 | - | - | - | |
| | Oto | 164 | 246 | 379 | 2.119 | 2.119 | 1,95% | 2,66% | 14,45% | 1.739 | 1.954 | 1.873 | - | - | - | |
| | CF 2 | - | 1.581 | 1.256 | 2.884 | 2.884 | 0,00% | 0,82% | 1,86% | 1.627 | 2.884 | 1.303 | - | - | - | |
| | Mitraguna & Others | - | 1.399 | 1.072 | 2.700 | 2.700 | 0,00% | 0,76% | 1,88% | 1.627 | 2.700 | 1.301 | - | - | - | |
| | Pensiun | - | 182 | 184 | 184 | 184 | 0,00% | 0,00% | 1,58% | - | 184 | 2 | - | - | - | |
| | Total Pembiayaan | 5.957 | 13.223 | 13.315 | 13.500 | 13.500 | 1,65% | 3,28% | 3,31% | 185 | 7.543 | 277 | 0,67% | 79,86% | -2,6% | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------|-----------|-----------|-----------|---|---------------|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 179 | 179 | 179 | 179 | 179 | 0,83% | 1,11% | 1,11% | - | 0 | 0 | 0 | - | - | - |
| | Linkage | - | - | - | - | 179 | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - |
| | Non-Linkage | 179 | 179 | 179 | 179 | 179</ | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 16.610 | 45.476 | 41.442 | 41.582 | (2.132) | 140 | (3.895) | -8,56% | 24.972 | 150,34% | 26.400 | 157,51% | 15.182 |
| 2 | Tabungan | 236.060 | 259.836 | 259.510 | 258.665 | 997 | (845) | (1.172) | -0,45% | 22.604 | 9,58% | 255.646 | 101,18% | 3.019 |
| 3 | Deposito | 132.723 | 131.768 | 134.295 | 134.300 | 92 | 5 | 2.531 | 1,92% | 1.577 | 1,19% | 133.615 | 100,51% | 684 |
| | Total | 385.393 | 437.081 | 435.247 | 434.546 | (1.042) | (701) | (2.535) | -0,58% | 49.153 | 12,75% | 415.661 | 104,54% | 18.884 |
| | CASA | 252.670 | 305.313 | 300.951 | 300.246 | (1.134) | (705) | (5.067) | -1,66% | 47.576 | 18,83% | 282.046 | 106,45% | 18.200 |
| | (%) CASA | 65,56% | 69,85% | 69,15% | 69,09% | | | | | | | | | |
| | FDR | 115,76% | 106,74% | 106,32% | 106,49% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------------|--------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 41.542 | 56.007 | 56.151 | 56.372 | | 222 | 366 | 0,65% | 14.830 | 35,70% | - | 0,00% | 56.372 |
| 2 | Giro ISE | 8.627 | 7.158 | 7.455 | 7.601 | | 146 | 444 | 6,20% | (1.026) | -11,89% | | 0,00% | 7.601 |
| 3 | Tabungan ISE | 5.900 | 12.647 | 12.400 | 12.436 | | 36 | (211) | -1,67% | 6.536 | 110,78% | | 0,00% | 12.436 |
| 4 | Deposito ISE | 27.015 | 36.202 | 36.296 | 36.335 | | 39 | 133 | 0,37% | 9.320 | 34,50% | | 0,00% | 36.335 |
| 5 | CIF ISE | 181 | 208 | 210 | 210 | | 0 | 2 | 0,96% | 29 | 16,02% | | 0,00% | 210 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 184.395 | 173.047 | 171.608 | 500 | - | -500 | -1.833 | -1.438 | -12.786 | 1.438 | 189.850 | 90,39% | (18.242) |
| | Linkage | 161.832 | 152.493 | 152.493 | - | - | - | -1.215 | 0 | -9.339 | - | 164.288 | 92,82% | (11.796) |
| | Non-Linkage | 22.563 | 20.554 | 19.116 | 500 | - | -500 | -618 | -1.438 | -3.447 | 1.438 | 25.562 | 74,78% | (6.446) |
| | • Local Champion | 13.053 | 14.147 | 14.144 | - | - | 0 | 182 | -3 | 1.091 | 3 | 14.019 | 100,89% | 125 |
| | • Value Chain | 9.510 | 6.407 | 4.972 | 500 | - | (500) | -800 | -1.435 | -4.538 | 1.435 | 11.543 | 43,07% | (6.571) |
| 2 | MBG | 15.807 | 19.999 | 20.114 | 330 | 400 | 70 | 273 | 115 | 4.307 | 285 | 20.959 | 95,97% | (845) |
| | KUR | 15.684 | 19.482 | 19.600 | 330 | 400 | 70 | 279 | 118 | 3.916 | 282 | 20.693 | 94,72% | (1.093) |
| | Non KUR | 123 | 517 | 514 | - | - | 0 | -6 | -3 | 391 | 3 | 266 | 193,10% | 248 |
| 3 | PWG | 19.902 | 31.366 | 31.459 | 5.202 | 2.489 | -2.713 | 2.474 | 94 | 11.557 | 2.395 | 34.321 | 91,66% | (2.862) |
| | Cilem | 10.166 | 17.192 | 17.638 | 1.590 | 1.192 | -397 | 952 | 446 | 7.472 | 746 | 20.372 | 86,58% | (2.734) |
| | Gadai | 9.737 | 14.174 | 13.821 | 3.612 | 1.296 | -2.316 | 1.523 | -352 | 4.085 | 1.648 | 13.949 | 99,09% | (127) |
| 4 | CFG | 226.020 | 242.142 | 239.576 | 2.062 | 1.883 | -179 | -561 | -2.566 | 13.556 | 4.449 | 249.319 | 96,09% | (9.743) |
| | CF 1 | 15.856 | 21.584 | 21.308 | - | - | 0 | 323 | -276 | 5.452 | 276 | 18.634 | 114,35% | 2.674 |
| | Total Griya | 12.125 | 17.731 | 17.516 | - | - | 0 | 0 | -215 | 5.390 | 215 | 12.838 | 136,43% | 4.677 |
| | • Total Non Program | 12.125 | 17.731 | 17.516 | - | - | 0 | 0 | 0 | 5.390 | 215 | 12.838 | 136,43% | 4.677 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.731 | 3.853 | 3.792 | - | - | 0 | 323 | -61 | 61 | 61 | 5.795 | 65,44% | (2.003) |
| | CF 2 | 210.163 | 220.557 | 218.268 | 2.062 | 1.883 | -179 | -884 | -2.290 | 8.104 | 4.173 | 230.685 | 94,62% | (12.417) |
| | Mitraguna & Others | 179.175 | 184.198 | 182.499 | 2.062 | 1.870 | -192 | -1.298 | -1.699 | 3.324 | 3.569 | 197.798 | 92,27% | (15.298) |
| | Pensiun | 30.988 | 36.360 | 35.769 | - | 13 | 13 | 413 | -591 | 4.780 | 604 | 32.888 | 108,76% | 2.881 |
| | Total Pembiayaan | 446.124 | 466.553 | 462.757 | 8.094 | 4.772 | -3.322 | 354 | -3.796 | 16.634 | 8.567 | 494.449 | 93,59% | (31.692) |

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (Kol 2) adalah bagian dari laporan kinerja yang menunjukkan performa dalam pengelolaan risiko dan kualitas pembiayaan. Data ini mencakup posisi, persentase relatif, dan nilai net (UG) & DG untuk berbagai segmen dan produk.

| No. | Segmen/Produk | Posisi | | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|------------|-----------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - |
| 2 | MBG | 417 | 262 | 254 | 1.166 | 2,64% | 1,27% | 5,80% | 911 | 749 | 904 |
| | KUR | 294 | 262 | 254 | 1.166 | 1,87% | 1,31% | 5,95% | 911 | 872 | 904 |
| | Non KUR | 123 | - | - | - | 100,00% | 0,00% | 0,00% | - | (123) | - |
| 3 | PWG | - | - | - | - | 980 | 0,00% | 0,00% | 3,11% | 980 | 980 |
| | Cilem | - | - | - | - | 779 | 0,00% | 0,00% | 4,42% | 779 | 779 |
| | Gadai | - | - | - | - | 201 | 0,00% | 0,00% | 1,45% | 201 | 201 |
| 4 | CFG | 3.141 | 3.045 | 2.689 | 5.238 | 1,39% | 1,11% | 2,19% | 2.549 | 2.097 | 2.193 |
| | CF 1 | 52 | 42 | 41 | 389 | 0,33% | 0,19% | 1,83% | 348 | 337 | 347 |
| | Total Griya | 52 | 42 | 41 | 40 | 0,43% | 0,23% | 0,23% | (1) | (11) | (2) |
| | Oto | - | - | - | 349 | 0,00% | 0,00% | 9,19% | 349 | 349 | 349 |
| | CF 2 | 3.089 | 3.002 | 2.648 | 4.849 | 1,47% | 1,20% | 2,22% | 2.201 | 1.759 | 1.847 |
| | Mitraguna & Others | 2.920 | 3.002 | 2.648 | 4.408 | 1,63% | 1,44% | 2,42% | 1.761 | 1.489 | 1.406 |
| | Pensiun | 170 | - | - | 440 | 0,55% | 0,00% | 1,23% | 440 | 271 | 440 |
| | Total Pembiayaan | 4.675 | 4.773 | 5.136 | 4.837 | 1,05% | 1,10% | 1,05% | (299) | 162 | 65 |
| | | | | | | | | | | 1,06% | -1,71% |
| | | | | | | | | | | 0,0% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Sep-25 | Sep-25 |
| 1 | Asset (Retail) T | 434.207 | 453.809 | 476.460 | 42.253 | | 3,15 | 3,38 | 3,38 |
| 2 | Contribution Margin | 15.592 | 22.485 | 17.848 | 2.256 | -14,5% | 2.600 | 3.500 | 3.360 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|------------------|---------------|-----------------|---------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 628.971 | 691.775 | 591.207 | 591.130 | 63.236 | (77) | (100.645) | -14,55% | (37.841) | -6,02% | 693.972 | 85,18% | (102.842) |
| 2 | Tabungan | 522.123 | 534.304 | 521.882 | 521.954 | 3.787 | 72 | (12.350) | -2,31% | (170) | -0,03% | 551.051 | 94,72% | (29.097) |
| 3 | Deposito | 264.012 | 243.573 | 237.137 | 236.635 | (48.159) | (503) | (6.938) | -2,85% | (27.378) | -10,37% | 264.501 | 89,46% | (27.866) |
| | Total | 1.415.106 | 1.469.651 | 1.350.226 | 1.349.718 | 18.864 | (508) | (119.933) | -8,16% | (65.388) | -4,62% | 1.509.524 | 89,41% | (159.806) |
| | CASA | 1.151.094 | 1.226.078 | 1.113.089 | 1.113.083 | 67.022 | (6) | (112.995) | -9,22% | (38.011) | -3,30% | 1.245.023 | 89,40% | (131.939) |
| | (%) CASA | 81,34% | 83,43% | 82,44% | 82,47% | | | | | | | | | |
| | FDR | 55,59% | 56,36% | 68,80% | 68,83% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|-------|---------|----------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 39.608 | 43.070 | 44.925 | 44.525 | | (401) | 1.454 | 3,38% | 4.916 | 12,41% | - | 0,00% | 44.525 |
| 2 | Giro ISE | 24.819 | 22.409 | 23.813 | 23.120 | | (694) | 710 | 3,17% | (1.700) | -6,85% | | 0,00% | 23.120 |
| 3 | Tabungan ISE | 14.728 | 18.600 | 19.051 | 19.344 | | 293 | 744 | 4,00% | 4.616 | 31,34% | | 0,00% | 19.344 |
| 4 | Deposito ISE | 61 | 2.061 | 2.061 | 2.061 | | 0 | 0 | 0,00% | 2.000 | 3278,69% | | 0,00% | 2.061 |
| 5 | CIF ISE | 155 | 170 | 172 | 172 | | 0 | 2 | 1,18% | 17 | 10,97% | | 0,00% | 172 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 493.137 | 495.806 | 595.782 | 850 | 101.752 | 100.902 | -21.604 | 99.976 | 102.645 | 1.776 | 517.914 | 115,03% | 77.867 |
| | Linkage | 388.874 | 365.922 | 465.922 | - | 100.000 | 100.000 | -3.423 | 100.000 | 77.048 | - | 399.283 | 116,69% | 66.639 |
| | Non-Linkage | 104.263 | 129.884 | 129.860 | 850 | 1.752 | 902 | -18.181 | -24 | 25.597 | 1.776 | 118.632 | 109,47% | 11.229 |
| | • Local Champion | 71.739 | 83.729 | 83.453 | - | 1.500 | 1.500 | -18.650 | -276 | 11.714 | 1.776 | 75.832 | 110,05% | 7.621 |
| | • Value Chain | 32.524 | 46.155 | 46.407 | 850 | 252 | (598) | 470 | 252 | 13.883 | - | 42.800 | 108,43% | 3.608 |
| 2 | MBG | 11.179 | 16.236 | 16.311 | 620 | 250 | -370 | 411 | 75 | 5.132 | 175 | 15.280 | 106,75% | 1.031 |
| | KUR | 10.795 | 15.959 | 16.036 | 620 | 250 | -370 | 418 | 77 | 5.241 | 173 | 14.788 | 108,44% | 1.248 |
| | Non KUR | 384 | 277 | 275 | - | - | 0 | -6 | -2 | -109 | 2 | 493 | 55,84% | (218) |
| 3 | PWG | 42.303 | 64.433 | 66.752 | 10.613 | 6.153 | -4.460 | 1.867 | 2.319 | 24.449 | 3.834 | 61.895 | 107,85% | 4.856 |
| | Cilem | 16.301 | 29.399 | 30.039 | 2.327 | 1.350 | -977 | 661 | 640 | 13.737 | 710 | 34.450 | 87,20% | (4.411) |
| | Gadai | 26.001 | 35.034 | 36.713 | 8.286 | 4.803 | -3.483 | 1.206 | 1.679 | 10.712 | 3.124 | 27.446 | 133,77% | 9.267 |
| 4 | CFG | 239.992 | 251.812 | 250.175 | 3.518 | 2.090 | -1.428 | 2.678 | -1.637 | 10.184 | 3.727 | 266.504 | 93,87% | (16.329) |
| | CF 1 | 49.326 | 55.945 | 55.584 | 1.159 | 715 | -444 | 284 | -361 | 6.257 | 1.076 | 52.487 | 105,90% | 3.097 |
| | Total Griya | 38.490 | 43.371 | 43.157 | 400 | 610 | 210 | 0 | -214 | 4.667 | 824 | 39.301 | 109,81% | 3.856 |
| 1 | • Total Non Program | 38.490 | 43.371 | 43.157 | 400 | 610 | 210 | 287 | -214 | 4.667 | 824 | 39.301 | 109,81% | 3.856 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 10.837 | 12.574 | 12.427 | 759 | 105 | -654 | 284 | -147 | 1.590 | 253 | 13.186 | 94,24% | (759) |
| | CF 2 | 190.665 | 195.867 | 194.592 | 2.359 | 1.375 | -984 | 2.394 | -1.275 | 3.926 | 2.650 | 214.018 | 90,92% | (19.426) |
| | Mitraguna & Others | 156.155 | 163.708 | 162.753 | 2.359 | 1.375 | -984 | 2.610 | -955 | 6.598 | 2.330 | 177.346 | 91,77% | (14.593) |
| | Pensiun | 34.510 | 32.159 | 31.839 | - | - | 0 | -216 | -321 | -2.671 | 321 | 36.671 | 86,82% | (4.832) |
| | Total Pembiayaan | 786.611 | 828.287 | 929.020 | 15.601 | 110.245 | 94.644 | -16.648 | 100.733 | 142.410 | 9.512 | 861.595 | 107,83% | 67.425 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|------------|--------------|---------------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 3.420 | 0,00% | 0,00% | 0,57% | 3.420 | 3.420 | 3.420 | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 3.420 | 0,00% | 0,00% | 2,63% | 3.420 | 3.420 | 3.420 | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 257 | 0,00% | 0,00% | 1,58% | 257 | 257 | 257 | | | | |
| | KUR | - | - | - | - | 257 | 0,00% | 0,00% | 1,60% | 257 | 257 | 257 | | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 3 | PWG | - | 10 | - | - | 887 | 0,00% | 0,00% | 1,33% | 887 | 887 | 887 | | | | |
| | Cilem | - | - | - | - | 566 | 0,00% | 0,00% | 1,88% | 566 | 566 | 566 | | | | |
| | Gadai | - | 10 | - | - | 322 | 0,00% | 0,00% | 0,88% | 322 | 322 | 312 | | | | |
| 4 | CFG | 1.445 | 2.456 | 2.548 | 7.205 | 0,60% | 1,01% | 1,01% | 2.88% | 4.657 | 5.760 | 4.749 | | | | |
| | CF 1 | 161 | 866 | 732 | 3.075 | 0,33% | 1,31% | 5,53% | 2.343 | 2.914 | 2.209 | | | | | |
| | Total Griya | 152 | 752 | 572 | 391 | 0,39% | 1,32% | 0,91% | (181) | 239 | (361) | | | | | |
| | Oto | 9 | 114 | 160 | 2.684 | 0,08% | 1,27% | 21,60% | 2.524 | 2.675 | 2.570 | | | | | |
| | CF 2 | 1.284 | 1.591 | 1.816 | 4.130 | 0,67% | 0,93% | 2,12% | 2.314 | 2.846 | 2.539 | | | | | |
| | Mitraguna & Others | 1.284 | 1.591 | 1.448 | 3.558 | 0,82% | 0,88% | 2,19% | 2.110 | 2.274 | 1.967 | | | | | |
| | Pensiun | 28 | - | - | - | 0 | 0,00% | 1,14% | 1,80% | 205 | 572 | 572 | | | | |
| | Total Pembiayaan | 4.879 | 3.635 | 4.149 | 4.509 | 0,62% | 0,50% | 0,49% | 360 | (370) | 874 | 0,12% | 75,32% | -0,4% | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Sep-25 | Sep-25 |
| 1 | Asset (Retail) T | 1.491.506 | 1.415.515 | 1.456.150 | (35.356) | | 2,85 | 3,29 | 3,29 |
| 2 | Contribution Margin | 61.248 | 81.475 | 53.696 | (7.552) | 12,3% | 2.555 | 2.385 | 2.488 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 28.143 | 37.911 | 24.168 | 24.570 | 10.992 | 402 | (13.341) | -35,19% | (3.573) | -12,70% | 36.896 | 66,59% | (12.326) |
| 2 | Tabungan | 312.220 | 335.124 | 332.162 | 330.935 | (188) | (1.227) | (4.189) | -1,25% | 18.715 | 5,99% | 332.127 | 99,64% | (1.192) |
| 3 | Deposito | 88.440 | 70.337 | 68.887 | 68.887 | (3.043) | 0 | (1.450) | -2,06% | (19.553) | -22,11% | 89.197 | 77,23% | (20.310) |
| | Total | 428.803 | 443.371 | 425.216 | 424.392 | 7.762 | (825) | (18.979) | -4,28% | (4.411) | -1,03% | 458.220 | 92,62% | (33.828) |
| | CASA | 340.363 | 373.034 | 356.330 | 355.505 | 10.805 | (825) | (17.529) | -4,70% | 15.142 | 4,45% | 369.023 | 96,34% | (13.518) |
| | (%) CASA | 79,38% | 84,14% | 83,80% | 83,77% | | | | | | | | | |
| | FDR | 84,89% | 89,24% | 92,87% | 93,05% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|--------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 40.281 | 43.138 | 42.417 | 42.349 | (69) | (790) | -1,83% | 2.067 | 5,13% | - | 0,00% | 42.349 | | |
| 2 | Giro ISE | 7.566 | 5.315 | 4.705 | 4.763 | 58 | (552) | -10,39% | (2.803) | -37,05% | - | 0,00% | 4.763 | | |
| 3 | Tabungan ISE | 32.715 | 37.823 | 37.712 | 37.586 | (127) | (238) | -0,63% | 4.870 | 14,89% | - | 0,00% | 37.586 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 182 | 205 | 206 | 206 | 0 | 1 | 0,49% | 24 | 13,19% | - | 0,00% | 206 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | 57.968 | 53.767 | 53.767 | - | - | 0 | 1.203 | 0 | -4.202 | (0) | 70.444 | 76,32% | (16.678) | |
| | Linkage | 31.740 | 28.923 | 28.923 | - | - | - | - | -287 | 0 | -2.817 | - | 37.085 | 77,99% | (8.163) |
| | Non-Linkage | 26.229 | 24.844 | 24.844 | - | - | 0 | 1.490 | 0 | -1.385 | (0) | 33.359 | 74,47% | (8.515) | |
| | • Local Champion | 25.361 | 22.121 | 22.121 | - | - | 0 | -495 | 0 | -3.240 | (0) | 27.464 | 80,55% | (5.343) | |
| | • Value Chain | 867 | 2.723 | 2.723 | - | - | - | 1.985 | 0 | 1.855 | - | 5.895 | 46,19% | (3.172) | |
| 2 | MBG | 34.002 | 30.679 | 30.130 | - | - | 0 | -278 | -549 | -3.872 | 549 | 35.532 | 84,80% | (5.402) | |
| | KUR | 32.921 | 29.430 | 28.890 | - | - | 0 | -254 | -540 | -4.031 | 540 | 34.322 | 84,18% | (5.431) | |
| | Non KUR | 1.081 | 1.249 | 1.239 | - | - | 0 | -24 | -9 | 159 | 9 | 1.210 | 102,40% | 29 | |
| 3 | PWG | 9.475 | 19.384 | 20.433 | 1.861 | 2.004 | 142 | 354 | 1.049 | 10.958 | 954 | 27.736 | 73,67% | (7.303) | |
| | Cilem | 5.148 | 12.299 | 12.884 | 547 | 765 | 218 | -31 | 584 | 7.736 | 180 | 18.193 | 70,82% | (5.309) | |
| | Gadai | 4.327 | 7.084 | 7.549 | 1.315 | 1.239 | -76 | 385 | 465 | 3.222 | 774 | 9.544 | 79,10% | (1.995) | |
| 4 | CFG | 262.577 | 291.842 | 290.573 | 3.180 | 1.673 | -1.507 | 1.389 | -1.269 | 27.996 | 2.942 | 285.363 | 101,83% | 5.209 | |
| | CF 1 | 159.367 | 169.715 | 168.576 | 1.910 | 59 | -1.851 | -296 | -1.139 | 9.209 | 1.199 | 162.083 | 104,01% | 6.493 | |
| | Total Griya | 139.426 | 145.942 | 145.209 | 1.801 | - | -1.801 | 0 | -733 | 5.783 | 733 | 140.123 | 103,63% | 5.086 | |
| 1 | • Total Non Program | 139.426 | 145.942 | 145.209 | 1.801 | - | -1.801 | 1.520 | -733 | 5.783 | 733 | 140.123 | 103,63% | 5.086 | |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Oto | 19.941 | 23.773 | 23.367 | 109 | 59 | -50 | -296 | -406 | 3.425 | 466 | 21.960 | 106,40% | 1.407 | |
| | CF 2 | 103.210 | 122.126 | 121.997 | 1.270 | 1.614 | 344 | 1.685 | -129 | 18.787 | 1.743 | 123.280 | 98,96% | (1.283) | |
| | Mitraguna & Others | 99.172 | 116.810 | 116.736 | 920 | 1.614 | 694 | 1.323 | -74 | 17.564 | 1.688 | 117.385 | 99,45% | (649) | |
| | Pensiun | 4.038 | 5.316 | 5.261 | 350 | - | -350 | 363 | -55 | 1.223 | 55 | 5.895 | 89,24% | (634) | |
| | Total Pembiayaan | 364.023 | 395.671 | 394.902 | 5.042 | 3.677 | -1.365 | 2.669 | -769 | 30.879 | 4.446 | 419.076 | 94,23% | (24.174) | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|------------|--------------|----------------|--------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | SME | - | 30 | 30 | 30 | 30 | 0,00% | 0,06% | 0,06% | 0,06% | 0 | - | 30 | 0 | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | - | 30 | 30 | 30 | 30 | 0,00% | 0,12% | 0,12% | 0,12% | - | 30 | 0 | | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 872 | 1.889 | 1.641 | 2.903 | 2.57% | 5,35% | 9,63% | 1.261 | 2.030 | 1.014 | - | | | | | |
| | KUR | 703 | 1.737 | 1.487 | 2.748 | 2,14% | 5,05% | 9,51% | 1.261 | 2.045 | 1.012 | - | | | | | |
| | Non KUR | 169 | 152 | 154 | 154 | 15,61% | 12,34% | 12,43% | - | - | (15) | 2 | | | | | |
| 3 | PWG | - | - | - | 718 | 0,00% | 0,00% | 0,00% | 3,51% | 718 | 718 | 718 | | | | | |
| | Cilem | - | - | - | 564 | 0,00% | 0,00% | 0,00% | 4,38% | 564 | 564 | 564 | | | | | |
| | Gadai | - | - | - | 154 | 0,00% | 0,00% | 0,00% | 2,04% | 154 | 154 | 154 | | | | | |
| 4 | CFG | 4.689 | 3.435 | 3.445 | 12.678 | 1,79% | 1,18% | 4,36% | 9.233 | 7.989 | 9.243 | - | | | | | |
| | CF 1 | 4.583 | 3.018 | 2.690 | 9.523 | 2,88% | 1,58% | 5,65% | 6.833 | 4.939 | 6.504 | - | | | | | |
| | Total Griya | 3.651 | 1.927 | 1.566 | 6.346 | 2,62% | 1,07% | 4,37% | 4.780 | 2.694 | 4.418 | - | | | | | |
| | Oto | 932 | 1.091 | 1.124 | 3.177 | 4,67% | 4,73% | 13,60% | 2.053 | 2.245 | 2.086 | - | | | | | |
| | CF 2 | 106 | 417 | 755 | 3.155 | 0,10% | 0,62% | 2,59% | 2.400 | 3.050 | 2.739 | - | | | | | |
| | Mitraguna & Others | 106 | 417 | 755 | 3.155 | 0,11% | 0,65% | 2,70% | 2.400 | 3.050 | 2.739 | - | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Total Pembiayaan | 3.318 | 8.522 | 8.754 | 8.777 | 0,91% | 2,21% | 2,22% | 24 | 5.459 | 255 | 0,00% | 100,00% | -2,2% | 0,00% | 100,00% | -2,2% |

Asset & Contribution Margin

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|---------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 218 | 47 | 74 | 74 | 11 | 0 | 27 | 56,34% | (144) | -65,99% | 4.691 | 1,58% | (4.617) |
| 2 | Tabungan | 144.169 | 162.597 | 161.945 | 161.518 | 5.538 | (427) | (1.079) | -0,66% | 17.349 | 12,03% | 154.911 | 104,26% | 6.607 |
| 3 | Deposito | 10.918 | 20.142 | 20.291 | 20.291 | (2.548) | 0 | 149 | 0,74% | 9.373 | 85,85% | 11.483 | 176,71% | 8.808 |
| | Total | 155.304 | 182.786 | 182.310 | 181.884 | 3.001 | (427) | (903) | -0,49% | 26.579 | 17,11% | 171.085 | 106,31% | 10.799 |
| | CASA | 144.386 | 162.644 | 162.019 | 161.592 | 5.549 | (427) | (1.052) | -0,65% | 17.206 | 11,92% | 159.602 | 101,25% | 1.990 |
| | (%) CASA | 92,97% | 88,98% | 88,87% | 88,84% | | | | | | | | | |
| | FDR | 134,72% | 124,25% | 124,49% | 124,78% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.260 | 1.235 | 1.208 | 1.231 | | 23 | (4) | -0,32% | (29) | -2,31% | - | 0,00% | 1.231 |
| 2 | Giro ISE | 0 | 0 | 0 | 0 | | 0 | 0 | 0,00% | (0) | -72,46% | - | 0,00% | 0 |
| 3 | Tabungan ISE | 1.260 | 1.235 | 1.208 | 1.231 | | 23 | (4) | -0,32% | (29) | -2,29% | - | 0,00% | 1.231 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 71 | 83 | 85 | 85 | | 0 | 2 | 2,41% | 14 | 19,72% | - | 0,00% | 85 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 2.258 | 1.872 | 1.871 | - | - | 0 | -15 | -2 | -388 | 2 | 2.258 | 82,83% | (388) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 2.258 | 1.872 | 1.871 | - | - | 0 | -15 | -2 | -388 | 2 | 2.258 | 82,83% | (388) |
| | • Local Champion | 2.258 | 1.872 | 1.871 | - | - | 0 | -15 | -2 | -388 | 2 | 2.258 | 82,83% | (388) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 54.913 | 60.007 | 59.699 | 600 | 500 | -100 | 955 | -308 | 4.785 | 808 | 60.630 | 98,46% | (931) |
| | KUR | 53.824 | 58.670 | 58.379 | 600 | 500 | -100 | 988 | -290 | 4.555 | 790 | 59.174 | 98,66% | (795) |
| | Non KUR | 1.089 | 1.337 | 1.319 | - | - | 0 | -33 | -17 | 230 | 17 | 1.456 | 90,63% | (136) |
| 3 | PWG | 2.063 | 7.765 | 7.842 | 534 | 129 | -404 | 346 | 77 | 5.778 | 53 | 9.875 | 79,41% | (2.034) |
| | Cilem | 2.063 | 7.765 | 7.842 | 534 | 129 | -404 | 346 | 77 | 5.778 | 53 | 9.875 | 79,41% | (2.034) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 149.998 | 157.466 | 157.552 | 670 | 480 | -190 | 340 | 86 | 7.554 | 394 | 160.804 | 97,98% | (3.252) |
| | CF 1 | 15.162 | 17.472 | 17.293 | - | 30 | 30 | -45 | -179 | 2.131 | 209 | 16.494 | 104,84% | 798 |
| | Total Griya | 4.320 | 3.831 | 3.829 | - | 0 | 0 | -1 | -491 | 1 | 1 | 4.700 | 81,48% | (870) |
| | • Total Non Program | 3.984 | 3.516 | 3.515 | - | 0 | 0 | -39 | -1 | -469 | 1 | 4.321 | 81,36% | (805) |
| | • Program | 336 | 315 | 314 | - | 0 | 0 | -2 | -1 | -22 | 1 | 379 | 82,81% | (65) |
| | Oto | 10.841 | 13.641 | 13.463 | - | 30 | 30 | -45 | -178 | 2.622 | 208 | 11.794 | 114,15% | 1.669 |
| | CF 2 | 134.836 | 139.994 | 140.259 | 670 | 450 | -220 | 385 | 265 | 5.423 | 185 | 144.309 | 97,19% | (4.050) |
| | Mitraguna & Others | 130.780 | 136.039 | 136.317 | 670 | 450 | -220 | 408 | 278 | 5.537 | 172 | 139.377 | 97,80% | (3.060) |
| | Pensiun | 4.056 | 3.955 | 3.942 | - | 0 | -23 | -13 | -114 | 13 | 13 | 4.933 | 79,92% | (991) |
| | Total Pembiayaan | 209.233 | 227.110 | 226.963 | 1.804 | 1.109 | -694 | 1.627 | -147 | 17.730 | 1.256 | 233.567 | 97,17% | (6.604) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|---------------|--------------|---------------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 31-Dec-24 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | 616 | 616 | 0,00% | 0,00% | 32,92% | 616 | 616 | 616 | - | - | - | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | |
| | Local Champion | - | - | - | 616 | 616 | 0,00% | 0,00% | 32,92% | 616 | 616 | 616 | - | - | - | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | |
| 2 | MBG | - | 57 | 53 | 2.504 | 2.504 | 0,00% | 0,00% | 4,19% | 2.451 | 2.504 | 2.448 | - | - | - | |
| | KUR | - | - | - | 2.451 | 2.451 | 0,00% | 0,00% | 4,20% | 2.451 | 2.451 | 2.451 | - | - | - | |
| | Non KUR | - | 57 | 53 | 53 | 53 | 0,00% | 0,00% | 3,99% | 53 | - | (3) | - | - | - | |
| 3 | PWG | - | - | - | 63 | 63 | 0,00% | 0,00% | 0,00% | 63 | 63 | 63 | - | - | - | |
| | Cilem | - | - | - | 63 | 63 | 0,00% | 0,00% | 0,00% | 63 | 63 | 63 | - | - | - | |
| | Gadai | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | |
| 4 | CFG | 1.077 | 1.464 | 2.605 | 5.140 | 5.140 | 0,72% | 1,65% | 3,26% | 2.535 | 4.063 | 3.676 | - | - | - | |
| | CF 1 | 278 | 521 | 426 | 1.386 | 1.386 | 1,83% | 2,44% | 8,01% | 960 | 1.108 | 864 | - | - | - | |
| | Total Griya | 278 | 253 | 253 | 496 | 496 | 6,43% | 6,61% | 12,96% | 243 | 218 | 243 | - | - | - | |
| | Oto | - | 268 | 173 | 889 | 889 | 0,00% | 1,27% | 6,61% | 716 | 889 | 621 | - | - | - | |
| | CF 2 | 799 | 942 | 2.179 | 3.754 | 3.754 | 0,59% | 1,56% | 2,68% | 1.576 | 2.955 | 2.812 | - | - | - | |
| | Mitraguna & Others | 799 | 942 | 2.179 | 3.173 | 3.173 | 0,61% | 1,60% | 2,33% | 995 | 2.375 | 2.231 | - | - | - | |
| | Pensiun | - | 68 | 68 | 68 | 68 | 0,00% | 0,03% | 1,72% | 581 | 581 | 581 | - | - | - | |
| | Total Pembiayaan | 954 | 2.149 | 1.822 | 1.822 | 1.822 | 0,46% | 0,80% | 0,80% | 869 | (327) | 0,14% | 81,95% | -0,7% | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 205.252 | 214.060 | 229.253 | 24.001 | |
| 2 | Contribution Margin | 7.885 | 11.297 | 10.050 | 2.165 | -27,5% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 3,34 | 3,42 | 3,37 | (0,05) | 0,03 |
| CIF Payroll | 607 | 827 | 604 | (223) | (3) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 238 | 2.232 | 2.214 | 2.214 | (61) | 0 | (17) | -0,77% | 1.977 | 831,46% | 4.605 | 48,08% | (2.391) |
| 2 | Tabungan | 85.480 | 94.164 | 98.632 | 98.171 | 1.838 | (461) | 4.007 | 4,26% | 12.691 | 14,85% | 94.734 | 103,63% | 3.437 |
| 3 | Deposito | 55.765 | 41.891 | 41.891 | 41.891 | (347) | 0 | 0 | 0,00% | (13.874) | -24,88% | 56.483 | 74,17% | (14.592) |
| | Total | 141.483 | 138.286 | 142.738 | 142.277 | 1.430 | (461) | 3.990 | 2,89% | 794 | 0,56% | 155.822 | 91,31% | (13.546) |
| | CASA | 85.718 | 96.395 | 100.847 | 100.385 | 1.778 | (461) | 3.990 | 4,14% | 14.668 | 17,11% | 99.340 | 101,05% | 1.046 |
| | (%) CASA | 60,59% | 69,71% | 70,65% | 70,56% | | | | | | | | | |
| | FDR | 57,51% | 64,07% | 62,29% | 62,50% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|----------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 337 | 2.361 | 2.364 | 2.367 | | 3 | 7 | 0,29% | 2.030 | 602,40% | - | 0,00% | 2.367 |
| 2 | Giro ISE | 44 | 2.017 | 2.018 | 2.018 | | 0 | 1 | 0,05% | 1.974 | 4438,35% | - | 0,00% | 2.018 |
| 3 | Tabungan ISE | 293 | 343 | 347 | 349 | | 3 | 6 | 1,66% | 57 | 19,34% | - | 0,00% | 349 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 90 | 96 | 98 | 98 | | 0 | 2 | 2,08% | 8 | 8,89% | - | 0,00% | 98 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 28.590 | 26.219 | 26.219 | 550 | 400 | -150 | 310 | -0 | -2.371 | 400 | 29.132 | 90,00% | (2.913) |
| | KUR | 28.019 | 25.667 | 25.673 | 550 | 400 | -150 | 330 | 6 | -2.345 | 394 | 28.422 | 90,33% | (2.749) |
| | Non KUR | 572 | 552 | 546 | - | - | 0 | -20 | -6 | -26 | 6 | 710 | 76,91% | (164) |
| 3 | PWG | 2.056 | 6.337 | 6.379 | 589 | 103 | -486 | 268 | 42 | 4.323 | 61 | 7.548 | 84,52% | (1.169) |
| | Cilem | 2.056 | 6.337 | 6.379 | 589 | 103 | -486 | 268 | 42 | 4.323 | 61 | 7.548 | 84,52% | (1.169) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 50.725 | 56.049 | 56.317 | 715 | 770 | 55 | -7 | 268 | 5.592 | 502 | 59.421 | 94,78% | (3.104) |
| | CF 1 | 3.683 | 6.435 | 6.398 | 185 | - | -185 | 39 | 36 | 2.715 | 36 | 4.720 | 135,57% | 1.679 |
| | Total Griya | 695 | 358 | 356 | - | - | 0 | 0 | -2 | -339 | 2 | 961 | 37,02% | (605) |
| | • Total Non Program | 695 | 358 | 356 | - | - | 0 | 0 | -5 | -339 | 2 | 961 | 37,02% | (605) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.988 | 6.077 | 6.043 | 185 | - | -185 | 39 | -34 | 3.055 | 34 | 3.758 | 160,78% | 2.284 |
| | CF 2 | 47.042 | 49.615 | 49.919 | 530 | 770 | 240 | -47 | 304 | 2.877 | 466 | 54.701 | 91,26% | (4.783) |
| | Mitraguna & Others | 38.019 | 39.728 | 40.095 | 530 | 770 | 240 | 25 | 368 | 2.076 | 402 | 44.970 | 89,16% | (4.874) |
| | Pensiun | 9.023 | 9.887 | 9.823 | - | - | 0 | -72 | -64 | 800 | 64 | 9.732 | 100,94% | 92 |
| | Total Pembiayaan | 81.372 | 88.606 | 88.916 | 1.854 | 1.273 | -581 | 571 | 310 | 7.544 | 963 | 96.101 | 92,52% | (7.185) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|-----------|------------|------------|--------------|---------------|---------------|-------|-----|--|--|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | | | | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | | |
| 2 | MBG | 574 | 689 | 300 | 1.457 | 2.019 | 1.15% | 5.56% | 1.156 | 883 | 768 | | | | | | | | |
| | KUR | 574 | 632 | 300 | 1.457 | 2.05% | 1.17% | 5.67% | 1.156 | 883 | 825 | | | | | | | | |
| | Non KUR | - | 57 | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | (57) | | | | | | |
| 3 | PWG | - | - | - | - | 142 | 0,00% | 0,00% | 0,00% | 2.22% | 142 | 142 | 142 | | | | | | |
| | Cilem | - | - | - | - | 142 | 0,00% | 0,00% | 0,00% | 2.22% | 142 | 142 | 142 | | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 4 | CFG | 234 | 2.457 | 933 | 5.686 | 0,46% | 1,66% | 10,10% | 4.753 | 5.452 | 3.229 | | | | | | | | |
| | CF 1 | 134 | 106 | 320 | 950 | 3,65% | 4,97% | 14,84% | 630 | 815 | 844 | | | | | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Oto | 134 | 106 | 320 | 950 | 4,50% | 5,27% | 15,71% | 630 | 815 | 844 | | | | | | | | |
| | CF 2 | - | 2.351 | 613 | 4.736 | 0,21% | 1,24% | 9,49% | 4.123 | 4.637 | 2.385 | | | | | | | | |
| | Mitraguna & Others | - | 1.360 | 201 | 3.404 | 0,00% | 0,51% | 8,49% | 3.202 | 3.404 | 2.044 | | | | | | | | |
| | Pensiun | - | 992 | 412 | 1.333 | 1,10% | 4,16% | 13,57% | 921 | 1.233 | 341 | | | | | | | | |
| | Total Pembiayaan | 315 | 629 | 742 | 801 | 0,39% | 0,84% | 0,90% | 59 | 486 | 172 | 0,04% | 95,66% | -0,9% | | | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 20.173 | 45.153 | 45.511 | 45.435 | 7.495 | (76) | 282 | 0,62% | 25.262 | 125,23% | 25.794 | 176,14% | 19.640 |
| 2 | Tabungan | 135.101 | 145.614 | 146.716 | 145.979 | 1.016 | (738) | 364 | 0,25% | 10.878 | 8,05% | 145.809 | 100,12% | 170 |
| 3 | Deposito | 28.599 | 26.205 | 26.350 | 26.350 | 229 | 0 | 145 | 0,55% | (2.249) | -7,86% | 29.125 | 90,47% | (2.775) |
| | Total | 183.873 | 216.972 | 218.577 | 217.763 | 8.741 | (814) | 792 | 0,36% | 33.890 | 18,43% | 200.728 | 108,49% | 17.035 |
| | CASA | 155.274 | 190.767 | 192.227 | 191.413 | 8.511 | (814) | 646 | 0,34% | 36.139 | 23,27% | 171.603 | 111,54% | 19.810 |
| | (%) CASA | 84,45% | 87,92% | 87,94% | 87,90% | | | | | | | | | |
| | FDR | 85,47% | 90,55% | 89,63% | 89,97% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|--------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.669 | 12.845 | 13.166 | 13.185 | 19 | 340 | 2,65% | 4.516 | 52,10% | - | 0,00% | 13.185 | |
| 2 | Giro ISE | 6.094 | 227 | 145 | 147 | 2 | (80) | -35,41% | (5.947) | -97,59% | - | 0,00% | 147 | |
| 3 | Tabungan ISE | 2.575 | 10.818 | 11.222 | 11.238 | 17 | 420 | 3,88% | 8.663 | 336,44% | - | 0,00% | 11.238 | |
| 4 | Deposito ISE | - | 1.800 | 1.800 | 1.800 | 0 | 0 | 0,00% | 1.800 | #DIV/0! | - | 0,00% | 1.800 | |
| 5 | CIF ISE | 121 | 138 | 140 | 140 | 0 | 2 | 1,45% | 19 | 15,70% | - | 0,00% | 140 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | • Local Champion | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 29.889 | 35.950 | 36.043 | 250 | 450 | 200 | -169 | 93 | 6.154 | 357 | 34.210 | 105,36% | 1.833 |
| | KUR | 29.147 | 35.000 | 35.098 | 250 | 450 | 200 | -304 | 99 | 5.951 | 351 | 33.229 | 105,63% | 1.870 |
| | Non KUR | 742 | 950 | 944 | - | - | 0 | 135 | -6 | 203 | 6 | 981 | 96,26% | (37) |
| 3 | PWG | 5.787 | 17.774 | 17.922 | 2.090 | 697 | -1.394 | 1.145 | 148 | 12.135 | 548 | 20.542 | 87,24% | (2.621) |
| | Cilem | 4.662 | 13.788 | 13.915 | 1.392 | 221 | -1.171 | 132 | 126 | 9.253 | 95 | 15.567 | 89,39% | (1.652) |
| | Gadai | 1.126 | 3.985 | 4.007 | 698 | 475 | -223 | 1.013 | 22 | 2.881 | 453 | 4.976 | 80,53% | (969) |
| 4 | CFG | 121.436 | 142.740 | 141.956 | 1.372 | 146 | -1.226 | 3.425 | -784 | 20.520 | 930 | 131.655 | 107,82% | 10.300 |
| | CF 1 | 20.925 | 20.764 | 20.657 | 92 | - | -92 | 454 | -106 | -268 | 106 | 22.143 | 93,29% | (1.486) |
| | Total Griya | 15.996 | 15.276 | 15.253 | - | - | 0 | 0 | -24 | -743 | 24 | 16.308 | 93,53% | (1.056) |
| 4 | • Total Non Program | 15.996 | 15.276 | 15.253 | - | - | 0 | 0 | -73 | -743 | 24 | - | 0,00% | 0 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 5.835 | 92,63% | (430) |
| | Oto | 4.930 | 5.487 | 5.405 | 92 | - | -92 | 454 | -83 | 475 | 83 | 109.512 | 110,76% | 11.787 |
| | CF 2 | 100.511 | 121.976 | 121.298 | 1.280 | 146 | -1.134 | 2.970 | -678 | 20.788 | 824 | 72.073 | 110,54% | 7.597 |
| | Mitraguna & Others | 63.905 | 80.135 | 79.671 | 980 | 60 | -920 | 2.780 | -465 | 15.766 | 525 | 37.439 | 111,19% | 4.189 |
| | Pensiun | 36.606 | 41.841 | 41.628 | 300 | 86 | -214 | 190 | -213 | 5.022 | 299 | - | - | - |
| | Total Pembiayaan | 157.150 | 196.464 | 195.920 | 3.712 | 1.293 | -2.419 | 4.400 | -543 | 38.770 | 1.836 | 186.445 | 105,08% | 9.475 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD | YtD | MtM | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| 2 | MBG | 179 | 182 | 179 | 1.310 | 0,60% | 0,50% | 0,63% | 1.131 | 1.131 | 1.128 | - | - | - |
| | KUR | 179 | 128 | 124 | 1.255 | 0,61% | 0,35% | 0,58% | 1.131 | 1.076 | 1.127 | - | - | - |
| | Non KUR | - | 54 | 55 | 55 | 0,00% | 5,79% | 5,82% | - | 55 | 1 | - | - | - |
| 3 | PWG | 74 | - | - | 223 | 1,27% | 0,00% | 0,24% | 223 | 149 | 223 | - | - | - |
| | Cilem | 74 | - | - | 223 | 1,58% | 0,00% | 1,60% | 223 | 149 | 223 | - | - | - |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| 4 | CFG | 1.115 | 1.652 | 2.206 | 4.433 | 0,92% | 1,55% | 3,12% | 2.228 | 3.319 | 2.781 | - | - | - |
| | CF 1 | 120 | 248 | 73 | 2.051 | 0,57% | 0,35% | 0,93% | 1.978 | 1.931 | 1.803 | - | - | - |
| | Total Griya | - | 170 | - | 1.639 | 0,00% | 0,00% | 0,10% | 1.639 | 1.639 | 1.469 | - | - | - |
| | Oto | 120 | 78 | 73 | 413 | 2,43% | 1,33% | 7,64% | 340 | 293 | 334 | - | - | - |
| | CF 2 | 995 | 1.404 | 2.132 | 2.382 | 0,99% | 1,75% | 1,96% | 249 | 1.387 | 978 | - | - | - |
| | Mitraguna & Others | 254 | 1.081 | 1.562 | 1.822 | 0,40% | 1,95% | 2,29% | 260 | 1.568 | 742 | - | - | - |
| | Pensiun | 740 | 324 | 275 | 274 | 2,02% | 1,36% | 1,34% | (11) | (181) | 236 | - | - | - |
| | Total Pembiayaan | 35 | 1.245 | 1.476 | 1.785 | 0,02% | 0,75% | 0,91% | 309 | 1.750 | 540 | 0,06% | 93,53% | -0,9% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 167.599 | 185.470 | 211.409 | 43.810 | | 2.80 | 3.04 | 3.04 |
| 2 | Contribution Margin | 6.897 | 9.852 | 7.291 | 394 | -5,7% | (0,01) | 1.444 | 1.536 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 460 | 129 | 245 | 259 | (243) | 13 | 129 | 99,86% | (202) | -43,84% | 4.702 | 5,50% | (4.443) |
| 2 | Tabungan | 104.069 | 105.674 | 103.936 | 103.608 | 97 | (328) | (2.066) | -1,96% | (461) | -0,44% | 113.215 | 91,51% | (9.607) |
| 3 | Deposito | 24.703 | 24.658 | 24.873 | 24.873 | (322) | 0 | 216 | 0,88% | 170 | 0,69% | 25.371 | 98,04% | (497) |
| | Total | 129.233 | 130.461 | 129.054 | 128.740 | (467) | (314) | (1.721) | -1,32% | (493) | -0,38% | 143.287 | 89,85% | (14.547) |
| | CASA | 104.530 | 105.804 | 104.181 | 103.867 | (145) | (314) | (1.937) | -1,83% | (663) | -0,63% | 117.917 | 88,08% | (14.050) |
| | (%) CASA | 80,88% | 81,10% | 80,73% | 80,68% | | | | | | | | | |
| | FDR | 125,49% | 144,15% | 145,30% | 145,66% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.034 | 2.267 | 2.548 | 2.586 | | 38 | 319 | 14,07% | (1.447) | -35,88% | - | 0,00% | 2.586 |
| 2 | Giro ISE | 415 | 60 | 134 | 179 | | 45 | 119 | 199,30% | (236) | -56,91% | - | 0,00% | 179 |
| 3 | Tabungan ISE | 3.618 | 2.207 | 2.413 | 2.407 | | (6) | 200 | 9,05% | (1.211) | -33,47% | - | 0,00% | 2.407 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 119 | 142 | 144 | 144 | | 0 | 2 | 1,41% | 25 | 21,01% | - | 0,00% | 144 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 22.894 | 22.522 | 22.438 | 435 | 190 | (245) | 145 | (84) | (457) | 274 | 24.787 | 90,52% | (2.349) |
| | KUR | 22.067 | 21.522 | 21.366 | 370 | 110 | (260) | (16) | (156) | (701) | 266 | 23.833 | 89,65% | (2.467) |
| | Non KUR | 827 | 999 | 1.071 | 65 | 80 | 15 | 161 | 72 | 244 | 8 | 954 | 112,28% | 117 |
| 3 | PWG | 1.733 | 7.288 | 7.121 | 1.343 | 36 | (-1.307) | 930 | (-167) | 5.388 | 203 | 10.247 | 69,49% | (3.126) |
| | Cilem | 1.733 | 7.288 | 7.121 | 1.343 | 36 | (-1.307) | 930 | (-167) | 5.388 | 203 | 10.247 | 69,49% | (3.126) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 137.551 | 158.244 | 157.960 | 1.104 | 2.499 | 1.394 | 470 | (-284) | 20.409 | 2.783 | 158.700 | 99,53% | (740) |
| | CF 1 | 5.904 | 8.009 | 8.076 | 133 | 187 | 53 | 75 | 67 | 2.172 | 120 | 8.425 | 95,85% | (349) |
| | Total Griya | 1.926 | 1.748 | 1.743 | - | - | 0 | 0 | (5) | (183) | 5 | 2.573 | 67,74% | (830) |
| | • Total Non Program | 1.926 | 1.748 | 1.743 | - | - | 0 | 0 | (5) | (183) | 5 | 2.573 | 67,74% | (830) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.978 | 6.261 | 6.333 | 133 | 187 | 53 | 75 | 72 | 2.355 | 115 | 5.852 | 108,21% | 481 |
| | CF 2 | 131.647 | 150.235 | 149.884 | 971 | 2.312 | 1.341 | 395 | (-351) | 18.237 | 2.663 | 150.275 | 99,74% | (391) |
| | Mitraguna & Others | 65.693 | 81.700 | 82.439 | 580 | 2.212 | 1.632 | 31 | 738 | 16.745 | 1.474 | 82.597 | 99,81% | (159) |
| | Pensiun | 65.954 | 68.535 | 67.445 | 391 | 100 | (-291) | 364 | (-1.090) | 1.491 | 1.190 | 67.677 | 99,66% | (232) |
| | Total Pembiayaan | 162.178 | 188.054 | 187.518 | 2.882 | 2.724 | (-158) | 1.545 | (-536) | 25.340 | 3.260 | 193.734 | 96,79% | (6.216) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | | | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|-----------|-----------|------------|--------------|-----------------|-------------|---------------|-------|-----|--|--|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | % | | | | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | | | |
| 2 | MBG | 640 | 560 | 514 | 2.174 | 2.80% | 2.28% | 9,69% | 1.660 | 1.534 | 1.613 | | | | | | | | | |
| | KUR | 508 | 507 | 460 | 2.066 | 2.30% | 2.14% | 9,67% | 1.606 | 1.557 | 1.558 | | | | | | | | | |
| | Non KUR | 132 | 53 | 54 | 108 | 15,90% | 5,37% | 10,08% | 54 | (24) | 55 | | | | | | | | | |
| 3 | PWG | - | - | - | - | 127 | 0,00% | 0,00% | 1,78% | 127 | 127 | 127 | | | | | | | | |
| | Cilem | - | - | - | - | 127 | 0,00% | 0,00% | 1,78% | 127 | 127 | 127 | | | | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0 | - | - | | | | | | | | |
| 4 | CFG | 1.035 | 709 | 272 | 2.012 | 0,75% | 0,17% | 1,27% | 1.740 | 978 | 1.303 | | | | | | | | | |
| | CF 1 | - | - | - | - | 539 | 0,00% | 0,00% | 6,67% | 539 | 539 | 539 | | | | | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0 | - | - | | | | | | | | |
| | Oto | - | - | - | - | 539 | 0,00% | 0,00% | 8,51% | 539 | 539 | 539 | | | | | | | | |
| | CF 2 | 1.035 | 709 | 272 | 1.473 | 0,79% | 0,18% | 0,98% | 1.201 | 439 | 764 | | | | | | | | | |
| | Mitraguna & Others | 403 | 63 | - | 768 | 0,61% | 0,00% | 0,93% | 768 | 365 | 704 | | | | | | | | | |
| | Pensiun | 632 | 646 | 272 | 706 | 0,96% | 0,40% | 1,05% | 434 | 74 | 60 | | | | | | | | | |
| | Total Pembiayaan | 306 | 295 | 314 | 404 | 0,19% | 0,17% | 0,22% | 90 | 98 | 108 | 0,87% | -301,89% | 0,6% | | | | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 161.481 | 517.787 | 517.879 | 517.861 | 197 | (17) | 74 | 0,01% | 356.380 | 220,70% | 168.496 | 307,34% | 349.365 |
| 2 | Tabungan | 199.929 | 216.938 | 217.686 | 216.784 | (488) | (902) | (154) | -0,07% | 16.855 | 8,43% | 215.790 | 100,46% | 994 |
| 3 | Deposito | 133.285 | 90.671 | 88.952 | 88.953 | (964) | 1 | (1.718) | -1,89% | (44.332) | -33,26% | 135.065 | 65,86% | (46.112) |
| | Total | 494.695 | 825.396 | 824.517 | 823.598 | (1.255) | (919) | (1.798) | -0,22% | 328.903 | 66,49% | 519.351 | 158,58% | 304.247 |
| | CASA | 361.410 | 734.725 | 735.565 | 734.645 | (291) | (920) | (80) | -0,01% | 373.235 | 103,27% | 384.286 | 191,17% | 350.360 |
| | (%) CASA | 73,06% | 89,01% | 89,21% | 89,20% | | | | | | | | | |
| | FDR | 29,29% | 21,46% | 21,28% | 21,30% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|--------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.866 | 10.479 | 20.224 | 20.229 | | 5 | 9.750 | 93,03% | 18.363 | 984,20% | - | 0,00% | 20.229 |
| 2 | Giro ISE | 28 | 25 | 20 | 23 | | 3 | (2) | -8,18% | (5) | -18,01% | | 0,00% | 23 |
| 3 | Tabungan ISE | 1.837 | 8.854 | 18.604 | 18.606 | | 2 | 9.752 | 110,14% | 16.768 | 912,61% | | 0,00% | 18.606 |
| 4 | Deposito ISE | - | 1.600 | 1.600 | 1.600 | | 0 | 0 | 0,00% | 1.600 | #DIV/0! | | 0,00% | 1.600 |
| 5 | CIF ISE | 40 | 76 | 77 | 77 | | 0 | 1 | 1,32% | 37 | 92,50% | | 0,00% | 77 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 1.656 | 1.210 | 1.184 | - | - | 0 | -41 | -26 | -472 | 26 | 1.656 | 71,49% | (472) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 1.656 | 1.210 | 1.184 | - | - | 0 | -41 | -26 | -472 | 26 | 1.656 | 71,49% | (472) |
| | • Local Champion | 1.656 | 1.210 | 1.184 | - | - | 0 | -41 | -26 | -472 | 26 | 1.656 | 71,49% | (472) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 57.809 | 59.982 | 58.767 | 200 | 100 | -100 | -1.439 | -1.215 | 958 | 1.315 | 63.575 | 92,44% | (4.808) |
| | KUR | 55.256 | 56.602 | 55.432 | 200 | 100 | -100 | -1.419 | -1.170 | 176 | 1.270 | 60.661 | 91,38% | (5.229) |
| | Non KUR | 2.553 | 3.380 | 3.335 | - | - | 0 | -20 | -45 | 782 | 45 | 2.914 | 114,46% | 421 |
| 3 | PWG | 4.560 | 19.634 | 19.823 | 756 | 429 | -327 | 1.055 | 189 | 15.263 | 240 | 16.305 | 121,57% | 3.518 |
| | Cilem | 4.560 | 19.634 | 19.823 | 756 | 429 | -327 | 1.055 | 189 | 15.263 | 240 | 16.305 | 121,57% | 3.518 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 80.862 | 96.309 | 95.686 | 829 | 49 | -780 | 290 | -623 | 14.824 | 672 | 92.602 | 103,33% | 3.084 |
| | CF 1 | 35.630 | 44.820 | 44.224 | 439 | - | -439 | 558 | -596 | 8.594 | 596 | 37.699 | 117,31% | 6.524 |
| | Total Griya | 16.876 | 22.526 | 22.246 | - | - | 0 | 0 | -280 | 5.370 | 280 | 17.973 | 123,78% | 4.273 |
| | • Total Non Program | 11.817 | 17.790 | 17.523 | - | - | 0 | 1.032 | -267 | 5.706 | 267 | 12.262 | 142,90% | 5.260 |
| | • Program | 5.059 | 4.736 | 4.723 | - | - | 0 | -38 | -13 | -336 | 13 | 5.710 | 82,71% | (987) |
| | Oto | 18.754 | 22.294 | 21.978 | 439 | - | -439 | 558 | -316 | 3.224 | 316 | 19.727 | 111,41% | 2.251 |
| | CF 2 | 45.232 | 51.489 | 51.462 | 390 | 49 | -341 | -268 | -27 | 6.230 | 76 | 54.903 | 93,73% | (3.440) |
| | Mitraguna & Others | 44.353 | 50.559 | 50.553 | 390 | 49 | -341 | -172 | -6 | 6.200 | 55 | 53.128 | 95,15% | (2.575) |
| | Pensiun | 880 | 930 | 909 | - | - | 0 | -96 | -20 | 30 | 20 | 1.774 | 51,24% | (865) |
| | Total Pembiayaan | 144.886 | 177.135 | 175.459 | 1.785 | 578 | -1.207 | -134 | -1.676 | 30.573 | 2.254 | 174.138 | 100,76% | 1.321 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------|------------|-----------|--------------|-----------|---------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | 1.132 | - | - | - | 68,36% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Local Champion | 1.132 | - | - | - | 68,36% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 2 | MBG | 16 | 1.016 | 876 | 3.513 | 0,03% | 1,46% | 5,98% | 2.638 | 3.498 | 2.498 | 75 | (203) | 63 | | | |
| | KUR | 16 | 857 | 781 | 3.231 | 0,03% | 1,38% | 5,83% | 2.450 | 3.216 | 2.375 | 75 | (195) | 63 | | | |
| | Non KUR | - | 159 | 94 | 282 | 0,00% | 2,79% | 8,46% | 188 | 282 | 123 | 75 | (8) | - | | | |
| 3 | PWG | 36 | - | - | - | 68 | 0,78% | 0,00% | 0,35% | 68 | 33 | 68 | 75 | (203) | 63 | | |
| | Cilem | - | - | - | - | 68 | 0,78% | 0,00% | 0,35% | 68 | 33 | 68 | 75 | (195) | 63 | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 4 | CFG | 1.001 | 1.350 | 1.606 | 3.967 | 1,24% | 1,67% | 4,15% | 2.362 | 2.966 | 2.618 | 75 | (203) | 63 | | | |
| | CF 1 | 1.001 | 1.350 | 1.606 | 2.880 | 2,81% | 3,58% | 6,51% | 1.274 | 1.879 | 1.530 | 75 | (195) | 63 | | | |
| | Total Griya | 592 | 631 | 631 | 631 | 3,51% | 2,80% | 2,83% | - | 39 | (1) | 75 | (8) | - | | | |
| | Oto | 101 | 112 | 112 | 385 | 0,54% | 0,50% | 1,75% | 273 | 284 | 273 | 75 | (8) | - | | | |
| | CF 2 | 696 | 1.011 | 1.003 | 1.003 | 1,54% | 1,95% | 1,95% | 1.95% | (0) | 307 | 307 | 307 | (8) | - | | |
| | Mitraguna & Others | 696 | 1.011 | 1.003 | 1.003 | 1,57% | 1,98% | 1,98% | 1.98% | (0) | 307 | 307 | 307 | (8) | - | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Total Pembiayaan | 1.666 | 1.766 | 1.745 | 2.093 | 1,15% | 0,99% | 1,19% | 348 | 427 | 328 | 75 | (203) | 63 | 0,04% | 96,63% | -1,2% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Sep-25 | Sep-25 |
| 1 | Asset (Retail) T | 139.452 | 145.538 | 145.805 | 6.353 | | 3,14 | 3,88 | 3,86 |
| 2 | Contribution Margin | 5.812 | 8.104 | 6.963 | 1.151 | -19,8% | 376 | 624 | 659 |
| | | | | | | | (0,02) | (0,73) | 0,73 |
| | | | | | | | 35 | 283 | 283 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 33 | 271 | 299 | 300 | 68 | 1 | 29 | 10,82% | 268 | 815,30% | 6.167 | 4,87% | (5.867) |
| 2 | Tabungan | 95.230 | 98.857 | 94.756 | 94.608 | 5.380 | (148) | (4.249) | -4,30% | (622) | -0,65% | 104.027 | 90,95% | (9.419) |
| 3 | Deposito | 25.200 | 24.733 | 24.193 | 24.193 | 561 | 0 | (539) | -2,18% | (1.007) | -3,99% | 25.946 | 93,25% | (1.752) |
| | Total | 120.463 | 123.860 | 119.249 | 119.101 | 6.009 | (147) | (4.759) | -3,84% | (1.361) | -1,13% | 136.140 | 87,48% | (17.039) |
| | CASA | 95.263 | 99.128 | 95.056 | 94.908 | 5.448 | (148) | (4.220) | -4,26% | (355) | -0,37% | 110.195 | 86,13% | (15.287) |
| | (%) CASA | 79,08% | 80,03% | 79,71% | 79,69% | | | | | | | | | |
| | FDR | 167,21% | 170,63% | 176,50% | 176,72% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|-----|----------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.016 | 1.585 | 1.593 | 1.550 | | (43) | (35) | -2,21% | 533 | 52,48% | - | 0,00% | 1.550 |
| 2 | Giro ISE | 1 | 12 | 57 | 16 | | (42) | 3 | 27,25% | 15 | 2967,75% | | 0,00% | 16 |
| 3 | Tabungan ISE | 1.016 | 1.572 | 1.536 | 1.534 | | (2) | (38) | -2,44% | 518 | 51,01% | | 0,00% | 1.534 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 59 | 70 | 71 | 71 | | 0 | 1 | 1,43% | 12 | 20,34% | | 0,00% | 71 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 58.418 | 61.137 | 61.620 | 850 | 1.261 | 411 | 53 | 483 | 3.202 | 778 | 59.037 | 104,37% | 2.583 |
| | KUR | 53.406 | 57.301 | 57.817 | 850 | 1.261 | 411 | 177 | 517 | 4.412 | 744 | 53.872 | 107,32% | 3.946 |
| | Non KUR | 5.013 | 3.836 | 3.803 | - | - | 0 | -124 | -33 | -1.210 | 33 | 5.166 | 73,62% | (1.363) |
| 3 | PWG | 7.973 | 12.362 | 12.245 | 817 | 124 | -693 | 572 | -117 | 4.272 | 241 | 15.411 | 79,46% | (3.165) |
| | Cilem | 7.973 | 12.362 | 12.245 | 817 | 124 | -693 | 572 | -117 | 4.272 | 241 | 15.411 | 79,46% | (3.165) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 135.040 | 137.846 | 136.615 | 1.462 | 528 | -934 | 977 | -1.231 | 1.574 | 1.759 | 161.244 | 84,73% | (24.629) |
| | CF 1 | 25.995 | 30.473 | 30.544 | 226 | 318 | 92 | -139 | 70 | 4.549 | 248 | 29.119 | 104,89% | 1.425 |
| | Total Griya | 13.277 | 16.154 | 16.129 | 125 | - | -125 | 0 | -25 | 2.852 | 25 | 14.079 | 114,56% | 2.050 |
| 4 | • Total Non Program | 13.277 | 16.154 | 16.129 | - | - | -125 | -18 | -25 | 2.852 | 25 | 14.079 | 114,56% | 2.050 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 12.718 | 14.319 | 14.415 | 101 | 318 | 217 | -139 | 96 | 1.697 | 223 | 15.039 | 95,85% | (625) |
| | CF 2 | 109.045 | 107.372 | 106.071 | 1.236 | 210 | -1.026 | 1.116 | -1.301 | -2.974 | 1.511 | 132.125 | 80,28% | (26.054) |
| | Mitraguna & Others | 98.253 | 97.006 | 95.567 | 1.010 | 10 | -1.000 | 964 | -1.440 | -2.686 | 1.450 | 119.197 | 80,18% | (23.630) |
| | Pensiun | 10.792 | 10.366 | 10.504 | 226 | 200 | -26 | 153 | 138 | -288 | 62 | 12.928 | 81,25% | (2.424) |
| | Total Pembiayaan | 201.431 | 211.344 | 210.480 | 3.129 | 1.913 | -1.216 | 1.602 | -864 | 9.049 | 2.777 | 235.692 | 89,30% | (25.212) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|------------|------------|--------------|---------------|---------------|-------|-----|--|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | | | | % | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | | |
| 2 | MBG | 1.180 | 1.895 | 1.618 | 4.565 | 2.029 | 2.65% | 7.41 | 2.947 | 3.385 | 2.670 | | | | | | | |
| | KUR | 896 | 1.456 | 1.153 | 3.955 | 1.688 | 2.01% | 6.84% | 2.802 | 3.060 | 2.499 | | | | | | | |
| | Non KUR | 284 | 439 | 465 | 610 | 5.67% | 12,11% | 16,04% | 145 | 325 | 171 | | | | | | | |
| 3 | PWG | - | - | - | - | 180 | 0,00% | 0,00% | 1,47% | 180 | 180 | 180 | | | | | | |
| | Cilem | - | - | - | - | 180 | 0,00% | 0,00% | 1,47% | 180 | 180 | 180 | | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0 | - | - | | | | | | |
| 4 | CFG | 795 | 2.089 | 1.639 | 4.407 | 0,59% | 1,19% | 3.23% | 2.769 | 3.612 | 2.319 | | | | | | | |
| | CF 1 | 92 | 281 | 107 | 2.011 | 0,35% | 0,35% | 6,59% | 1.905 | 1.920 | 1.731 | | | | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0 | - | - | | | | | | |
| | Oto | 92 | 281 | 107 | 2.011 | 0,72% | 0,75% | 13,95% | 1.905 | 1.920 | 1.731 | | | | | | | |
| | CF 2 | 704 | 1.808 | 1.532 | 2.396 | 0,65% | 1,43% | 2,26% | 864 | 1.692 | 588 | | | | | | | |
| | Mitraguna & Others | 704 | 1.808 | 1.532 | 2.253 | 0,72% | 1,58% | 2,36% | 721 | 1.550 | 445 | | | | | | | |
| | Pensiun | - | - | - | - | 143 | 0,00% | 0,00% | 1,36% | 143 | 143 | 143 | | | | | | |
| | Total Pembiayaan | 1.800 | 1.914 | 2.004 | 2.037 | 0,89% | 0,95% | 0,97% | 33 | 238 | 124 | 0,14% | 85,65% | -0,8% | | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 190.527 | 204.546 | 212.462 | 21.935 | | 3.44 | 4.06 | 4.14 |
| 2 | Contribution Margin | 5.493 | 7.563 | 6.309 | 816 | -14,9% | 402 | 341 | 359 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|---------------|--------------|----------------|---------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.175 | 255 | 272 | 277 | 105 | 5 | 22 | 8,68% | (898) | -76,39% | 4.251 | 6,53% | (3.974) |
| 2 | Tabungan | 91.378 | 105.830 | 106.833 | 106.695 | 2.521 | (138) | 866 | 0,82% | 15.318 | 16,76% | 98.420 | 108,41% | 8.275 |
| 3 | Deposito | 20.885 | 17.098 | 17.170 | 17.170 | 127 | 0 | 72 | 0,42% | (3.715) | -17,79% | 21.483 | 79,92% | (4.314) |
| | Total | 113.438 | 123.183 | 124.275 | 124.142 | 2.753 | (133) | 960 | 0,78% | 10.704 | 9,44% | 124.155 | 99,99% | (13) |
| | CASA | 92.553 | 106.085 | 107.105 | 106.973 | 2.626 | (133) | 888 | 0,84% | 14.420 | 15,58% | 102.671 | 104,19% | 4.301 |
| | (%) CASA | 81,59% | 86,12% | 86,18% | 86,17% | | | | | | | | | |
| | FDR | 111,58% | 120,59% | 120,16% | 120,29% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|----------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.413 | 1.353 | 1.339 | 1.352 | | 13 | (1) | -0,06% | (61) | -4,33% | - | 0,00% | 1.352 |
| 2 | Giro ISE | 4 | 52 | 37 | 56 | | 18 | 3 | 6,48% | 51 | 1180,36% | 0 | 0,00% | 56 |
| 3 | Tabungan ISE | 1.409 | 1.301 | 1.302 | 1.297 | | (6) | (4) | -0,33% | (112) | -7,98% | 55 | 0,00% | 1.297 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 5 | CIF ISE | 95 | 99 | 99 | 99 | | 0 | 0 | 0,00% | 4 | 4,21% | 0 | 0,00% | 99 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 55 | - | - | - | - | 0 | 0 | 0 | -55 | - | 55 | 0,00% | (55) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 |
| | Non-Linkage | 55 | - | - | - | - | 0 | 0 | 0 | 0 | -55 | 55 | 0,00% | (55) |
| | • Local Champion | 55 | - | - | - | - | 0 | 0 | 0 | 0 | -55 | 55 | 0,00% | (55) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 58.188 | 60.441 | 60.250 | 1.350 | 575 | -775 | 948 | -190 | 2.062 | 765 | 66.098 | 91,15% | (5.848) |
| | KUR | 54.166 | 55.978 | 55.815 | 1.350 | 575 | -775 | 1.078 | -163 | 1.649 | 738 | 61.794 | 90,32% | (5.979) |
| | Non KUR | 4.022 | 4.462 | 4.435 | - | - | 0 | -131 | -27 | 413 | 27 | 4.304 | 103,05% | 131 |
| 3 | PWG | 2.382 | 9.408 | 9.689 | 1.541 | 338 | -1.203 | 1.362 | 281 | 7.307 | 57 | 9.949 | 97,38% | (260) |
| | Cilem | 2.382 | 9.408 | 9.689 | 1.541 | 338 | -1.203 | 1.362 | 281 | 7.307 | 57 | 9.949 | 97,38% | (260) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 65.943 | 78.700 | 79.390 | 1.860 | 920 | -940 | 2.504 | 690 | 13.447 | 230 | 73.797 | 107,58% | 5.593 |
| | CF 1 | 8.522 | 7.920 | 7.878 | 100 | - | -100 | 36 | -42 | -644 | 42 | 9.459 | 83,29% | (1.580) |
| | Total Griya | 5.933 | 5.560 | 5.560 | - | - | 0 | 0 | -0 | -374 | 0 | 6.174 | 90,06% | (614) |
| 4 | • Total Non Program | 5.933 | 5.560 | 5.560 | - | - | 0 | -34 | -0 | -374 | 0 | 6.174 | 90,06% | (614) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.589 | 2.360 | 2.319 | 100 | - | -100 | 36 | -41 | -271 | 41 | 3.285 | 70,58% | (966) |
| | CF 2 | 57.421 | 70.780 | 71.512 | 1.760 | 920 | -840 | 2.469 | 732 | 14.091 | 188 | 64.338 | 111,15% | 7.174 |
| | Mitraguna & Others | 56.582 | 69.407 | 70.146 | 1.725 | 920 | -805 | 2.440 | 739 | 13.564 | 181 | 62.860 | 111,59% | 7.286 |
| | Pensiun | 838 | 1.373 | 1.366 | 35 | - | -35 | 28 | -7 | 527 | 7 | 1.479 | 92,37% | (113) |
| | Total Pembiayaan | 126.569 | 148.548 | 149.330 | 4.751 | 1.833 | -2.918 | 4.814 | 781 | 22.761 | 1.052 | 149.899 | 99,62% | (570) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | % Relatif | | | Net (UG) & DG | Target Nov'25 | | | |
|-----|-------------------------|-----------|------------|------------|------------|-------------------|--------------|--------------|-----------|---------------|---------------|--------------|-----------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | 130 | 576 | 560 | 3.102 | 0,22% | 0,93% | 5,15% | 2.542 | 2.972 | 2.526 | 126.569 | 148.548 | (152.108) |
| | KUR | 123 | 204 | 305 | 2.454 | 0,23% | 0,54% | 4,40% | 2.149 | 2.331 | 2.250 | 61.794 | 70.780 | (69.407) |
| | Non KUR | 6 | 372 | 255 | 648 | 0,16% | 5,72% | 14,61% | 393 | 641 | 276 | 4.304 | 103,05% | (107) |
| 3 | PWG | - | - | - | 292 | 0,00% | 0,00% | 3,01% | 292 | 292 | 292 | 9.949 | 97,38% | (260) |
| | Cilem | - | - | - | 292 | 0,00% | 0,00% | 3,01% | 292 | 292 | 292 | 9.949 | 97,38% | (260) |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | 0 | 0,00% | 0 |
| 4 | CFG | 447 | 597 | 635 | 861 | 0,68% | 0,81% | 1,08% | 226 | 413 | 264 | 73.797 | 107,58% | 5.593 |
| | CF 1 | 217 | 497 | 533 | 759 | 2,55% | 6,73% | 9,64% | 226 | 542 | 263 | 9.459 | 83,29% | (1.580) |
| | Total Griya | - | 497 | 533 | 426 | 0,00% | 0,95% | 7,67% | (107) | 426 | (71) | 6.174 | 90,06% | (614) |
| | Oto | 217 | - | - | 333 | 8,39% | 0,00% | 14,37% | 333 | 116 | 333 | 3.285 | 70,58% | (966) |
| | CF 2 | 230 | 100 | 101 | 101 | 0,40% | 0,14% | 0,14% | - | (129) | 1 | 64.338 | 111,15% | 7.174 |
| | Mitraguna & Others | 230 | 100 | 101 | 87 | 0,41% | 0,15% | 0,12% | - | (129) | 1 | 62.860 | 111,59% | 7.286 |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | 1.479 | 92,37% | (113) |
| | Total Pembiayaan | 47 | 202 | 201 | 276 | 0,04% | 0,14% | 0,19% | 76 | 230 | 74 | 0,47% | -152,78% | 0,3% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 124.669 | 131.801 | 149.756 | 25.087 | |
| 2 | Contribution Margin | 3.950 | 6.199 | 6.140 | 2.190 | -55,4% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 3,07 | 4,14 | 4,16 | 0,02 | 1,09 |
| CIF Payroll | 107 | 425 | 444 | 19 | 337 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|----------------|---------------|---------------|---------------|---------------|----------------|------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.878 | 3.276 | 3.213 | 3.214 | 206 | 1 | (63) | -1,91% | 1.336 | 71,16% | 4.014 | 80,06% | (800) |
| 2 | Tabungan | 48.550 | 58.732 | 52.132 | 52.113 | 591 | (18) | (6.619) | -11,27% | 3.563 | 7,34% | 55.473 | 93,94% | (3.360) |
| 3 | Deposito | 7.602 | 13.550 | 13.550 | 13.450 | 2.432 | (100) | (100) | -0,74% | 5.848 | 76,93% | 8.347 | 161,13% | 5.103 |
| | Total | 58.030 | 75.559 | 68.895 | 68.777 | 3.229 | (118) | (6.781) | -8,98% | 10.747 | 18,52% | 67.834 | 101,39% | 943 |
| | CASA | 50.428 | 62.009 | 55.345 | 55.327 | 797 | (18) | (6.681) | -10,78% | 4.899 | 9,71% | 59.487 | 93,01% | (4.160) |
| | (%) CASA | 86,90% | 82,07% | 80,33% | 80,44% | | | | | | | | | |
| | FDR | 148,42% | 129,65% | 141,73% | 141,97% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|------|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 458 | 858 | 350 | 374 | | 23 | (485) | -56,47% | (85) | -18,48% | - | 0,00% | 374 |
| 2 | Giro ISE | 360 | 412 | 237 | 266 | | 29 | (145) | -35,30% | (93) | -25,91% | - | 0,00% | 266 |
| 3 | Tabungan ISE | 99 | 446 | 113 | 107 | | (6) | (339) | -76,00% | 8 | 8,61% | - | 0,00% | 107 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 26 | 34 | 34 | 34 | | 0 | 0 | 0,00% | 8 | 30,77% | - | 0,00% | 34 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 45.037 | 49.029 | 48.534 | 300 | 200 | -100 | 214 | -495 | 3.497 | 695 | 52.201 | 92,98% | (3.667) |
| | KUR | 43.986 | 47.512 | 46.934 | 300 | 100 | -200 | 47 | -577 | 2.949 | 677 | 50.816 | 92,36% | (3.882) |
| | Non KUR | 1.052 | 1.518 | 1.600 | - | 100 | 100 | 167 | 83 | 548 | 17 | 1.385 | 115,53% | 215 |
| 3 | PWG | 3.221 | 8.523 | 8.764 | 464 | 360 | -104 | 148 | 241 | 5.543 | 119 | 8.452 | 103,70% | 312 |
| | Cilem | 3.221 | 8.523 | 8.764 | 464 | 360 | -104 | 148 | 241 | 5.543 | 119 | 8.452 | 103,70% | 312 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 37.871 | 40.407 | 40.346 | 850 | 253 | -597 | 411 | -61 | 2.475 | 313 | 44.221 | 91,24% | (3.875) |
| | CF 1 | 26.387 | 25.292 | 25.259 | - | 253 | 253 | -326 | 33 | -1.128 | 286 | 27.144 | 93,06% | (1.885) |
| | Total Griya | 5.331 | 5.308 | 5.291 | - | 0 | 0 | -17 | -39 | - | 17 | 5.525 | 95,77% | (234) |
| 4 | • Total Non Program | 5.331 | 4.976 | 4.960 | - | 0 | 0 | -57 | -16 | -371 | 16 | 5.525 | 89,78% | (565) |
| | • Program | - | 332 | 331 | - | 0 | 0 | -2 | -1 | 331 | 1 | 0 | 0,00% | 331 |
| | Oto | 21.057 | 19.984 | 19.968 | - | 253 | 253 | -326 | -16 | -1.089 | 269 | 21.619 | 92,36% | (1.652) |
| | CF 2 | 11.484 | 15.115 | 15.087 | 850 | - | -850 | 737 | -27 | 3.603 | 27 | 17.077 | 88,35% | (1.990) |
| | Mitraguna & Others | 8.469 | 10.554 | 10.548 | 850 | - | -850 | 574 | -6 | 2.080 | 6 | 13.545 | 77,88% | (2.996) |
| | Pensiun | 3.015 | 4.560 | 4.539 | - | 0 | 164 | -22 | 1.524 | - | 22 | 3.532 | 128,49% | 1.006 |
| | Total Pembiayaan | 86.130 | 97.959 | 97.645 | 1.614 | 813 | -801 | 774 | -314 | 11.515 | 1.127 | 104.874 | 93,11% | (7.229) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Nov'25 | | | |
|-----|-------------------------|------------|------------|------------|--------------|--------------|--------------|--------------|------------|------------|---------------|--------------|-----------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| 2 | MBG | 409 | 352 | 293 | 887 | 0,91% | 0,60% | 1,83% | 594 | 478 | 535 | | | | | | |
| | KUR | 384 | 352 | 293 | 887 | 0,87% | 0,62% | 1,89% | 594 | 502 | 535 | | | | | | |
| | Non KUR | 25 | - | - | - | 2,33% | 0,00% | 0,00% | - | - | (25) | - | | | | | |
| 3 | PWG | 6 | - | - | 117 | 0,18% | 0,00% | 1,34% | 117 | 111 | 117 | | | | | | |
| | Cilem | 6 | - | - | 117 | 0,18% | 0,00% | 1,34% | 117 | 111 | 117 | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| 4 | CFG | 1.220 | 1.865 | 2.133 | 3.794 | 3,22% | 5,28% | 9,40% | 1.660 | 2.574 | 1.929 | | | | | | |
| | CF 1 | 985 | 1.084 | 1.070 | 2.634 | 3,73% | 4,23% | 10,43% | 1.563 | 1.649 | 1.550 | | | | | | |
| | Total Griya | - | 64 | 63 | - | 0,00% | 1,19% | 0,00% | (63) | - | (64) | - | | | | | |
| | Oto | 985 | 1.020 | 1.007 | 2.634 | 4,68% | 5,04% | 13,19% | 1.626 | 1.649 | 1.614 | | | | | | |
| | CF 2 | 235 | 781 | 1.063 | 1.160 | 2,05% | 7,03% | 7,69% | 97 | 924 | 379 | | | | | | |
| | Mitraguna & Others | 235 | 781 | 799 | 799 | 2,78% | 7,57% | 7,58% | - | 564 | 18 | | | | | | |
| | Pensiun | - | - | - | 361 | 0,00% | 5,78% | 7,95% | 97 | 361 | 361 | | | | | | |
| | Total Pembiayaan | 662 | 923 | 938 | 1.082 | 0,77% | 0,96% | 1,11% | 144 | 420 | 159 | 3,56% | -221,03% | 2,4% | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 28.187 | 21.511 | 21.924 | 21.557 | 170 | (367) | 46 | 0,21% | (6.630) | -23,52% | 34.516 | 62,45% | (12.959) |
| 2 | Tabungan | 231.223 | 240.889 | 241.950 | 241.294 | 14.289 | (656) | 405 | 0,17% | 10.070 | 4,36% | 244.274 | 98,78% | (2.980) |
| 3 | Deposito | 34.752 | 39.554 | 33.398 | 33.398 | 241 | 0 | (6.156) | -15,56% | (1.354) | -3,90% | 34.797 | 95,98% | (1.399) |
| | Total | 294.162 | 301.953 | 297.272 | 296.249 | 14.700 | (1.024) | (5.705) | -1,89% | 2.086 | 0,71% | 313.587 | 94,47% | (17.338) |
| | CASA | 259.410 | 262.400 | 263.874 | 262.851 | 14.459 | (1.024) | 451 | 0,17% | 3.440 | 1,33% | 278.789 | 94,28% | (15.939) |
| | (%) CASA | 88,19% | 86,90% | 88,77% | 88,73% | | | | | | | | | |
| | FDR | 81,90% | 86,52% | 87,28% | 87,58% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|---------------|--------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. |
| 1 | DPK ISE | 4.487 | 5.185 | 5.527 | 5.540 | 13 | 356 | 6,86% | 1.053 | 23,47% | - | 0,00% | 5.540 |
| 2 | Giro ISE | 733 | 668 | 1.143 | 1.142 | (1) | 474 | 71,00% | 408 | 55,67% | - | 0,00% | 1.142 |
| 3 | Tabungan ISE | 3.754 | 4.517 | 4.384 | 4.399 | 15 | (118) | -2,62% | 645 | 17,17% | - | 0,00% | 4.399 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 101 | 111 | 111 | 111 | 0 | 0 | 0,00% | 10 | 9,90% | - | 0,00% | 111 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 3.242 | 1.700 | 1.697 | - | - | 0 | -54 | -3 | -1.545 | 3 | 3.242 | 52,36% | (1.545) |
| | Linkage | 1.406 | 1.004 | 1.004 | - | - | - | -40 | 0 | -402 | - | 1.406 | 71,43% | (402) |
| | Non-Linkage | 1.836 | 696 | 693 | - | - | 0 | -13 | -3 | -1.143 | 3 | 1.836 | 37,75% | (1.143) |
| | • Local Champion | 1.836 | 696 | 693 | - | - | 0 | -13 | -3 | -1.143 | 3 | 1.836 | 37,75% | (1.143) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 72.473 | 72.161 | 71.256 | 1.350 | 50 | -1.300 | 907 | -905 | -1.218 | 955 | 73.798 | 96,56% | (2.542) |
| | KUR | 67.505 | 67.768 | 66.898 | 1.350 | 50 | -1.300 | 1.053 | -870 | -606 | 920 | 68.672 | 97,42% | (1.774) |
| | Non KUR | 4.969 | 4.393 | 4.357 | - | - | 0 | -146 | -35 | -611 | 35 | 5.125 | 85,01% | (768) |
| 3 | PWG | 12.827 | 24.750 | 25.334 | 4.454 | 2.224 | -2.230 | 2.521 | 585 | 12.508 | 1.639 | 28.848 | 87,82% | (3.514) |
| | Cilem | 7.700 | 16.834 | 17.253 | 2.523 | 749 | -1.774 | 2.212 | 418 | 9.553 | 331 | 19.756 | 87,33% | (2.503) |
| | Gadai | 5.127 | 7.915 | 8.082 | 1.931 | 1.475 | -456 | 310 | 166 | 2.955 | 1.309 | 9.092 | 88,88% | (1.011) |
| 4 | CFG | 152.377 | 162.630 | 161.165 | 1.502 | 1.503 | 1 | 1.569 | -1.464 | 8.788 | 2.967 | 174.288 | 92,47% | (13.123) |
| | CF 1 | 49.433 | 46.521 | 46.266 | 555 | - | -555 | 329 | -254 | -3.166 | 254 | 55.198 | 83,82% | (8.932) |
| | Total Griya | 45.444 | 40.929 | 40.738 | 50 | - | -50 | 0 | -191 | -4.706 | 191 | 49.586 | 82,16% | (8.848) |
| 4 | • Total Non Program | 21.636 | 18.086 | 18.025 | 50 | - | -50 | -385 | -60 | -3.611 | 60 | 22.711 | 79,37% | (4.686) |
| | • Program | 23.808 | 22.843 | 22.712 | - | - | 0 | 3 | -131 | -1.096 | 131 | 26.875 | 84,51% | (4.162) |
| | Oto | 3.989 | 5.592 | 5.529 | 505 | - | -505 | 329 | -63 | 1.540 | 63 | 5.613 | 98,51% | (84) |
| | CF 2 | 102.945 | 116.109 | 114.899 | 947 | 1.503 | 556 | 1.240 | -1.210 | 11.954 | 2.713 | 119.090 | 96,48% | (4.191) |
| | Mitraguna & Others | 90.697 | 101.889 | 100.762 | 781 | 1.503 | 722 | 1.240 | -1.127 | 10.065 | 2.630 | 105.348 | 95,65% | (4.585) |
| | Pensiun | 12.248 | 14.220 | 14.137 | 166 | - | -166 | 1 | -83 | 1.889 | 83 | 13.742 | 102,87% | 395 |
| | Total Pembiayaan | 340.919 | 261.240 | 259.453 | 7.306 | 3.777 | -3.529 | 4.944 | -1.788 | 18.533 | 5.565 | 280.176 | 92,60% | (20.723) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD | % Relatif | | Net (UG) & DG | Run Off Nov'25 | Target Nov'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------------|---------------|--------------|--------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | % | Penc. | Gap | |
| 1 | SME | - | 57 | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | (57) | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Local Champion | - | 57 | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | (57) | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| 2 | MBG | 190 | 908 | 935 | 4.817 | 0,26% | 1,30% | 6,76% | 3.882 | 4.627 | 3.909 | | | |
| | KUR | 190 | 310 | 589 | 4.460 | 0,28% | 0,87% | 6,67% | 3.871 | 4.270 | 4.150 | | | |
| | Non KUR | - | 598 | 346 | 357 | 0,00% | 7,88% | 8,19% | 11 | 357 | (241) | | | |
| 3 | PWG | - | - | - | 498 | 0,00% | 0,00% | 1,96% | 498 | 498 | 498 | | | |
| | Cilem | - | - | - | 460 | 0,00% | 0,00% | 2,67% | 460 | 460 | 460 | | | |
| | Gadai | - | - | - | 37 | 0,00% | 0,00% | 0,46% | 37 | 37 | 37 | | | |
| 4 | CFG | 3.319 | 4.884 | 4.033 | 8.765 | 2,18% | 2,48% | 5,44% | 4.732 | 5.446 | 3.882 | | | |
| | CF 1 | 1.762 | 3.615 | 3.096 | 3.671 | 3,57% | 6,66% | 7,93% | 575 | 1.909 | 56 | | | |
| | Total Griya | 1.762 | 3.343 | 2.831 | 3.032 | 3,88% | 6,92% | 7,44% | 201 | 1.270 | (310) | | | |
| | Oto | - | 272 | 265 | 638 | 0,00% | 4,74% | 11,55% | 374 | 638 | 367 | | | |
| | CF 2 | 1.556 | 1.269 | 937 | 5.094 | 1,51% | 0,81% | 4,43% | 4.157 | 3.538 | 3.826 | | | |
| | Mitraguna & Others | 1.556 | 1.269 | 937 | 4.750 | 1,72% | 0,92% | 4,71% | 3.813 | 3.194 | 3.482 | | | |
| | Pensiun | - | - | - | 344 | 0,00% | 0,00% | 2,43% | 344 | 344 | 344 | | | |
| | Total Pembiayaan | 5.357 | 5.081 | 5.426 | 6.226 | 2,22% | 2,08% | 2,40% | 800 | 869 | 1.144 | 2,32% | 3,39% | -0,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Sep-25 | Sep-25 |
| 1 | Asset (Retail) T | 288.130 | 292.870 | 287.254 | (876) | | 3,18 | 3,50 | 3,51 |
| 2 | Contribution Margin | 11.615 | 17.537 | 12.417 | 802 | -6,9% | 1.070 | 1.198 | 1.228 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 14.345 | 9.986 | 8.447 | 8.447 | (376) | 0 | (1.540) | -15,42% | (5.898) | -41,12% | 21.691 | 38,94% | (13.244) |
| 2 | Tabungan | 145.625 | 195.327 | 394.068 | 393.585 | 52.003 | (483) | 198.258 | 101,50% | 247.960 | 170,27% | 159.881 | 246,17% | 233.704 |
| 3 | Deposito | 70.189 | 86.483 | 67.514 | 67.514 | (2.627) | 0 | (18.969) | -21,93% | (2.674) | -3,81% | 70.942 | 95,17% | (3.428) |
| | Total | 230.159 | 291.796 | 470.028 | 469.546 | 49.000 | (482) | 177.749 | 60,92% | 239.387 | 104,01% | 252.514 | 185,95% | 217.032 |
| | CASA | 159.970 | 205.313 | 402.514 | 402.031 | 51.627 | (483) | 196.718 | 95,81% | 242.061 | 151,32% | 181.572 | 221,42% | 220.460 |
| | (%) CASA | 69,50% | 70,36% | 85,64% | 85,62% | | | | | | | | | |
| | FDR | 49,05% | 42,16% | 26,24% | 26,27% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|--------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 12.643 | 15.535 | 13.586 | 13.667 | 81 | (1.867) | -12,02% | 1.024 | 8,10% | - | 0,00% | 13.667 | | |
| 2 | Giro ISE | 2.499 | 3.292 | 1.703 | 1.703 | 0 | (1.589) | -48,27% | (796) | -31,84% | - | 0,00% | 1.703 | | |
| 3 | Tabungan ISE | 9.095 | 11.192 | 10.833 | 10.914 | 81 | (278) | -2,48% | 1.820 | 20,01% | - | 0,00% | 10.914 | | |
| 4 | Deposito ISE | 1.050 | 1.050 | 1.050 | 1.050 | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 1.050 | | |
| 5 | CIF ISE | 89 | 112 | 113 | 113 | 0 | 1 | 0,89% | 24 | 26,97% | - | 0,00% | 113 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 37 | - | - | - | - | 0 | 0 | 0 | -37 | - | 37 | 0,00% | (37) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 37 | - | - | - | - | 0 | 0 | 0 | -37 | - | 37 | 0,00% | (37) |
| | • Local Champion | 37 | - | - | - | - | 0 | 0 | 0 | -37 | - | 37 | 0,00% | (37) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | - | - | 0 | 0,00% | 0 |
| 2 | MBG | 19.248 | 14.960 | 14.820 | - | - | 0 | -539 | -140 | -4.428 | 140 | 21.048 | 70,41% | (6.228) |
| | KUR | 17.796 | 13.578 | 13.437 | - | - | 0 | -533 | -140 | -4.359 | 140 | 19.513 | 68,86% | (6.076) |
| | Non KUR | 1.452 | 1.383 | 1.383 | - | - | 0 | -6 | 0 | -69 | - | 1.535 | 90,12% | (152) |
| 3 | PWG | 5.178 | 11.964 | 12.396 | 1.384 | 1.342 | -43 | 325 | 432 | 7.218 | 909 | 20.379 | 60,83% | (7.983) |
| | Cilem | 3.578 | 8.774 | 9.010 | 585 | 386 | -198 | 436 | 235 | 5.431 | 151 | 13.704 | 65,74% | (4.694) |
| | Gadai | 1.600 | 3.189 | 3.387 | 800 | 955 | 156 | -111 | 197 | 1.786 | 758 | 6.675 | 50,73% | (3.289) |
| 4 | CFG | 88.436 | 96.089 | 96.113 | 403 | 315 | -88 | -1.046 | 24 | 7.677 | 290 | 111.775 | 85,99% | (15.661) |
| | CF 1 | 19.579 | 25.210 | 25.168 | 233 | 115 | -118 | 524 | -42 | 5.589 | 156 | 22.421 | 112,25% | 2.747 |
| | Total Griya | 14.822 | 14.728 | 14.690 | - | - | 0 | 0 | -37 | -132 | 37 | 15.602 | 94,15% | (912) |
| 4 | • Total Non Program | 14.371 | 14.302 | 14.265 | - | - | 0 | -133 | -37 | -106 | - | 15.093 | 94,52% | (828) |
| | • Program | 451 | 425 | 425 | - | - | 0 | -3 | 0 | -26 | - | 510 | 83,45% | (84) |
| | Oto | 4.757 | 10.482 | 10.477 | 233 | 115 | -118 | 524 | -4 | 5.721 | 119 | 6.819 | 153,66% | 3.659 |
| | CF 2 | 68.857 | 70.879 | 70.945 | 170 | 200 | 30 | -1.570 | 66 | 2.088 | 134 | 89.354 | 79,40% | (18.408) |
| | Mitraguna & Others | 68.359 | 70.001 | 70.074 | 170 | 200 | 30 | -1.564 | 72 | 1.714 | 128 | 86.959 | 80,58% | (16.885) |
| | Pensiun | 498 | 878 | 872 | - | - | 0 | -6 | -6 | 374 | 6 | 2.394 | 36,41% | (1.523) |
| | Total Pembiayaan | 112.901 | 123.013 | 123.330 | 1.787 | 1.656 | -131 | -1.261 | 316 | 10.429 | 1.340 | 153.239 | 80,48% | (29.910) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | % Relatif | Net (UG) & DG | Target Nov'25 | | | | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|-------------------|--------------|---------------|---------------|------------|------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | | | |
| 2 | MBG | 1.267 | 772 | 789 | 849 | 6.58% | 5.27% | 5.73% | 60 | (418) | 77 | | | |
| | KUR | 1.267 | 772 | 789 | 849 | 7,12% | 5,81% | 6,32% | 60 | (418) | 77 | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - | | | |
| 3 | PWG | - | - | - | 394 | 0,00% | 0,00% | 3,18% | 394 | 394 | 394 | | | |
| | Cilem | - | - | - | 302 | 0,00% | 0,00% | 3,35% | 302 | 302 | 302 | | | |
| | Gadai | - | - | - | 92 | 0,00% | 0,00% | 2,71% | 92 | 92 | 92 | | | |
| 4 | CFG | 1.470 | 1.479 | 1.419 | 4.287 | 1,66% | 1,48% | 4,46% | 2.868 | 2.817 | 2.808 | | | |
| | CF 1 | 117 | 973 | 626 | 3.495 | 0,60% | 2,48% | 13,89% | 2.870 | 3.378 | 2.522 | | | |
| | Total Griya | - | 469 | 232 | 1.124 | 0,00% | 1,58% | 7,65% | 891 | 1.124 | 654 | | | |
| | Oto | 117 | 504 | 393 | 2.371 | 2,46% | 3,75% | 22,63% | 1.978 | 2.254 | 1.868 | | | |
| | CF 2 | 1.353 | 506 | 794 | 792 | 1,96% | 1,12% | 1,12% | (2) | (561) | 286 | | | |
| | Mitraguna & Others | 1.353 | 506 | 794 | 792 | 1,98% | 1,13% | 1,13% | (2) | (561) | 286 | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | | |
| | Total Pembiayaan | 11.065 | 11.329 | 11.382 | 11.579 | 9,80% | 9,25% | 9,39% | 197 | 514 | 250 | 1,44% | 84,67% | -7,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | % Relatif | Net (UG) & DG | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|---------------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| 2 | MBG | 10.076 | 10.113 | 9.991 | 9.986 | 52,35% | 66,78% | 67,38% | (5) | (90) | (127) |
| | KUR | 8.740 | 8.795 | 8.674 | 8.669 | 49,11% | 63,89% | 64,51% | (5) | (71) | (126) |
| | Non KUR | 1.336 | 1.318 | 1.317 | 1.317 | 92,03% | 95,22% | 95,22% | - | (19) | (1) |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| | Cilem | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | - | - |
| 4 | CFG | 989 | 1.216 | 1.391 | 1.593 | 1,12% | 1,45% | 1,66% | 202 | 604 | 377 |
| | CF 1 | 244 | 233 | 232 | 434 | 1,24% | 0,92% | 1,72% | 202 | 190 | 201 |
| | Total Griya | 244 | 118 | 117 | 116 | 1,64% | 0,79% | 0,79% | (1) | (128) | (2) |
| | Oto | - | 115 | 115 | 317 | 0,00% | 1,09% | 3,03% | 203 | 317 | 203 |
| | CF 2 | 745 | 984 | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|-----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 15.552 | 6.460 | 10.230 | 10.255 | 714 | 25 | 3.796 | 58,76% | (5.297) | -34,06% | 25.477 | 40,25% | (15.222) |
| 2 | Tabungan | 146.646 | 145.002 | 141.595 | 141.197 | (1.597) | (398) | (3.805) | -2,62% | (5.449) | -3,72% | 158.899 | 88,86% | (17.702) |
| 3 | Deposito | 29.176 | 27.609 | 28.014 | 28.014 | 495 | 0 | 404 | 1,46% | (1.162) | -3,98% | 30.121 | 93,00% | (2.107) |
| | Total | 191.374 | 179.071 | 179.839 | 179.466 | (388) | (373) | 395 | 0,22% | (11.908) | -6,22% | 214.497 | 83,67% | (35.031) |
| | CASA | 162.198 | 151.462 | 151.825 | 151.452 | (883) | (373) | (9) | -0,01% | (10.746) | -6,63% | 184.376 | 82,14% | (32.924) |
| | (%) CASA | 84,75% | 84,58% | 84,42% | 84,39% | | | | | | | | | |
| | FDR | 87,12% | 107,77% | 107,91% | 108,14% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 14.103 | 8.994 | 11.990 | 12.669 | | 679 | 3.675 | 40,86% | (1.434) | -10,17% | - | 0,00% | 12.669 |
| 2 | Giro ISE | 4.458 | 4.210 | 6.873 | 7.323 | | 450 | 3.113 | 73,96% | 2.865 | 64,26% | - | 0,00% | 7.323 |
| 3 | Tabungan ISE | 9.645 | 4.784 | 5.117 | 5.346 | | 229 | 562 | 11,74% | (4.299) | -44,57% | - | 0,00% | 5.346 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 100 | 104 | 105 | 105 | | 0 | 1 | 0,96% | 5 | 5,00% | - | 0,00% | 105 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 16.150 | 18.771 | 19.234 | 550 | 600 | 50 | 1.590 | 463 | 3.084 | 137 | 21.415 | 89,82% | (2.181) |
| | KUR | 14.812 | 17.642 | 18.116 | 550 | 600 | 50 | 1.629 | 474 | 3.304 | 126 | 19.912 | 90,98% | (1.796) |
| | Non KUR | 1.337 | 1.128 | 1.117 | - | - | 0 | -39 | -11 | -220 | 11 | 1.502 | 74,38% | (385) |
| 3 | PWG | 15.238 | 29.524 | 30.641 | 9.492 | 2.208 | -7.284 | 3.614 | 1.117 | 15.403 | 1.091 | 30.096 | 101,81% | 545 |
| | Cilem | 3.814 | 12.037 | 12.550 | 1.198 | 769 | -429 | 1.174 | 514 | 8.736 | 255 | 15.630 | 80,30% | (3.080) |
| | Gadai | 11.423 | 17.487 | 18.090 | 8.294 | 1.439 | -6.855 | 2.440 | 603 | 6.667 | 836 | 14.466 | 125,05% | 3.624 |
| 4 | CFG | 135.343 | 144.690 | 144.195 | 1.292 | 358 | -935 | -1.102 | -495 | 8.852 | 853 | 159.190 | 90,58% | (14.995) |
| | CF 1 | 16.023 | 18.100 | 18.015 | 257 | 138 | -120 | -25 | -86 | 1.992 | 223 | 18.866 | 95,49% | (851) |
| | Total Griya | 9.034 | 10.590 | 10.553 | - | - | 0 | 0 | -37 | 1.519 | 37 | 9.764 | 108,08% | 789 |
| 4 | • Total Non Program | 9.034 | 10.590 | 10.553 | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 9.102 | 81,98% | (1.640) |
| | Oto | 6.989 | 7.510 | 7.462 | 257 | 138 | -120 | -25 | -48 | 473 | 186 | 140.324 | 89,92% | (14.144) |
| | CF 2 | 119.320 | 126.590 | 126.180 | 1.035 | 220 | -815 | -1.077 | -410 | 6.860 | 630 | 123.847 | 91,18% | (10.927) |
| | Mitraguna & Others | 104.787 | 113.008 | 112.921 | 1.035 | 220 | -815 | -919 | -87 | 8.134 | 307 | 16.477 | 80,47% | (3.218) |
| | Pensiun | 14.533 | 13.582 | 13.259 | - | - | 0 | -158 | -323 | -1.274 | 323 | | | |
| | Total Pembiayaan | 166.730 | 192.985 | 194.069 | 11.334 | 3.166 | -8.168 | 4.102 | 1.085 | 27.339 | 2.081 | 210.701 | 92,11% | (16.632) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|--------------|---------------|--------------|--------------|---------------|---------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 46 | 543 | 460 | 1.022 | 0,29% | 2,45% | 5,31% | 562 | 976 | 480 | | | | | |
| | KUR | - | 459 | 460 | 942 | 0,00% | 2,61% | 5,20% | 482 | 942 | 483 | | | | | |
| | Non KUR | 46 | 83 | - | 80 | 3,44% | 0,00% | 7,17% | 80 | 34 | (3) | | | | | |
| 3 | PWG | - | 146 | - | 656 | 0,00% | 0,00% | 2,14% | 656 | 656 | 510 | | | | | |
| | Cilem | - | - | - | 383 | 0,00% | 0,00% | 3,05% | 383 | 383 | 383 | | | | | |
| | Gadai | - | 146 | - | 273 | 0,00% | 0,00% | 1,51% | 273 | 273 | 128 | | | | | |
| 4 | CFG | 993 | 410 | 406 | 1.797 | 0,73% | 0,28% | 1,25% | 1.391 | 805 | 1.387 | | | | | |
| | CF 1 | 153 | 410 | 406 | 1.063 | 0,95% | 2,24% | 5,90% | 657 | 910 | 653 | | | | | |
| | Total Griya | 15 | 341 | 339 | 339 | 0,16% | 3,20% | 3,21% | - | 324 | (2) | | | | | |
| | Oto | 138 | 69 | 67 | 724 | 1,98% | 0,90% | 9,70% | 657 | 586 | 655 | | | | | |
| | CF 2 | 840 | - | - | 735 | 0,70% | 0,00% | 0,58% | 735 | (105) | 735 | | | | | |
| | Mitraguna & Others | 840 | - | - | 338 | 0,80% | 0,00% | 0,30% | 338 | (502) | 338 | | | | | |
| | Pensiun | - | - | - | 396 | 0,00% | 2,99% | 3,96 | 396 | 396 | 396 | | | | | |
| | Total Pembiayaan | 2.417 | 3.673 | 2.964 | 2.964 | 1,45% | 1,54% | 1,53% | -547 | (708) | - | 1,46% | 4,38% | -0,1% | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 168.249 | 191.374 | 193.609 | 25.360 | | 3.14 | 3.35 | 3.37 |
| 2 | Contribution Margin | 6.577 | 9.292 | 6.852 | 275 | -4,2% | 1.094 | 1.140 | 1.192 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 8.687 | 8.643 | 9.205 | 9.202 | 253 | (3) | 559 | 6,46% | 515 | 5,92% | 19.049 | 48,31% | (9.847) |
| 2 | Tabungan | 252.421 | 261.827 | 265.675 | 264.251 | 3.583 | (1.425) | 2.424 | 0,93% | 11.830 | 4,69% | 268.613 | 98,38% | (4.363) |
| 3 | Deposito | 76.726 | 72.505 | 62.152 | 62.153 | (1.073) | 1 | (10.352) | -14,28% | (14.573) | -18,99% | 77.795 | 79,89% | (15.643) |
| | Total | 337.834 | 342.975 | 337.032 | 335.605 | 2.763 | (1.427) | (7.369) | -2,15% | (2.228) | -0,66% | 365.457 | 91,83% | (29.852) |
| | CASA | 261.108 | 270.470 | 274.880 | 273.452 | 3.836 | (1.428) | 2.982 | 1,10% | 12.345 | 4,73% | 287.662 | 95,06% | (14.210) |
| | (%) CASA | 77,29% | 78,86% | 81,56% | 81,48% | | | | | | | | | |
| | FDR | 106,55% | 109,87% | 111,30% | 111,77% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.448 | 11.910 | 12.593 | 12.641 | | 48 | 731 | 6,14% | 4.193 | 49,63% | - | 0,00% | 12.641 |
| 2 | Giro ISE | 1.077 | 1.065 | 1.098 | 1.086 | | (12) | 21 | 1,99% | 9 | 0,83% | | 0,00% | 1.086 |
| 3 | Tabungan ISE | 7.371 | 10.845 | 11.495 | 11.555 | | 60 | 710 | 6,55% | 4.184 | 56,76% | | 0,00% | 11.555 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 163 | 187 | 188 | 188 | | 0 | 1 | 0,53% | 25 | 15,34% | | 0,00% | 188 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 33.407 | 26.331 | 25.892 | - | - | 0 | -82 | -439 | -7.515 | 439 | 39.559 | 65,45% | (13.667) |
| | Linkage | 4 | - | - | - | - | - | 0 | 0 | -4 | - | 2.747 | 0,00% | (2.747) |
| | Non-Linkage | 33.404 | 26.331 | 25.892 | - | - | 0 | -82 | -439 | -7.512 | 439 | 36.812 | 70,33% | (10.920) |
| | • Local Champion | 29.104 | 25.433 | 24.994 | - | - | 0 | -82 | -439 | -4.110 | 439 | 30.183 | 82,81% | (5.189) |
| | • Value Chain | 4.299 | 898 | 898 | - | - | - | 0 | 0 | -3.401 | - | 6.629 | 13,55% | (5.731) |
| 2 | MBG | 23.844 | 26.425 | 26.028 | 250 | - | -250 | 1.120 | -396 | 2.184 | 396 | 27.707 | 93,94% | (1.679) |
| | KUR | 21.881 | 24.372 | 24.075 | 250 | - | -250 | 1.186 | -297 | 2.194 | 297 | 25.636 | 93,91% | (1.561) |
| | Non KUR | 1.963 | 2.053 | 1.953 | - | - | 0 | -65 | -100 | -10 | 100 | 2.070 | 94,32% | (118) |
| 3 | PWG | 18.313 | 34.800 | 35.169 | 4.883 | 4.087 | -796 | 1.901 | 369 | 16.856 | 3.718 | 32.103 | 109,55% | 3.067 |
| | Cilem | 9.363 | 18.475 | 18.258 | 1.331 | 470 | -861 | 454 | -216 | 8.896 | 687 | 19.896 | 91,77% | (1.637) |
| | Gadai | 8.950 | 16.326 | 16.911 | 3.552 | 3.617 | 65 | 1.447 | 586 | 7.961 | 3.031 | 12.207 | 138,54% | 4.704 |
| 4 | CFG | 284.398 | 289.261 | 288.032 | 1.803 | 2.160 | 357 | 3.514 | -1.229 | 3.634 | 3.389 | 293.503 | 98,14% | (5.471) |
| | CF 1 | 38.670 | 35.743 | 35.621 | 189 | 726 | 537 | 215 | -122 | -3.049 | 848 | 39.755 | 89,60% | (4.134) |
| | Total Griya | 32.928 | 30.140 | 29.860 | - | 442 | 442 | 0 | -280 | -3.068 | 722 | 33.207 | 89,92% | (3.347) |
| 4 | • Total Non Program | 32.928 | 30.140 | 29.860 | - | 442 | 442 | -623 | -280 | -3.068 | 722 | 33.207 | 89,92% | (3.347) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 5.742 | 5.602 | 5.761 | 189 | 284 | 95 | 215 | 159 | 19 | 125 | 6.549 | 87,97% | (788) |
| | CF 2 | 245.728 | 253.518 | 252.411 | 1.614 | 1.434 | -180 | 3.299 | -1.107 | 6.683 | 2.541 | 253.748 | 99,47% | (1.337) |
| | Mitraguna & Others | 226.104 | 235.833 | 234.509 | 1.614 | 1.067 | -547 | 3.374 | -1.324 | 8.405 | 2.391 | 233.381 | 100,48% | 1.128 |
| | Pensiun | 19.624 | 17.685 | 17.902 | - | 367 | 367 | -74 | 217 | -1.722 | 150 | 20.366 | 87,90% | (2.464) |
| | Total Pembiayaan | 359.963 | 376.817 | 375.121 | 6.936 | 6.247 | -689 | 6.454 | -1.696 | 15.158 | 7.943 | 392.871 | 95,48% | (17.750) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|--------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|----------|---------------|------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | 95 | 90 | 90 | 90 | 0,00% | 0,34% | 0,35% | (0) | 90 | (5) | | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | 95 | 90 | 90 | 90 | 0,00% | 0,34% | 0,35% | (0) | 90 | (5) | | | | |
| 2 | MBG | 314 | 238 | 167 | 551 | 551 | 1,32% | 0,63% | 2,12% | 245 | 237 | 313 | | | | |
| | KUR | 205 | 191 | 122 | 471 | 471 | 0,94% | 0,50% | 1,96% | 349 | 266 | 279 | | | | |
| | Non KUR | 109 | 47 | 45 | 81 | 81 | 5,56% | 2,19% | 4,12% | 36 | (29) | 33 | | | | |
| 3 | PWG | - | - | - | 352 | 352 | 0,00% | 0,00% | 1,00% | 352 | 352 | 352 | | | | |
| | Cilem | - | - | - | 327 | 327 | 0,00% | 0,00% | 1,79% | 327 | 327 | 327 | | | | |
| | Gadai | - | - | - | 25 | 25 | 0,00% | 0,00% | 0,15% | 25 | 25 | 25 | | | | |
| 4 | CFG | 4.834 | 7.506 | 8.636 | 11.473 | 11.473 | 1,70% | 2,99% | 3,98% | 2.837 | 6.639 | 3.966 | | | | |
| | CF 1 | 1.936 | 3.401 | 3.537 | 2.129 | 2.129 | 5,01% | 9,89% | 5,98% | (1.408) | 193 | (1.272) | | | | |
| | Total Griya | 1.859 | 3.002 | 3.167 | 1.753 | 1.753 | 5,65% | 10,51% | 5,87% | (1.413) | (106) | (1.249) | | | | |
| | Oto | 77 | 399 | 370 | 376 | 376 | 1,35% | 6,61% | 6,52% | 6 | 298 | (23) | | | | |
| | CF 2 | 2.897 | 4.105 | 5.099 | 9.344 | 9.344 | 1,18% | 2,01% | 3,70% | 4.245 | 6.446 | 5.238 | | | | |
| | Mitraguna & Others | 2.897 | 4.105 | 5.099 | 9.344 | 9.344 | 1,28% | 2,16% | 3,98% | 4.245 | 6.446 | 5.238 | | | | |
| | Pensiun | - | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | | | |
| | Total Pembiayaan | 2.880 | 12.691 | 12.832 | 12.839 | 12.839 | 0,80% | 3,41% | 3,42% | 8 | 9.960 | 148 | 3,06% | 10,56% | -0,4% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 345.941 | 364.485 | 375.413 | 29.472 | | 3.19 | 3.26 | 3.27 |
| 2 | Contribution Margin | 16.153 | 21.658 | 11.504 | (4.649) | 28,8% | 1.936 | 2.537 | 2.616 |
| | | | | | | | 0,01 | 0,08 | 0,08 |
| | | | | | | | 79 | 680 | 680 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 7.604 | 6.029 | 6.517 | 6.545 | (487) | 27 | 516 | 8,55% | (1.059) | -13,93% | 17.630 | 37,12% | (11.085) |
| 2 | Tabungan | 169.083 | 168.290 | 170.210 | 170.153 | 2.671 | (57) | 1.863 | 1,11% | 1.070 | 0,63% | 182.857 | 93,05% | (12.704) |
| 3 | Deposito | 159.534 | 168.281 | 165.442 | 165.744 | 2.495 | 301 | (2.538) | -1,51% | 6.210 | 3,89% | 160.953 | 102,98% | 4.791 |
| | Total | 336.221 | 342.600 | 342.170 | 342.441 | 4.679 | 272 | (159) | -0,05% | 6.221 | 1,85% | 361.440 | 94,74% | (18.998) |
| | CASA | 176.687 | 174.319 | 176.727 | 176.698 | 2.184 | (29) | 2.379 | 1,36% | 11 | 0,01% | 200.487 | 88,13% | (23.789) |
| | (%) CASA | 52,55% | 50,88% | 51,65% | 51,60% | | | | | | | | | |
| | FDR | 59,93% | 62,03% | 62,26% | 62,21% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 11.173 | 7.839 | 7.874 | 7.703 | | (171) | (136) | -1,73% | (3.470) | -31,06% | - | 0,00% | 7.703 |
| 2 | Giro ISE | 2.226 | 2.414 | 2.328 | 2.359 | | 31 | (55) | -2,29% | 133 | 5,96% | | 0,00% | 2.359 |
| 3 | Tabungan ISE | 8.944 | 5.421 | 5.543 | 5.341 | | (202) | (81) | -1,49% | (3.603) | -40,29% | | 0,00% | 5.341 |
| 4 | Deposito ISE | 3 | 3 | 3 | 3 | | 0 | 0 | 0,00% | 0 | 0,00% | | 0,00% | 3 |
| 5 | CIF ISE | 82 | 90 | 92 | 92 | | 0 | 2 | 2,22% | 10 | 12,20% | | 0,00% | 92 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 40.703 | 41.198 | 41.662 | 470 | 1.100 | 630 | -539 | 464 | 959 | 636 | 47.062 | 88,52% | (5.400) |
| | KUR | 38.741 | 39.533 | 40.015 | 470 | 1.100 | 630 | -486 | 482 | 1.274 | 618 | 44.874 | 89,17% | (4.859) |
| | Non KUR | 1.963 | 1.665 | 1.647 | - | - | 0 | -54 | -18 | -315 | 18 | 2.189 | 75,25% | (542) |
| 3 | PWG | 8.703 | 16.596 | 16.738 | 2.146 | 783 | -1.363 | 645 | 143 | 8.035 | 640 | 26.230 | 63,82% | (9.491) |
| | Cilem | 6.698 | 12.513 | 12.525 | 817 | 371 | -446 | 333 | 12 | 5.827 | 359 | 17.952 | 69,77% | (5.427) |
| | Gadai | 2.005 | 4.083 | 4.213 | 1.329 | 412 | -917 | 312 | 130 | 2.208 | 281 | 8.277 | 50,90% | (4.064) |
| 4 | CFG | 152.101 | 154.707 | 154.619 | 1.609 | 1.048 | -561 | 141 | -88 | 2.518 | 1.136 | 177.569 | 87,08% | (22.951) |
| | CF 1 | 24.823 | 21.116 | 20.936 | - | - | 0 | -326 | -179 | -3.886 | 179 | 27.859 | 75,15% | (6.922) |
| | Total Griya | 16.607 | 12.664 | 12.618 | - | - | 0 | 0 | -45 | -3.989 | 45 | 17.386 | 72,58% | (4.768) |
| 4 | • Total Non Program | 16.607 | 12.664 | 12.618 | - | - | 0 | 0 | -124 | -45 | -45 | 17.386 | 72,58% | (4.768) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 8.216 | 8.452 | 8.318 | - | - | 0 | -326 | -134 | 102 | 134 | 10.472 | 79,43% | (2.154) |
| | CF 2 | 127.278 | 133.591 | 133.682 | 1.609 | 1.048 | -561 | 467 | 91 | 6.404 | 957 | 149.711 | 89,29% | (16.028) |
| | Mitraguna & Others | 115.000 | 120.148 | 119.942 | 1.609 | 628 | -981 | 283 | -206 | 4.942 | 834 | 135.356 | 88,61% | (15.415) |
| | Pensiun | 12.278 | 13.443 | 13.741 | - | 420 | 420 | 184 | 298 | 1.462 | 122 | 14.354 | 95,73% | (614) |
| | Total Pembiayaan | 201.507 | 212.500 | 213.019 | 4.225 | 2.931 | -1.294 | 246 | 519 | 11.512 | 2.412 | 250.861 | 84,92% | (37.842) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | % Relatif | Net (UG) & DG | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|---------------|---------------|--------------|------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| 2 | MBG | 377 | 817 | 866 | 2.723 | 0,93% | 2,10% | 6.544 | 1.856 | 2.346 | 1.906 |
| | KUR | 327 | 781 | 833 | 2.426 | 0,84% | 2,11% | 6.06% | 1.594 | 2.099 | 1.645 |
| | Non KUR | 50 | 36 | 34 | 296 | 2,53% | 2,02% | 17,99% | 263 | 247 | 260 |
| 3 | PWG | - | - | - | 434 | 0,00% | 0,00% | 2,59% | 434 | 434 | 434 |
| | Cilem | - | - | - | 434 | 0,00% | 0,00% | 3,47% | 434 | 434 | 434 |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - |
| 4 | CFG | 2.744 | 3.370 | 3.268 | 6.747 | 1,02% | 2,17% | 4,36% | 3.479 | 4.003 | 3.377 |
| | CF 1 | 932 | 1.034 | 577 | 2.047 | 3,75% | 2,73% | 9,78% | 1.470 | 1.115 | 1.013 |
| | Total Griya | 594 | - | - | 109 | 3,58% | 0,00% | 0,87% | 109 | (485) | 109 |
| | Oto | 337 | 1.034 | 577 | 1.938 | 4,11% | 6,82% | 23,30% | 1.361 | 1.600 | 903 |
| | CF 2 | 1.812 | 2.336 | 2.691 | 4.700 | 1,42% | 2,01% | 3,52% | 2.009 | 2.888 | 2.364 |
| | Mitraguna & Others | 1.812 | 2.336 | 2.441 | 4.481 | 1,58% | 2,24% | 3,74% | 1.789 | 2.668 | 2.144 |
| | Pensiun | - | - | - | 219 | 0,00% | 0,00% | 1,60% | 219 | 219 | 219 |
| | Total Pembiayaan | 2.045 | 3.243 | 3.745 | 3.931 | 1,01% | 1,76% | 1,85% | 186 | 1.886 | 688 |
| | | | | | | | | | 1,42% | 23,25% | -0,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | % Relatif | Net (UG) & DG | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|---------------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| 2 | MBG | 499 | 294 | 395 | 480 | 1,23% | 0,96% | 1,15% | 85 | (19) | 186 |
| | KUR | 125 | 164 | 265 | 350 | 0,32% | 0,67% | 0,88% | 85 | 225 | 186 |
| | Non KUR | 374 | 130 | 130 | 130 | 19,05% | 7,81% | 7,90% | - | (244) | (0) |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| | Cilem | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0 | 0,00% | 0 |
| 4 | CFG | 1.545 | 2.949 | 3.350 | 3.451 | 1,02% | 2,17% | 2,23% | 101 | 1.906 | 502 |
| | CF 1 | 114 | 623 | 909 | 1.009 | 0,46% | 4,30% | 4,82% | 101 | 895 | 386 |
| | Total Griya | 114 | 623 | 620 | 620 | 0,69% | 4,89% | 4,91% | - | 505 | (4) |
| | Oto | - | - | 289 | 390 | 0,00% | 3,42% | 4,69% | 101 | 390 | 390 |
| | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|--------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 13.185 | 2.291 | 2.360 | 2.364 | 299 | 4 | 74 | 3,21% | (10.821) | -82,07% | 18.701 | 12,64% | (16.336) |
| 2 | Tabungan | 147.923 | 138.652 | 141.240 | 140.814 | (21.267) | (426) | 2.162 | 1,56% | (7.108) | -4,81% | 158.452 | 88,87% | (17.638) |
| 3 | Deposito | 54.920 | 82.610 | 80.931 | 80.931 | 23.934 | 0 | (1.679) | -2,03% | 26.011 | 47,36% | 55.870 | 144,86% | 25.061 |
| | Total | 216.028 | 223.553 | 224.532 | 224.110 | 2.966 | (422) | 557 | 0,25% | 8.082 | 3,74% | 233.023 | 96,17% | (8.913) |
| | CASA | 161.108 | 140.943 | 143.600 | 143.179 | (20.968) | (422) | 2.236 | 1,59% | (17.929) | -11,13% | 177.153 | 80,82% | (33.974) |
| | (%) CASA | 74,58% | 63,05% | 63,96% | 63,89% | | | | | | | | | |
| | FDR | 99,10% | 101,37% | 100,28% | 100,46% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | DtD | Growth (1-13 Nov'25) | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.590 | 2.393 | 2.361 | 2.216 | (146) | (177) | -7,39% | (374) | -14,44% | - | 0,00% | 2.216 |
| 2 | Giro ISE | 59 | 60 | 105 | 106 | 1 | 46 | 75,61% | 47 | 80,35% | - | 0,00% | 106 |
| 3 | Tabungan ISE | 2.531 | 2.332 | 2.257 | 2.110 | (147) | (222) | -9,54% | (421) | -16,64% | - | 0,00% | 2.110 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 90 | 114 | 115 | 115 | 0 | 1 | 0,88% | 25 | 27,78% | - | 0,00% | 115 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| 2 | MBG | 45.734 | 49.169 | 49.230 | 1.240 | 900 | -340 | 1.099 | 60 | 3.495 | 840 | 50.486 | 97,51% | (1.256) | |
| | KUR | 43.301 | 47.233 | 47.319 | 1.140 | 900 | -240 | 1.146 | 86 | 4.018 | 814 | 47.872 | 98,84% | (554) | |
| | Non KUR | 2.433 | 1.937 | 1.911 | 100 | - | -100 | -47 | -26 | -522 | 26 | 2.613 | 73,12% | (702) | |
| 3 | PWG | 2.160 | 6.868 | 6.835 | 803 | 42 | -761 | 532 | -33 | 4.675 | 75 | 8.667 | 78,87% | (1.831) | |
| | Cilem | 2.160 | 6.868 | 6.835 | 803 | 42 | -761 | 532 | -33 | 4.675 | 75 | 8.667 | 78,87% | (1.831) | |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| 4 | CFG | 166.191 | 170.589 | 169.086 | 240 | 754 | 514 | 566 | -1.503 | 2.895 | 2.257 | 173.274 | 97,58% | (4.188) | |
| | CF 1 | 15.140 | 17.519 | 17.264 | - | - | 0 | 18 | -255 | 2.124 | 255 | 15.984 | 108,01% | 1.280 | |
| | Total Griya | 1.118 | 1.004 | 993 | - | - | 0 | 0 | -11 | -125 | 11 | 1.335 | 74,40% | (342) | |
| 4 | • Total Non Program | 1.118 | 1.004 | 993 | - | - | 0 | 0 | -12 | -11 | -125 | 11 | 1.335 | 74,40% | (342) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Oto | 14.021 | 16.515 | 16.271 | - | - | 0 | 18 | -244 | 2.249 | 244 | 14.649 | 111,07% | 1.622 | |
| | CF 2 | 151.051 | 153.070 | 151.822 | 240 | 754 | 514 | 548 | -1.248 | 770 | 2.002 | 157.289 | 96,52% | (5.468) | |
| | Mitraguna & Others | 120.364 | 121.985 | 120.416 | - | - | 0 | 624 | -1.569 | 52 | 1.569 | 126.025 | 95,55% | (5.609) | |
| | Pensiun | 30.687 | 31.084 | 31.406 | 240 | 754 | 514 | -75 | 322 | 719 | 432 | 31.265 | 100,45% | 141 | |
| | Total Pembiayaan | 214.086 | 226.626 | 225.151 | 2.283 | 1.696 | -587 | 2.197 | -1.476 | 11.065 | 3.172 | 232.426 | 96,87% | (7.275) | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|------------|------------|---------------|----------------|--------------|---------------|---------|---------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0 | 0,00% | - | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0 | 0,00% | - | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0 | 0,00% | - | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0 | 0,00% | - | - | - | - | | | | | |
| 2 | MBG | 330 | 820 | 635 | 2.595 | 0,72% | 1,29% | 5,27% | 1.959 | 2.265 | 1.775 | | | | | | | | |
| | KUR | 190 | 795 | 611 | 2.295 | 0,44% | 1,29% | 4,85% | 1.683 | 2.104 | 1.500 | | | | | | | | |
| | Non KUR | 139 | 25 | 24 | 300 | 5,72% | 1,25% | 15,69% | 276 | 161 | 275 | | | | | | | | |
| 3 | PWG | 3 | - | - | 170 | 0,14% | 0,00% | 2,48% | 170 | 167 | 170 | | | | | | | | |
| | Cilem | 3 | - | - | 170 | 0,14% | 0,00% | 2,48% | 170 | 167 | 170 | | | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | | |
| 4 | CFG | 1.389 | 1.645 | 1.421 | 3.680 | 0,84% | 0,83% | 2,18% | 2.259 | 2.291 | 2.035 | | | | | | | | |
| | CF 1 | 197 | 1.365 | 679 | 1.778 | 1,30% | 3,88% | 10,30% | 1.099 | 1.580 | 413 | | | | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | | |
| | Oto | 197 | 1.365 | 679 | 1.778 | 1,41% | 4,11% | 10,93% | 1.099 | 1.580 | 413 | | | | | | | | |
| | CF 2 | 1.192 | 280 | 742 | 1.903 | 0,79% | 0,48% | 1,25% | 1.160 | 711 | 1.622 | | | | | | | | |
| | Mitraguna & Others | 1.192 | 280 | 354 | 1.510 | 0,99% | 0,29% | 1,25% | 1.156 | 318 | 1.230 | | | | | | | | |
| | Pensiun | 121 | - | - | 388 | 0,06% | 0,00% | 4 | 393 | 393 | | | | | | | | | |
| | Total Pembiayaan | 1.868 | 2.254 | 2.351 | 2.372 | 0,87% | 1,04% | 2,86% | 21 | 504 | 118 | 0,00% | 100,00% | -1,1% | | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|------|---------------|-------|-----|---------------|--|--|--|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0 | 0,00% | - | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0 | 0,00% | - | - | - | - | | | | | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0 | 0,00% | - | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0 | 0,00% | - | - | - | - | | | | | |
| 2 | MBG | 508 | 224 | 185 | 206 | 1,11% | 0,38% | 0,42% | 21 | (303) | (18) | | | | | | | | |
| | KUR | 409 | 99 | 147 | 168 | 0,94% | 0,31% | 0,35% | 21 | (241)</ | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|----------------|---------------|----------------|---------------|---------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 66 | 37 | 15 | 15 | (4) | 0 | (23) | -60,58% | (52) | -77,88% | 2.150 | 0,68% | (2.135) |
| 2 | Tabungan | 73.366 | 68.177 | 65.751 | 65.457 | (6.024) | (293) | (2.720) | -3,99% | (7.909) | -10,78% | 79.265 | 82,58% | (13.807) |
| 3 | Deposito | 13.172 | 13.658 | 14.238 | 14.238 | 95 | 0 | 580 | 4,25% | 1.066 | 8,09% | 14.143 | 100,68% | 96 |
| | Total | 86.605 | 81.873 | 80.004 | 79.711 | (5.933) | (293) | (2.162) | -2,64% | (6.894) | -7,96% | 95.557 | 83,42% | (15.847) |
| | CASA | 73.432 | 68.215 | 65.765 | 65.472 | (6.028) | (293) | (2.742) | -4,02% | (7.960) | -10,84% | 81.415 | 80,42% | (15.942) |
| | (%) CASA | 84,79% | 83,32% | 82,20% | 82,14% | | | | | | | | | |
| | FDR | 98,27% | 111,67% | 113,54% | 113,96% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 349 | 321 | 381 | 386 | | 5 | 65 | 20,33% | 37 | 10,58% | - | 0,00% | 386 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 3 | Tabungan ISE | 349 | 321 | 381 | 386 | | 5 | 65 | 20,33% | 37 | 10,58% | - | 0,00% | 386 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 164 | 172 | 172 | 172 | | 0 | 0 | 0,00% | 8 | 4,88% | - | 0,00% | 172 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | • Local Champion | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 11 | - | - | - | - | 0 | 0 | 0 | -11 | - | 11 | 0,00% | (11) |
| | KUR | 11 | - | - | - | - | 0 | 0 | 0 | -11 | - | 11 | 0,00% | (11) |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 1.711 | 6.408 | 6.790 | 812 | 420 | -392 | 540 | 382 | 5.079 | 39 | 4.640 | 146,34% | 2.150 |
| | Cilem | 1.711 | 6.408 | 6.790 | 812 | 420 | -392 | 540 | 382 | 5.079 | 39 | 4.640 | 146,34% | 2.150 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 83.367 | 84.998 | 84.032 | 520 | 300 | -220 | 649 | -966 | 665 | 1.266 | 91.314 | 92,02% | (7.283) |
| | CF 1 | 269 | 452 | 452 | - | - | 0 | -3 | 0 | 184 | - | 1.216 | 37,20% | (764) |
| | Total Griya | 269 | 253 | 253 | - | - | 0 | 0 | 0 | -16 | - | 512 | 49,34% | (259) |
| 4 | • Total Non Program | 269 | 253 | 253 | - | - | 0 | -2 | 0 | -16 | - | 512 | 49,34% | (259) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | - | 200 | 200 | - | - | 0 | -3 | 0 | 200 | - | 704 | 28,38% | (504) |
| | CF 2 | 83.098 | 84.545 | 83.579 | 520 | 300 | -220 | 652 | -966 | 481 | 1.266 | 90.098 | 92,76% | (6.519) |
| | Mitraguna & Others | 38.271 | 38.877 | 38.283 | 100 | 300 | 200 | -155 | -594 | 12 | 894 | 44.624 | 85,79% | (6.341) |
| | Pensiun | 44.827 | 45.668 | 45.296 | 420 | - | -420 | 807 | -372 | 470 | 372 | 45.475 | 99,61% | (178) |
| | Total Pembiayaan | 85.106 | 91.424 | 90.840 | 1.332 | 720 | -612 | 1.189 | -585 | 5.733 | 1.305 | 95.983 | 94,64% | (5.143) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|-------------------------|-----------|------------|------------|------------|--------------|--------------|--------------|------------|------------|----------|--------------|-----------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | 1,21% | 82 | 82 | 82 | 82 | | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | 1,21% | 82 | 82 | 82 | 82 | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 4 | CFG | - | 368 | 389 | 1.647 | 0,00% | 0,00% | 0,46% | 1,96% | 1.258 | 1.647 | 1.279 | 1.279 | | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | CF 2 | - | 220 | 229 | 224 | 0,00% | 0,00% | 0,27% | 0,27% | (5) | 224 | 5 | 5 | | | | |
| | Mitraguna & Others | - | 220 | 229 | 224 | 0,00% | 0,00% | 0,59% | 0,59% | (5) | 224 | 5 | 5 | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Total Pembiayaan | 18 | 238 | 247 | 242 | 0,02% | 0,27% | 0,27% | (5) | 224 | 5 | 0,60% | -126,39% | 0,3% | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|---------------|--------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 11.015 | 22.598 | 22.829 | 22.838 | (633) | 9 | 240 | 1,06% | 11.823 | 107,33% | 15.889 | 143,73% | 6.949 |
| 2 | Tabungan | 115.074 | 107.804 | 107.491 | 107.397 | 419 | (93) | (407) | -0,38% | (7.677) | -6,67% | 123.561 | 86,92% | (16.164) |
| 3 | Deposito | 23.779 | 24.716 | 24.595 | 24.595 | 1.009 | 0 | (121) | -0,49% | 815 | 3,43% | 24.502 | 100,38% | 93 |
| | Total | 149.869 | 155.118 | 154.914 | 154.830 | 794 | (84) | (288) | -0,19% | 4.961 | 3,31% | 163.952 | 94,44% | (9.122) |
| | CASA | 126.089 | 130.402 | 130.320 | 130.235 | (214) | (84) | (167) | -0,13% | 4.146 | 3,29% | 139.451 | 93,39% | (9.215) |
| | (%) CASA | 84,13% | 84,07% | 84,12% | 84,12% | | | | | | | | | |
| | FDR | 105,52% | 116,25% | 115,77% | 115,83% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|-------|---------|------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 7.372 | 6.372 | 6.826 | 6.796 | (30) | 424 | 6,65% | (576) | -7,81% | | - | 0,00% | 6.796 |
| 2 | Giro ISE | 1.170 | 339 | 520 | 514 | (6) | 175 | 51,75% | (656) | -56,05% | | | 0,00% | 514 |
| 3 | Tabungan ISE | 2.302 | 1.933 | 2.206 | 2.182 | (24) | 248 | 12,85% | (120) | -5,21% | | | 0,00% | 2.182 |
| 4 | Deposito ISE | 3.900 | 4.100 | 4.100 | 4.100 | 0 | 0 | 0,00% | 200 | 5,13% | | | 0,00% | 4.100 |
| 5 | CIF ISE | 69 | 77 | 79 | 79 | 0 | 2 | 2,60% | 10 | 14,49% | | | 0,00% | 79 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 731 | 1.407 | 1.504 | - | 100 | 100 | -45 | 97 | 773 | 3 | 731 | 205,73% | 773 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 731 | 1.407 | 1.504 | - | 100 | 100 | -45 | 97 | 773 | 3 | 731 | 205,73% | 773 |
| | • Local Champion | 731 | 484 | 581 | - | 100 | 100 | -25 | 97 | 150 | 3 | 731 | 79,45% | (150) |
| | • Value Chain | - | 923 | 923 | - | - | - | -19 | 0 | 923 | - | 0 | 0,00% | 923 |
| 2 | MBG | 14.454 | 20.637 | 20.613 | 815 | 200 | -615 | 770 | -24 | 6.159 | 224 | 18.537 | 111,20% | 2.077 |
| | KUR | 11.979 | 18.507 | 18.504 | 815 | 200 | -615 | 918 | -2 | 6.525 | 202 | 15.960 | 115,95% | 2.545 |
| | Non KUR | 2.475 | 2.130 | 2.109 | - | - | 0 | -148 | -21 | 3.66 | 21 | 2.577 | 81,84% | (468) |
| 3 | PWG | 2.088 | 8.454 | 8.496 | 999 | 151 | -848 | 1.315 | 43 | 6.409 | 109 | 9.019 | 94,20% | (523) |
| | Cilem | 1.902 | 8.217 | 8.237 | 901 | 144 | -757 | 1.265 | 20 | 6.335 | 124 | 8.833 | 93,25% | (597) |
| | Gadai | 186 | 237 | 259 | 98 | 8 | -91 | 50 | 22 | 73 | 15 | 186 | 139,47% | 73 |
| 4 | CFG | 140.874 | 149.821 | 148.731 | 1.820 | 1.640 | -180 | 1.766 | -1.090 | 7.857 | 2.730 | 153.271 | 97,04% | (4.540) |
| | CF 1 | 3.720 | 5.476 | 5.407 | - | - | 0 | -68 | -68 | 1.687 | 68 | 5.198 | 104,03% | 209 |
| | Total Griya | 422 | 1.169 | 1.167 | - | - | 0 | 0 | -2 | 744 | 2 | 802 | 145,49% | 365 |
| | • Total Non Program | 422 | 1.169 | 1.167 | - | - | 0 | -8 | -2 | 744 | 2 | 802 | 145,49% | 365 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.298 | 4.307 | 4.241 | - | - | 0 | -68 | -66 | 943 | 66 | 4.396 | 96,46% | (155) |
| | CF 2 | 137.153 | 144.345 | 143.324 | 1.820 | 1.640 | -180 | 1.834 | -1.021 | 6.170 | 2.661 | 148.073 | 96,79% | (4.749) |
| | Mitraguna & Others | 95.850 | 101.262 | 99.984 | 1.720 | 890 | -830 | 1.604 | -1.278 | 4.135 | 2.168 | 105.758 | 94,54% | (5.774) |
| | Pensiun | 41.304 | 43.083 | 43.339 | 100 | 750 | 650 | 231 | 256 | 2.035 | 494 | 42.314 | 102,42% | 1.025 |
| | Total Pembiayaan | 158.147 | 180.319 | 179.345 | 3.634 | 2.091 | -1.543 | 3.807 | -974 | 21.198 | 3.065 | 181.558 | 98,78% | (2.213) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|------------|------------|------------|------------|-----------|--------------|--------------|--------------|------------|--------------|--------------|--------------|-----------------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | SME | - | 49 | 48 | 48 | 0 | 0,00% | 3,41% | 3,19% | - | 48 | (1) | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Local Champion | - | 49 | 48 | 48 | 0 | 0,00% | 3,41% | 3,19% | - | 48 | (1) | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| 2 | MBG | 24 | - | - | 751 | 0 | 0,16% | 0,00% | 3,64% | 751 | 727 | 751 | | | | | |
| | KUR | 24 | - | - | 644 | 0 | 0,20% | 0,00% | 3,48% | 644 | 621 | 644 | | | | | |
| | Non KUR | - | - | - | 106 | 0 | 0,00% | 0,00% | 5,04% | 106 | 106 | 106 | | | | | |
| 3 | PWG | - | - | - | 148 | 0 | 0,00% | 0,00% | 1,74% | 148 | 148 | 148 | | | | | |
| | Cilem | - | - | - | 133 | 0 | 0,00% | 0,00% | 1,61% | 133 | 133 | 133 | | | | | |
| | Gadai | - | - | - | 15 | 0 | 0,00% | 0,00% | 5,73% | 15 | 15 | 15 | | | | | |
| 4 | CFG | 636 | 1.014 | 1.462 | 2.374 | 0 | 0,45% | 0,98% | 1,60% | 912 | 1.738 | 1.360 | | | | | |
| | CF 1 | 195 | 355 | 110 | 373 | 0 | 5,25% | 2,02% | 6,90% | 263 | 178 | 17 | | | | | |
| | Total Griya | - | 2 | - | - | 0 | 0,00% | 0,00% | - | - | - | (2) | | | | | |
| | Oto | 195 | 353 | 110 | 373 | 0 | 5,92% | 2,56% | 8,79% | 263 | 178 | 20 | | | | | |
| | CF 2 | 441 | 658 | 1.352 | 2.001 | 0 | 0,32% | 0,94% | 1,40% | 649 | 1.560 | 1.343 | | | | | |
| | Mitraguna & Others | 441 | 486 | 1.183 | 1.331 | 0 | 0,46% | 1,17% | 1,33% | 148 | 890 | 845 | | | | | |
| | Pensiun | - | 172 | 169 | 670 | 0 | 0,00% | 0,39% | 1,55% | 502 | 670 | 498 | | | | | |
| | Total Pembiayaan | 537 | 495 | 258 | 257 | 0 | 0,34% | 0,14% | 0,14% | (1) | (280) | (238) | 1,13% | -686,36% | 1,0% | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|--------|-----|-----|-----|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 2 | MBG | 224 | 221 | 220 | 219 | 0 | 1,55% | 1,07% | 1,06% | (1) | (5) | (2) | | | | | | |
| | KUR | - | - | - | - | 0 | 0,00% | 0,00% | - | - | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|---------------|---------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 6.790 | 8.413 | 5.384 | 4.966 | 851 | (417) | (3.446) | -40,96% | (1.823) | -26,85% | 12.850 | 38,65% | (7.883) |
| 2 | Tabungan | 175.767 | 193.661 | 198.792 | 198.387 | 9.382 | (405) | 4.726 | 2,44% | 22.620 | 12,87% | 189.520 | 104,68% | 8.868 |
| 3 | Deposito | 41.842 | 51.659 | 50.873 | 50.873 | (1.726) | 0 | (786) | -1,52% | 9.031 | 21,58% | 42.338 | 120,16% | 8.535 |
| | Total | 224.399 | 253.733 | 255.050 | 254.227 | 8.507 | (822) | 494 | 0,19% | 29.828 | 13,29% | 244.707 | 103,89% | 9.520 |
| | CASA | 182.557 | 202.074 | 204.176 | 203.354 | 10.233 | (822) | 1.280 | 0,63% | 20.797 | 11,39% | 202.369 | 100,49% | 985 |
| | (%) CASA | 81,35% | 79,64% | 80,05% | 79,99% | | | | | | | | | |
| | FDR | 108,91% | 102,73% | 102,27% | 102,60% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.083 | 6.247 | 6.678 | 6.683 | 5 | 436 | 6,98% | 2.601 | 63,70% | - | 0,00% | 6.683 | |
| 2 | Giro ISE | 1.486 | 3.408 | 3.580 | 3.672 | 92 | 264 | 7,74% | 2.186 | 147,10% | - | 0,00% | 3.672 | |
| 3 | Tabungan ISE | 2.597 | 2.839 | 3.099 | 3.011 | (87) | 172 | 6,07% | 414 | 15,96% | - | 0,00% | 3.011 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 138 | 154 | 157 | 157 | 0 | 3 | 1,95% | 19 | 13,77% | - | 0,00% | 157 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 1.595 | 2.529 | 2.484 | - | - | 0 | 326 | -45 | 889 | 45 | 1.595 | 155,77% | 889 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 1.595 | 2.529 | 2.484 | - | - | 0 | 326 | -45 | 889 | 45 | 1.595 | 155,77% | 889 |
| | • Local Champion | 1.595 | 2.529 | 2.484 | - | - | 0 | 326 | -45 | 889 | 45 | 1.595 | 155,77% | 889 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 97.733 | 97.843 | 96.848 | 1.155 | 150 | -1.005 | 1.094 | -95 | -885 | 1.145 | 102.758 | 94,25% | (5.910) |
| | KUR | 92.544 | 91.691 | 90.738 | 1.155 | 150 | -1.005 | 612 | -953 | -1.806 | 1.103 | 97.133 | 93,42% | (6.395) |
| | Non KUR | 5.189 | 6.151 | 6.110 | - | - | 0 | 482 | -42 | 921 | 42 | 5.625 | 108,62% | 485 |
| 3 | PWG | 10.721 | 20.877 | 21.554 | 2.691 | 1.965 | -727 | 1.393 | 677 | 10.833 | 1.288 | 29.922 | 72,03% | (8.368) |
| | Cilem | 6.388 | 12.738 | 13.044 | 1.176 | 587 | -590 | 328 | 305 | 6.656 | 281 | 19.779 | 65,95% | (6.735) |
| | Gadai | 4.333 | 8.138 | 8.510 | 1.515 | 1.378 | -137 | 1.065 | 372 | 4.177 | 1.006 | 10.144 | 83,90% | (1.633) |
| 4 | CFG | 134.342 | 139.416 | 139.955 | 2.212 | 3.063 | 851 | 1.661 | 539 | 5.613 | 2.524 | 155.663 | 89,91% | (15.708) |
| | CF 1 | 27.563 | 25.516 | 25.264 | 329 | - | -329 | -74 | -252 | -2.299 | 252 | 31.828 | 79,38% | (6.564) |
| | Total Griya | 18.820 | 16.634 | 16.548 | - | - | 0 | 0 | -86 | -2.272 | 86 | 21.370 | 77,44% | (4.822) |
| 1 | • Total Non Program | 5.808 | 4.957 | 4.910 | - | - | 0 | - | -47 | -898 | 47 | 6.682 | 73,48% | (1.772) |
| | • Program | 13.012 | 11.677 | 11.638 | - | - | 0 | - | -170 | -39 | 39 | 14.688 | 79,23% | (3.050) |
| | Oto | 8.743 | 8.882 | 8.716 | 329 | - | -329 | -74 | -165 | -26 | 165 | 10.458 | 83,34% | (1.742) |
| | CF 2 | 106.779 | 113.900 | 114.691 | 1.884 | 3.063 | 1.180 | 1.735 | 790 | 7.911 | 2.273 | 123.835 | 92,62% | (9.144) |
| | Mitraguna & Others | 66.464 | 72.581 | 73.493 | 1.832 | 2.573 | 742 | 1.546 | 913 | 7.029 | 1.660 | 81.941 | 89,69% | (8.448) |
| | Pensiun | 40.315 | 41.320 | 41.197 | 52 | 490 | 438 | 189 | -122 | 882 | 612 | 41.894 | 98,34% | (696) |
| | Total Pembiayaan | 244.391 | 260.664 | 260.841 | 6.059 | 5.178 | -881 | 4.474 | 176 | 16.449 | 5.002 | 289.938 | 89,96% | (29.097) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|--------------|-----------|--------------|-----------------|-------------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | 83 | - | - | - | 5 | 5,19% | 0,00% | 0,00% | - | (83) | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 83 | - | - | - | 5 | 5,19% | 0,00% | 0,00% | - | (83) | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 931 | 1.108 | 946 | 6.047 | 0,95% | 0,97% | 6,24% | 5.101 | 5.116 | 4.939 | | | | |
| | KUR | 830 | 948 | 846 | 5.140 | 0,90% | 0,92% | 5,66% | 4.294 | 4.310 | 4.192 | | | | |
| | Non KUR | 101 | 160 | 100 | 907 | 1,95% | 1,62% | 14,84% | 807 | 806 | 747 | | | | |
| 3 | PWG | 7 | - | - | 723 | 0,06% | 0,00% | 3,35% | 723 | 716 | 723 | | | | |
| | Cilem | - | - | - | 484 | 0,00% | 0,00% | 3,71% | 484 | 484 | 484 | | | | |
| | Gadai | 7 | - | - | 239 | 0,15% | 0,00% | 2,80% | 239 | 232 | 239 | | | | |
| 4 | CFG | 949 | 1.528 | 1.067 | 7.103 | 0,71% | 0,77% | 5,08% | 6.036 | 6.154 | 5.575 | | | | |
| | CF 1 | 949 | 1.114 | 1.067 | 3.504 | 3,44% | 4,18% | 13,87% | 2.438 | 2.555 | 2.390 | | | | |
| | Total Griya | 745 | 905 | 834 | 2.718 | 3,96% | 5,02% | 16,42% | 1.883 | 1.973 | 1.812 | | | | |
| | Oto | 204 | 209 | 232 | 787 | 2,34% | 2,62% | 9,03% | 554 | 582 | 578 | | | | |
| | CF 2 | - | 414 | - | 3.599 | 0,00% | 0,00% | 3,14% | 3.599 | 3.599 | 3.185 | | | | |
| | Mitraguna & Others | - | 414 | - | 3.426 | 0,00% | 0,00% | 4,66% | 3.426 | 3.426 | 3.012 | | | | |
| | Pensiun | - | - | - | 173 | 0,00% | 0,00% | 0,42% | 173 | 173 | 173 | | | | |
| | Total Pembiayaan | 1.942 | 3.092 | 2.888 | 3.118 | 0,79% | 1,11% | 1,20% | 229 | 1.176 | 26 | 3,71% | -210,57% | 2,5% | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | % Relatif | | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|------|-------|-----|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | % | Penc. | Gap |
| 1 | SME | 71 | - | - | - | 5 | 4,46% | 0,00% | 0,00% | - | (71) | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 71 | - | - | - | 5 | 4,46% | 0,00% | 0,00% | - | (71) | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 1.078 | 1.129 | 1.006 | 1.015 | 1,10% | 1,03% | 0,75% | 9 | (63) | (114) | | | | |
| | KUR | 744 | 807 | 631 | 640 | 0,80% | 0,69% | 0, | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|---------------|--------------|----------------|----------------|------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.637 | 2.572 | 2.383 | 2.384 | 546 | 0 | (188) | -7,31% | (1.254) | -34,46% | 8.432 | 28,27% | (6.049) |
| 2 | Tabungan | 133.319 | 152.840 | 153.822 | 153.435 | 2.858 | (387) | 594 | 0,39% | 20.116 | 15,09% | 143.354 | 107,03% | 10.081 |
| 3 | Deposito | 34.970 | 32.772 | 32.803 | 32.803 | (564) | 0 | 31 | 0,09% | (2.167) | -6,20% | 35.987 | 91,15% | (3.184) |
| | Total | 171.926 | 188.184 | 189.008 | 188.621 | 2.840 | (387) | 437 | 0,23% | 16.695 | 9,71% | 187.773 | 100,45% | 848 |
| | CASA | 136.957 | 155.412 | 156.206 | 155.819 | 3.404 | (387) | 406 | 0,26% | 18.862 | 13,77% | 151.786 | 102,66% | 4.032 |
| | (%) CASA | 79,66% | 82,59% | 82,64% | 82,61% | | | | | | | | | |
| | FDR | 77,08% | 70,23% | 69,41% | 69,55% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.034 | 2.779 | 2.587 | 2.583 | | (3) | (196) | -7,04% | 549 | 27,00% | - | 0,00% | 2.583 |
| 2 | Giro ISE | 95 | 736 | 549 | 549 | | 0 | (187) | -25,44% | 454 | 478,76% | - | 0,00% | 549 |
| 3 | Tabungan ISE | 1.439 | 1.543 | 1.538 | 1.535 | | (3) | (8) | -0,55% | 95 | 6,61% | - | 0,00% | 1.535 |
| 4 | Deposito ISE | 500 | 500 | 500 | 500 | | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 500 |
| 5 | CIF ISE | 176 | 227 | 228 | 228 | | 0 | 1 | 0,44% | 52 | 29,55% | - | 0,00% | 228 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 18.945 | 19.854 | 19.389 | 100 | - | -100 | 15 | -465 | 444 | 465 | 21.313 | 90,98% | (1.923) |
| | KUR | 17.446 | 18.508 | 18.214 | 100 | - | -100 | 32 | -294 | 768 | 294 | 19.713 | 92,39% | (1.499) |
| | Non KUR | 1.500 | 1.346 | 1.175 | - | 0 | -17 | -171 | -324 | 171 | 1.599 | 73,49% | (424) | |
| 3 | PWG | 1.695 | 7.053 | 7.224 | 966 | 268 | -699 | 544 | 170 | 5.529 | 97 | 5.843 | 123,63% | 1.381 |
| | Cilem | 1.695 | 7.053 | 7.224 | 966 | 268 | -699 | 544 | 170 | 5.529 | 97 | 5.843 | 123,63% | 1.381 |
| | Gadai | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 111.874 | 105.257 | 104.574 | 485 | 300 | -185 | 128 | -683 | -7.300 | 983 | 115.242 | 90,74% | (10.668) |
| | CF 1 | 3.054 | 2.857 | 2.829 | 96 | - | -96 | -85 | -28 | -225 | 28 | 3.455 | 81,87% | (627) |
| | Total Griya | 942 | 882 | 882 | - | 0 | 0 | 0 | 0 | -60 | - | 1.045 | 84,39% | (163) |
| | • Total Non Program | 942 | 882 | 882 | - | 0 | 0 | -6 | 0 | -60 | - | 1.045 | 84,39% | (163) |
| | • Program | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.112 | 1.975 | 1.947 | 96 | - | -96 | -85 | -28 | -165 | 28 | 2.411 | 80,77% | (464) |
| | CF 2 | 108.821 | 102.400 | 101.746 | 389 | 300 | -89 | 214 | -654 | -7.075 | 954 | 111.787 | 91,02% | (10.041) |
| | Mitraguna & Others | 34.866 | 41.533 | 41.517 | 335 | 300 | -35 | 984 | -16 | 6.651 | 316 | 37.557 | 110,54% | 3.960 |
| | Pensiun | 73.955 | 60.867 | 60.229 | 54 | - | -54 | -770 | -638 | -13.726 | 638 | 74.229 | 81,14% | (14.001) |
| | Total Pembiayaan | 132.514 | 132.164 | 131.187 | 1.551 | 568 | -984 | 688 | -977 | -1.327 | 1.545 | 142.397 | 92,13% | (11.210) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|--------------|---------------|---------------|--------------|---------------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | |
| 2 | MBG | 302 | 527 | 530 | 716 | 1.59% | 2.67% | 3.69% | 186 | 414 | 189 | | | | | | |
| | KUR | 199 | 527 | 530 | 592 | 1.14% | 2.87% | 3.25% | 62 | 393 | 65 | | | | | | |
| | Non KUR | 102 | - | - | 124 | 6,82% | 0,00% | 0,00% | 124 | 21 | 124 | | | | | | |
| 3 | PWG | - | - | - | 191 | 0,00% | 0,00% | 0,00% | 2,64% | 191 | 191 | | | | | | |
| | Cilem | - | - | - | 191 | 0,00% | 0,00% | 0,00% | 2,64% | 191 | 191 | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 4 | CFG | 58 | 1.199 | 1.868 | 2.962 | 0,05% | 1,78% | 2,83% | 1.094 | 2.904 | 1.764 | | | | | | |
| | CF 1 | 54 | 34 | 31 | 131 | 1,76% | 1,08% | 4,63% | 100 | 77 | 97 | | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Oto | 54 | 34 | 31 | 131 | 2,55% | 1,56% | 6,72% | 100 | 77 | 97 | | | | | | |
| | CF 2 | 5 | 1.165 | 1.838 | 2.832 | 0,00% | 1,79% | 2,78% | 994 | 2.827 | 1.666 | | | | | | |
| | Mitraguna & Others | 5 | 1.165 | 1.758 | 1.229 | 0,01% | 4,23% | 2,96% | (529) | 1.224 | 64 | | | | | | |
| | Pensiun | - | - | - | 80 | 0,14% | 0,00% | 0,13% | 1.523 | 1.603 | 1.603 | | | | | | |
| | Total Pembiayaan | 9.858 | 2.997 | 2.947 | 4.105 | 7,44% | 2,23% | 3,13% | 1.159 | (5.752) | 1.109 | 2,09% | 33,28% | -1,0% | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 158.832 | 172.251 | 185.690 | 26.858 | |
| 2 | Contribution Margin | 137 | 2.198 | 7.784 | 7.647 | -5581,8% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,30 | 2,51 | 2,54 | 0,03 | 0,23 |
| CIF Payroll | 1.529 | 1.525 | 1.521 | (4) | (8) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 2.839 | 2.519 | 1.426 | 1.481 | 455 | 56 | (1.037) | -41,19% | (1.358) | -47,82% | 6.559 | 22,58% | (5.078) |
| 2 | Tabungan | 118.896 | 124.754 | 125.221 | 124.530 | 7.185 | (691) | (224) | -0,18% | 5.634 | 4,74% | 130.899 | 95,13% | (6.369) |
| 3 | Deposito | 12.522 | 15.691 | 15.604 | 15.614 | (1.098) | 10 | (77) | -0,49% | 3.092 | 24,70% | 13.179 | 118,48% | 2.436 |
| | Total | 134.257 | 142.963 | 142.251 | 141.626 | 6.542 | (626) | (1.338) | -0,94% | 7.369 | 5,49% | 150.636 | 94,02% | (9.011) |
| | CASA | 121.735 | 127.272 | 126.647 | 126.011 | 7.640 | (636) | (1.261) | -0,99% | 4.276 | 3,51% | 137.458 | 91,67% | (11.446) |
| | (%) CASA | 90,67% | 89,02% | 89,03% | 88,97% | | | | | | | | | |
| | FDR | 193,63% | 190,58% | 191,19% | 192,03% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.925 | 3.274 | 3.208 | 3.213 | 5 | (61) | -1,86% | (711) | -18,13% | | - | 0,00% | 3.213 |
| 2 | Giro ISE | 2.210 | 1.598 | 997 | 1.000 | 3 | (599) | -37,46% | (1.211) | -54,78% | | | 0,00% | 1.000 |
| 3 | Tabungan ISE | 1.714 | 1.676 | 2.211 | 2.214 | 2 | 538 | 32,09% | 499 | 29,13% | | | 0,00% | 2.214 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 108 | 142 | 143 | 143 | 0 | 1 | 0,70% | 35 | 32,41% | | | 0,00% | 143 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 155 | 70 | 61 | - | - | 0 | -9 | -9 | -93 | 9 | 155 | 39,61% | (93) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 155 | 70 | 61 | - | - | 0 | -9 | -9 | -93 | 9 | 155 | 39,61% | (93) |
| | • Local Champion | 155 | 70 | 61 | - | - | 0 | -9 | -9 | -93 | 9 | 155 | 39,61% | (93) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 76.261 | 70.663 | 70.481 | 951 | 1.230 | 279 | -324 | -182 | -5.780 | 1.412 | 76.793 | 91,78% | (6.312) |
| | KUR | 69.790 | 65.006 | 64.868 | 951 | 1.230 | 279 | -368 | -139 | -4.922 | 1.369 | 70.193 | 92,41% | (5.326) |
| | Non KUR | 6.471 | 5.657 | 5.613 | - | - | 0 | 44 | -43 | -858 | 43 | 6.599 | 85,06% | (986) |
| 3 | PWG | 2.698 | 8.440 | 8.542 | 896 | 165 | -732 | 773 | 102 | 5.844 | 63 | 10.039 | 85,09% | (1.497) |
| | Cilem | 2.698 | 8.440 | 8.542 | 896 | 165 | -732 | 773 | 102 | 5.844 | 63 | 10.039 | 85,09% | (1.497) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 180.846 | 193.286 | 192.884 | 3.592 | 1.246 | -2.346 | 3.896 | -402 | 12.038 | 1.648 | 198.675 | 97,09% | (5.791) |
| | CF 1 | 24.361 | 31.788 | 31.550 | - | 197 | 197 | 222 | -239 | 7.188 | 435 | 26.529 | 118,93% | 5.021 |
| | Total Griya | 4.158 | 5.341 | 5.332 | - | - | 0 | 0 | -9 | 1.174 | 9 | 4.750 | 112,26% | 582 |
| | • Total Non Program | 3.841 | 5.047 | 5.038 | - | - | 0 | -460 | -9 | 1.196 | 9 | 4.392 | 114,70% | 645 |
| | • Program | 317 | 294 | 294 | - | - | 0 | -2 | 0 | -22 | - | 357 | 82,35% | (63) |
| | Oto | 20.203 | 26.447 | 26.218 | - | 197 | 197 | 222 | -229 | 6.014 | 426 | 21.779 | 120,38% | 4.439 |
| | CF 2 | 156.485 | 161.498 | 161.334 | 3.592 | 1.049 | -2.543 | 3.674 | -163 | 4.850 | 1.213 | 172.147 | 93,72% | (10.812) |
| | Mitraguna & Others | 140.742 | 147.326 | 147.328 | 3.592 | 1.049 | -2.543 | 3.827 | 1 | 6.586 | 1.048 | 154.954 | 95,08% | (7.627) |
| | Pensiun | 15.743 | 14.171 | 14.007 | - | - | 0 | -153 | -165 | -1.736 | 165 | 17.192 | 81,47% | (3.186) |
| | Total Pembiayaan | 259.960 | 272.459 | 271.968 | 5.439 | 2.641 | -2.799 | 4.337 | -491 | 12.008 | 3.132 | 285.662 | 95,21% | (13.693) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | % Relatif | | | Net (UG) & DG | Target Nov'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|---------------|---------------|--------------|---------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | - | 523 | 439 | 2.851 | 0 | 0,00% | 0,62% | 4,05% | 2.412 | 2.851 | 2.328 | | |
| | KUR | - | 523 | 398 | 2.460 | 0 | 0,00% | 0,61% | 3,79% | 2.062 | 2.460 | 1.937 | | |
| | Non KUR | - | - | 41 | 391 | 0 | 0,00% | 0,73% | 6,97% | 350 | 391 | 391 | | |
| 3 | PWG | - | - | - | 198 | 0 | 0,00% | 0,00% | 2,32% | 198 | 198 | 198 | | |
| | Cilem | - | - | - | 198 | 0 | 0,00% | 0,00% | 2,32% | 198 | 198 | 198 | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| 4 | CFG | 4.563 | 1.313 | 2.138 | 5.675 | 0 | 0,00% | 1,52% | 1,11% | 2.94% | 3.537 | 1.113 | 4.362 | |
| | CF 1 | 1.171 | 1.115 | 1.100 | 3.698 | 0 | 0,00% | 4,81% | 3,46% | 11,72% | 2.598 | 2.527 | 2.583 | |
| | Total Griya | 405 | - | - | 21 | 0 | 0,00% | 9,74% | 0,40% | 21 | (384) | 21 | | |
| | Oto | 766 | 1.115 | 1.100 | 3.677 | 0 | 0,00% | 3,79% | 4,16% | 14,03% | 2.577 | 2.911 | 2.562 | |
| | CF 2 | 3.391 | 198 | 1.038 | 1.977 | 0 | 0,00% | 2,17% | 0,64% | 1,23% | 939 | (1.414) | 1.779 | |
| | Mitraguna & Others | 3.391 | 198 | 1.038 | 1.977 | 0 | 0,00% | 1,59% | 0,70% | 1,34% | 939 | (1.414) | 1.779 | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Total Pembiayaan | 2.747 | 3.110 | 2.973 | 2.973 | 0 | 1,06% | 1,09% | 1,09% | 226 | (137) | 1,20% | -9,76% | 0,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Sep-24 | Dec-24 | Sep-25 | | | Sep-24 | Aug-25 | Sep-25 |
| 1 | Asset (Retail) T | 259.177 | 264.312 | 275.722 | 16.545 | | 2.74 | 3.22 | 3.23 |
| 2 | Contribution Margin | 6.882 | 9.653 | 9.202 | 2.320 | -33,7% | 631 | 1.520 | 1.542 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|----------|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|----------------|----------|----------------|---------------|--------------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 3 | Deposito | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | Total | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | CASA | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| (%) CASA | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | | | | | | | | | | |
| FDR | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|----------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.308 | - | - | - | 0 | 0 | #DIV/0! | (8.308) | -100,00% | | - | 0,00% | 0 |
| 2 | Giro ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0 | 0,00% | 0 |
| 3 | Tabungan ISE | 7.708 | - | - | - | 0 | 0 | #DIV/0! | (7.708) | -100,00% | | 0 | 0,00% | 0 |
| 4 | Deposito ISE | 600 | - | - | - | 0 | 0 | #DIV/0! | (600) | -100,00% | | 0 | 0,00% | 0 |
| 5 | CIF ISE | 27 | - | - | - | 0 | 0 | #DIV/0! | (27) | -100,00% | | 0 | 0,00% | 0 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-------------------------|---------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------|----------------|---------------|--------------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Local Champion | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | - | - | - | 100 | - | -100 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | 100 | - | -100 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | - | - | - | 435 | - | -435 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Cilem | - | - | - | 435 | - | -435 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Gadai | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | - | - | - | 203 | - | -203 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | CF 1 | - | - | - | 93 | - | -93 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| | Total Griya | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Total Non Program | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Oto | - | - | - | - | 93 | - | -93 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| CF 2 | - | - | - | - | 110 | - | -110 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| Mitraguna & Others | - | - | - | - | 110 | - | -110 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Pensiun | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Total Pembiayaan | - | - | - | - | 738 | - | -738 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | |
|-------------------------|--------------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|-----------|----------|----------|----------|---------------|----------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 4 | CFG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | CF 2 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Mitraguna & Others | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| Total Pembiayaan | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | 5,31% | #DIV/0! | 5,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | |
|-------------------------|--------------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|-----------|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | 31-Dec-24 | 31-Oct-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 4 | CFG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | CF 2 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Mitraguna & Others | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| Total Pembiayaan | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | | | | | | |

Kinerja Pendanaan

Kinerja ISE

| No. | Segment/Produk | Posisi | | | | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|----------------|-----------|-----------|-----------|-----------|----------------------|-------|---------|-------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 24.432 | 27.597 | 27.812 | 27.594 | (219) | (4) | -0,01% | 3.162 | 12,94% | - | 0,00% | 27,594 |
| 2 | Giro ISE | 1.505 | 366 | 737 | 766 | 28 | 400 | 109,19% | (739) | -49,13% | | 0,00% | 766 |
| 3 | Tabungan ISE | 19.127 | 23.431 | 23.275 | 23.028 | (247) | (403) | -1,72% | 3.901 | 20,40% | | 0,00% | 23.028 |
| 4 | Deposito ISE | 3.800 | 3.800 | 3.800 | 3.800 | 0 | 0 | 0,00% | 0 | 0,00% | | 0,00% | 3.800 |
| 5 | CIF ISE | 46 | 106 | 107 | 107 | 0 | 1 | 0,94% | 61 | 132,61% | | 0,00% | 107 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|----------------------------|----------------------------|------------------|----------------------|----------------------|---------------|-------------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 7.909 | 17.315 | 17.419 | 300 | 250 | -50 | 881 | 105 | 9.510 | 145 | 16.589 | 105,01% | 831 |
| | KUR | 7.722 | 16.284 | 16.394 | 300 | 250 | -50 | 797 | 110 | 8.673 | 140 | 16.106 | 101,79% | 288 |
| | Non KUR | 188 | 1.031 | 1.025 | - | - | 0 | 84 | 5 | 837 | 5 | 483 | 21,32% | 542 |
| 3 | PWG | 1.199 | 6.189 | 6.293 | 534 | 157 | -377 | 522 | 104 | 5.094 | 54 | 6.922 | 90,91% | (629) |
| | Cilem | 1.199 | 6.189 | 6.293 | 534 | 157 | -377 | 522 | 104 | 5.094 | 54 | 6.922 | 90,91% | (629) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 14.673 | 25.311 | 25.692 | 272 | 549 | 277 | 469 | 381 | 11.020 | 168 | 24.159 | 106,35% | 1.533 |
| | CF 1 | 4.501 | 7.972 | 8.122 | 172 | 249 | 77 | 3 | 150 | 3.621 | 99 | 5.632 | 144,21% | 2.490 |
| | Total Griya | 108 | 79 | 79 | - | - | 0 | 0 | 0 | -29 | - | 398 | 19,82% | (319) |
| 1 | • Total Non Program | 108 | 79 | 79 | - | - | 0 | -3 | 0 | -29 | - | 398 | 19,82% | (319) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 4.393 | 7.893 | 8.043 | 172 | 249 | 77 | 3 | 150 | 3.650 | 99 | 5.234 | 153,67% | 2.809 |
| | CF 2 | 10.171 | 17.339 | 17.570 | 100 | 300 | 200 | 466 | 231 | 7.399 | 69 | 18.527 | 94,84% | (957) |
| | Mitraguna & Others | 10.171 | 15.341 | 15.579 | 40 | 300 | 260 | -246 | 238 | 5.408 | 62 | 17.754 | 87,75% | (2.175) |
| | Pensiun | - | 1.998 | 1.991 | 60 | - | -60 | 712 | -7 | 1.991 | 7 | 773 | 257,54% | 1.218 |
| | Total Pembiayaan | 23.780 | 48.815 | 49.405 | 1.107 | 957 | -150 | 1.872 | 589 | 25.624 | 368 | 47.670 | 103,64% | 1.735 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-------------------------|--------------------|-----------|------------|------------|--------------|-----------|-----------|-----------|---------------|--------------|--------------|---------------|---------|-------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | |
| 2 | MBG | - | - | - | 389 | ● 0,00% | ● 0,00% | ● 2,23% | 389 | 389 | 389 | | | |
| | KUR | - | - | - | 389 | ● 0,00% | ● 0,00% | ● 2,37% | 389 | 389 | 389 | | | |
| | Non KUR | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | 48 | ● 0,00% | ● 0,00% | ● 0,76% | 48 | 48 | 48 | | | |
| | Cilem | - | - | - | 48 | ● 0,00% | ● 0,00% | ● 0,76% | 48 | 48 | 48 | | | |
| | Gadai | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | |
| 4 | CFG | - | 785 | 156 | 1.461 | ● 0,00% | ● 0,62% | ● 5,69% | 1.305 | 1.461 | 676 | | | |
| | CF 1 | - | 370 | 156 | 1.246 | ● 0,00% | ● 1,95% | ● 15,34% | 1.090 | 1.246 | 876 | | | |
| | Total Griya | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | |
| | Oto | - | 370 | 156 | 1.246 | ● 0,00% | ● 1,97% | ● 15,49% | 1.090 | 1.246 | 876 | | | |
| | CF 2 | - | 414 | - | 215 | ● 0,00% | ● 0,00% | ● 1,22% | 215 | 215 | (200) | | | |
| | Mitraguna & Others | - | 414 | - | 215 | ● 0,00% | ● 0,00% | ● 1,38% | 215 | 215 | (200) | | | |
| | Pensiun | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | |
| Total Pembiayaan | | - | 785 | 156 | 1.897 | ● 0,00% | ● 0,32% | ● 3,84% | 1.742 | 1.897 | 1.113 | 0,00% | 100,00% | -3,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | |
|-----|-------------------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|---------------|-----|-----|---------------|----------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| 4 | CFG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | CF 2 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Mitraguna & Others | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Total Pembiayaan | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | 0,02% | #DIV/0! | 0,0% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|---------|--------------|----------|
| | | Sep-24 | Dec-24 | Sep-25 | | |
| 1 | Asset (Retail) T | 78.826 | 86.938 | 104.096 | 25.270 | |
| 2 | Contribution Margin | 469 | 842 | 1.315 | 846 | -180,4% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Sep-24 | Aug-25 | Sep-25 | | |
| PHR | 2,98 | 3,47 | 3,53 | 0,06 | 0,55 |
| CIF Payroll | 626 | 680 | 657 | (23) | 31 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 80.039 | 5.640 | 4.266 | 4.276 | 2.054 | 10 | (1.364) | -24,19% | (75.763) | -94,66% | 90.770 | 4,71% | (86.494) |
| 2 | Tabungan | 33.280 | 43.627 | 44.390 | 44.117 | 3.551 | (273) | 490 | 1,12% | 10.837 | 32,56% | 37.508 | 117,62% | 6.610 |
| 3 | Deposito | 18.866 | 76.625 | 77.653 | 77.653 | 304 | 0 | 1.029 | 1,34% | 58.787 | 311,59% | 19.646 | 395,26% | 58.007 |
| | Total | 132.186 | 125.892 | 126.310 | 126.047 | 5.908 | (263) | 155 | 0,12% | (6.139) | -4,64% | 147.924 | 85,21% | (21.878) |
| | CASA | 113.319 | 49.267 | 48.656 | 48.393 | 5.605 | (263) | (874) | -1,77% | (64.926) | -57,29% | 128.278 | 37,73% | (79.885) |
| | (%) CASA | 85,73% | 39,13% | 38,52% | 38,39% | | | | | | | | | |
| | FDR | 12,66% | 24,03% | 24,04% | 24,09% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 584 | 804 | 798 | 798 | | (0) | (6) | -0,72% | 214 | 36,54% | - | 0,00% | 798 |
| 2 | Giro ISE | 18 | 33 | 57 | 57 | | 0 | 24 | 72,64% | 40 | 224,89% | | 0,00% | 57 |
| 3 | Tabungan ISE | 567 | 771 | 741 | 741 | | (0) | (30) | -3,87% | 174 | 30,70% | | 0,00% | 741 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 30 | 35 | 36 | 36 | | 0 | 1 | 2,86% | 6 | 20,00% | | 0,00% | 36 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|-----------------|-------------------|----------------------|---------------|----------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 728 | 2.951 | 2.963 | 226 | 92 | (-134) | 139 | 13 | 2.235 | 79 | 3.418 | 86,71% | (454) |
| | Cilem | 728 | 2.951 | 2.963 | 226 | 92 | (-134) | 139 | 13 | 2.235 | 79 | 3.418 | 86,71% | (454) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 16.008 | 27.302 | 27.407 | 1.278 | 295 | (-983) | 2.588 | 105 | 11.399 | 190 | 27.252 | 100,57% | 155 |
| | CF 1 | 6.128 | 8.796 | 8.728 | 318 | - | (-318) | (-59) | (-68) | 2.600 | 68 | 7.469 | 116,87% | 1.260 |
| | Total Griya | 4.538 | 7.153 | 7.131 | 318 | - | (-318) | 0 | (-22) | 2.593 | 22 | 4.882 | 146,08% | 2.249 |
| 4 | • Total Non Program | 4.538 | 6.150 | 6.130 | - | - | 0 | (-35) | (-20) | 1.593 | 20 | 4.882 | 125,58% | 1.249 |
| | • Program | - | 1.003 | 1.001 | 318 | - | (-318) | 350 | (-2) | 1.001 | 2 | 0 | 0,00% | 1.001 |
| | Oto | 1.591 | 1.643 | 1.597 | - | - | 0 | (-59) | (-46) | 7 | 46 | 2.587 | 61,74% | (990) |
| | CF 2 | 9.879 | 18.505 | 18.678 | 960 | 295 | (-665) | 2.647 | 173 | 8.799 | 122 | 19.783 | 94,42% | (1.105) |
| | Mitraguna & Others | 9.209 | 17.588 | 17.766 | 960 | 295 | (-665) | 2.652 | 178 | 8.557 | 117 | 18.196 | 97,64% | (430) |
| | Pensiun | 671 | 918 | 912 | - | - | 0 | (-5) | (-5) | 242 | 5 | 1.587 | 57,48% | (675) |
| | Total Pembiayaan | 16.736 | 30.252 | 30.370 | 1.504 | 387 | (-1.117) | 2.727 | 118 | 13.634 | 269 | 30.669 | 99,02% | (299) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | MtD | YtD | MtM | Target Nov'25 | | |
|-----|-------------------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|----------|----------|----------|----------|---------------|----------------|-------------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 3 | PWG | - | - | - | - | 25 | 0,00% | 0,00% | 0,84% | 25 | 25 | 25 | | | | |
| | Cilem | - | - | - | - | 25 | 0,00% | 0,00% | 0,84% | 25 | 25 | 25 | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| 4 | CFG | - | - | - | - | 0,00% | 0,00% | 0,95% | 1,46% | 141 | 399 | 139 | | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | CF 2 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Mitraguna & Others | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Total Pembiayaan | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | 0,00% | #DIV/0! | 0,0% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|---------------|----------------|---------------|---------------|-------------------|----------------------|----------------|---------------|---------------|---------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 15-Nov-25 | 16-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.748 | 3.085 | 820 | 820 | (1.862) | 0 | (2.265) | -73,41% | (927) | -53,07% | 7.308 | 11,22% | (6.488) |
| 2 | Tabungan | 52.637 | 64.541 | 64.670 | 64.695 | 549 | 25 | 153 | 0,24% | 12.058 | 22,91% | 58.431 | 110,72% | 6.263 |
| 3 | Deposito | 30.502 | 32.868 | 32.969 | 32.969 | 504 | 0 | 101 | 0,31% | 2.467 | 8,09% | 31.306 | 105,31% | 1.663 |
| | Total | 84.886 | 100.494 | 98.459 | 98.484 | (809) | 25 | (2.010) | -2,00% | 13.598 | 16,02% | 97.046 | 101,48% | 1.438 |
| | CASA | 54.385 | 67.626 | 65.490 | 65.515 | (1.313) | 25 | (2.111) | -3,12% | 11.130 | 20,47% | 65.740 | 99,66% | (225) |
| | (%) CASA | 64,07% | 67,29% | 66,52% | 66,52% | | | | | | | | | |
| | FDR | 15,32% | 27,91% | 28,83% | 28,82% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-13 Nov'25) | Growth (1-13 Nov'25) | | | | | Target Nov'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 12-Nov-25 | 13-Nov-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.979 | 1.591 | 1.603 | 1.600 | | (3) | 9 | 0,59% | (379) | -19,15% | - | 0,00% | 1.600 |
| 2 | Giro ISE | 1.572 | 777 | 758 | 758 | | 0 | (18) | -2,37% | (814) | -51,76% | - | 0,00% | 758 |
| 3 | Tabungan ISE | 407 | 814 | 845 | 842 | | (3) | 28 | 3,42% | 435 | 106,72% | - | 0,00% | 842 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 36 | 47 | 47 | 47 | | 0 | 0 | 0,00% | 11 | 30,56% | - | 0,00% | 47 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-16 Oct'25) | Pencairan (1-16 Nov'25) | Pencairan MtM | MtD (1-16 Oct'25) | Growth (1-16 Nov'25) | | Run Off Nov'25 | Target Nov'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 2.928 | 7.447 | 7.434 | 429 | 75 | -355 | 38 | -13 | 4.506 | 88 | 5.333 | 139,40% | 2.101 |
| | Cilem | 2.928 | 7.447 | 7.434 | 429 | 75 | -355 | 38 | -13 | 4.506 | 88 | 5.333 | 139,40% | 2.101 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 10.078 | 20.605 | 20.952 | 235 | 617 | 382 | 69 | 347 | 10.874 | 270 | 18.511 | 113,19% | 2.441 |
| | CF 1 | 3.825 | 6.414 | 6.590 | - | 247 | 247 | -100 | 176 | 2.765 | 72 | 4.830 | 136,43% | 1.760 |
| | Total Griya | 789 | 1.478 | 1.476 | - | - | 0 | 0 | -2 | 687 | 2 | 1.047 | 141,00% | 429 |
| 4 | • Total Non Program | 789 | 1.478 | 1.476 | - | - | 0 | 0 | -2 | 687 | 2 | 1.047 | 141,00% | 429 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.036 | 4.937 | 5.114 | - | 247 | 247 | -100 | 177 | 2.078 | 70 | 3.783 | 135,17% | 1.331 |
| | CF 2 | 6.254 | 14.190 | 14.362 | 235 | 370 | 135 | 169 | 172 | 8.109 | 198 | 13.681 | 104,98% | 681 |
| | Mitraguna & Others | 5.039 | 12.776 | 12.847 | 220 | 100 | -120 | 131 | 71 | 7.808 | 29 | 11.779 | 109,07% | 1.068 |
| | Pensiun | 1.215 | 1.414 | 1.516 | 15 | 270 | 255 | 38 | 101 | 301 | 169 | 1.902 | 79,69% | (386) |
| | Total Pembiayaan | 13.007 | 28.051 | 28.386 | 664 | 692 | 28 | 107 | 335 | 15.379 | 357 | 23.843 | 119,05% | 4.542 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | | |
|-----|-------------------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|-----------|-----------|---------------|--------------|-------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 77 | 0,00% | 0,00% | 1,04% | 77 | 77 | 77 | - | - | - | | | |
| | Cilem | - | - | - | - | 77 | 0,00% | 0,00% | 1,04% | 77 | 77 | 77 | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 4 | CFG | 83 | 31 | 31 | 424 | 0,82% | 0,15% | 2,02% | 393 | 341 | 392 | - | - | - | | | | |
| | CF 1 | 83 | - | - | 299 | 2,17% | 0,00% | 4,54% | 299 | 216 | 299 | - | - | - | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Oto | 83 | - | - | 299 | 2,73% | 0,00% | 5,85% | 299 | 216 | 299 | - | - | - | | | | |
| | CF 2 | - | 31 | 31 | 124 | 0,00% | 0,22% | 0,87% | 94 | 124 | 93 | - | - | - | | | | |
| | Mitraguna & Others | - | 31 | 31 | 124 | 0,00% | 0,24% | 0,97% | 94 | 124 | 93 | - | - | - | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Total Pembiayaan | - | 14 | 14 | 14 | 0,00% | 0,05% | 0,05% | 14 | 14 | 14 | 8,12% | ##### | 8,1% | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | % Relatif | | | Net (UG) & DG | | | Target Nov'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|---------------|-------|-----|---------------|--|--|--|
| | | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 16-Nov-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Gadai | - | - | - | | | | | | | | | | | | | | |