

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi           |                  |                  |                  | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |                |              |                |               | Target Dec'25    |                |                |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|----------------|--------------|----------------|---------------|------------------|----------------|----------------|
|     |               | 31-Dec-24        | 30-Nov-25        | 30-Dec-25        | 31-Dec-25        |                   | DtD                  | MtD            | %MtD         | YTD            | %YTD          | Posisi           | Penc.          | Gap            |
| 1   | Giro          | 314.972          | 437.227          | 771.671          | 763.553          | (162.332)         | (8.119)              | 326.326        | 74,64%       | 448.581        | 142,42%       | 515.367          | 148,16%        | 248.186        |
| 2   | Tabungan      | 2.242.130        | 2.410.328        | 2.573.060        | 2.589.123        | (11.852)          | 16.064               | 178.795        | 7,42%        | 346.993        | 15,48%        | 2.534.104        | 102,17%        | 55.020         |
| 3   | Deposito      | 2.798.677        | 3.310.810        | 2.928.717        | 2.921.049        | 519.898           | (7.668)              | (389.761)      | -11,77%      | 122.372        | 4,37%         | 2.816.881        | 103,70%        | 104.168        |
|     | <b>Total</b>  | <b>5.355.779</b> | <b>6.158.366</b> | <b>6.273.448</b> | <b>6.273.725</b> | <b>345.714</b>    | <b>277</b>           | <b>115.359</b> | <b>1,87%</b> | <b>917.946</b> | <b>17,14%</b> | <b>5.866.352</b> | <b>106,94%</b> | <b>407.373</b> |
|     | CASA          | 2.557.102        | 2.847.555        | 3.344.731        | 3.352.676        | (174.184)         | 7.945                | 505.121        | 17,74%       | 795.574        | 31,11%        | 3.049.471        | 109,94%        | 303.205        |
|     | FDR           | 47,52%           | 48,47%           | 48,56%           | 48,56%           |                   |                      |                |              |                |               |                  |                |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |        |          |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD    | %MtD     | YTD     | %YTD          | Posisi  | Penc.    |
| 1   | DPK ISE       | 113.657   | 99.470    | 106.039   | 104.785   | (1.254)           | 5.316                | 5,34%  | (8.871)  | -7,81%  | 151.518       | 69,16%  | (46.732) |
| 2   | Giro ISE      | 31.184    | 15.875    | 21.884    | 18.895    | (2.989)           | 3.020                | 19,03% | (12.289) | -39,41% | 54.128        | 34,91%  | (35.233) |
| 3   | Tabungan ISE  | 59.057    | 64.263    | 64.823    | 66.558    | 1.736             | 2.295                | 3,57%  | 7.501    | 12,70%  | 64.324        | 103,47% | 2.235    |
| 4   | Deposito ISE  | 23.415    | 19.332    | 19.332    | 19.332    | 0                 | 0                    | 0,00%  | (4.083)  | -17,44% | 33.066        | 58,47%  | (13.734) |
| 5   | CIF ISE       | 2.046     | 1.554     | 1.554     | 1.554     | 0                 | 0                    | 0,00%  | (492)    | -24,05% |               | 0,00%   | 1.554    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi           |                  |                  | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |                | Run Off Dec'25 | Target Dec'25    |               |                 |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|-----------------|
|     |                         | 31-Dec-24        | 30-Nov-25        | 31-Dec-25        |                         |                         |               |                   | MtD                  | YTD            |                | Posisi           | Penc.         | Gap             |
| 1   | SME                     | 188.209          | 207.382          | 209.842          | 5.680                   | 6.100                   | 420           | 513               | 2.460                | 21.633         | 3.640          | 244.894          | 85,69%        | (35.052)        |
|     | Linkage                 | 19.369           | 18.016           | 17.887           | -                       | -                       | -             | -                 | -130                 | -129           | 129            | 44.054           | 40,60%        | (26.167)        |
|     | Non-Linkage             | 168.841          | 189.366          | 191.955          | 5.680                   | 6.100                   | 420           | 643               | 2.589                | 23.115         | 3.511          | 200.840          | 95,58%        | (8.885)         |
|     | • Local Champion        | 162.434          | 180.126          | 182.665          | 5.680                   | 6.100                   | 420           | 771               | 2.539                | 20.231         | 3.561          | 177.604          | 102,85%       | 5.061           |
|     | • Value Chain           | 6.407            | 9.240            | 9.290            | -                       | -                       | -             | -                 | -128                 | 50             | (50)           | 23.235           | 39,98%        | (13.945)        |
| 2   | MBG                     | 159.435          | 194.735          | 198.768          | 9.695                   | 10.175                  | 480           | 2.895             | 4.033                | 39.334         | 6.142          | 210.853          | 94,27%        | (12.084)        |
|     | KUR                     | 151.599          | 185.038          | 188.646          | 9.145                   | 9.485                   | 340           | 2.836             | 3.608                | 37.047         | 5.877          | 200.443          | 94,11%        | (11.797)        |
|     | Non KUR                 | 7.836            | 9.697            | 10.123           | 550                     | 690                     | 140           | 60                | 425                  | 2.287          | 265            | 10.410           | 97,24%        | (287)           |
| 3   | PWG                     | 252.400          | 434.205          | 459.530          | 87.135                  | 96.391                  | 9.256         | 21.944            | 25.326               | 207.130        | 71.066         | 453.213          | 101,39%       | 6.318           |
|     | Cilem                   | 111.797          | 234.388          | 248.732          | 27.287                  | 30.283                  | 2.996         | 10.815            | 14.343               | 136.935        | 15.939         | 276.183          | 90,06%        | (27.451)        |
|     | Gadai                   | 140.603          | 199.817          | 210.799          | 59.848                  | 66.109                  | 6.260         | 11.129            | 10.982               | 70.196         | 55.126         | 177.030          | 119,08%       | 33.769          |
| 4   | CFG                     | 1.944.791        | 2.148.603        | 2.178.303        | 61.413                  | 70.499                  | 9.086         | 10.856            | 29.700               | 233.512        | 40.798         | 2.206.447        | 98,72%        | (28.145)        |
|     | CF 1                    | 376.842          | 382.194          | 387.071          | 4.624                   | 12.726                  | 8.102         | -2.215            | 4.878                | 10.230         | 7.848          | 422.476          | 91,62%        | (35.404)        |
|     | Total Griya             | 311.852          | 312.575          | 317.273          | 3.880                   | 10.076                  | 6.196         | 0                 | 4.698                | 5.421          | 5.377          | 334.952          | 94,72%        | (17.679)        |
|     | • Total Non Program     | 308.347          | 308.216          | 312.787          | 3.720                   | 9.916                   | 6.196         | -1.685            | 4.571                | 4.440          | 5.344          | 318.551          | 98,19%        | (5.764)         |
|     | • Program               | 3.505            | 4.359            | 4.486            | 160                     | 160                     | 0             | 136               | 127                  | 981            | 33             | 16.401           | 27,35%        | (11.915)        |
|     | Oto                     | 64.990           | 69.619           | 69.798           | 744                     | 2.650                   | 1.906         | -2.215            | 179                  | 4.808          | 2.470          | 87.524           | 79,75%        | (17.726)        |
|     | CF 2                    | 1.567.950        | 1.766.409        | 1.791.231        | 56.789                  | 57.773                  | 984           | 13.071            | 24.822               | 223.282        | 32.951         | 1.783.972        | 100,41%       | 7.260           |
|     | Mitraguna & Others      | 1.383.782        | 1.569.711        | 1.591.108        | 51.357                  | 52.324                  | 967           | 10.152            | 21.397               | 207.327        | 30.927         | 1.577.695        | 100,85%       | 13.413          |
|     | Pensiun                 | 184.168          | 196.697          | 200.123          | 5.432                   | 5.449                   | 17            | 2.920             | 3.426                | 15.955         | 2.023          | 206.276          | 97,02%        | (6.153)         |
|     | <b>Total Pembiayaan</b> | <b>2.544.835</b> | <b>2.984.924</b> | <b>3.046.444</b> | <b>163.923</b>          | <b>183.165</b>          | <b>19.242</b> | <b>36.209</b>     | <b>61.520</b>        | <b>501.608</b> | <b>121.646</b> | <b>3.115.406</b> | <b>97,79%</b> | <b>(68.963)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi        |               |               | MtD (1-31 Nov'25) | % Relatif    |              | MtD          | Net (UG) & DG  |              | Run Off Dec'25 | Target Dec'25 |               |              |
|-----|-------------------------|---------------|---------------|---------------|-------------------|--------------|--------------|--------------|----------------|--------------|----------------|---------------|---------------|--------------|
|     |                         | 31-Dec-24     | 31-Oct-25     | 30-Nov-25     | 31-Dec-25         | 31-Dec-24    | 30-Nov-25    | 31-Dec-25    | MtD            | YTD          | MtM            | %             | Penc.         | Gap          |
| 1   | SME                     | 1.267         | 3.204         | 3.204         | -                 | 0,67%        | 1,54%        | 0,00%        | (3.204)        | (1.267)      | (3.204)        |               |               |              |
|     | Linkage                 | -             | -             | -             | -                 | 0,00%        | 0,00%        | 0,00%        | -              | -            | -              |               |               |              |
|     | Local Champion          | 1.267         | 3.204         | 3.204         | -                 | 0,75%        | 1,69%        | 0,00%        | (3.204)        | (1.267)      | (3.204)        |               |               |              |
|     | Value Chain             | -             | -             | -             | -                 | 0,00%        | 0,00%        | 0,00%        | -              | -            | -              |               |               |              |
| 2   | MBG                     | 3.453         | 6.764         | 6.764         | 3.593             | 2,17%        | 3,47%        | 1,81%        | (3.171)        | 140          | (3.171)        |               |               |              |
|     | KUR                     | 2.876         | 6.294         | 6.294         | 3.371             | 1,90%        | 3,40%        | 1,79%        | (2.923)        | 495          | (2.923)        |               |               |              |
|     | Non KUR                 | 577           | 470           | 470           | 222               | 7,36%        | 4,84%        | 2,19%        | (247)          | (355)        | (247)          |               |               |              |
| 3   | PWG                     | -             | -             | -             | -                 | 1.006        | 0,00%        | 0,00%        | -              | -            | -              |               |               |              |
|     | Cilem                   | -             | -             | -             | -                 | 1.006        | 0,00%        | 0,00%        | -              | -            | -              |               |               |              |
|     | Gadai                   | -             | -             | -             | -                 | 0,00%        | 0,00%        | 0,00%        | -              | -            | -              |               |               |              |
| 4   | CFG                     | 19.268        | 25.105        | 26.975        | 20.944            | 0,99%        | 1,26%        | 0,96%        | (6.031)        | 1.677        | (4.160)        |               |               |              |
|     | CF 1                    | 8.041         | 13.170        | 13.772        | 13.359            | 2,13%        | 3,60%        | 3,45%        | (413)          | 5.318        | 188            |               |               |              |
|     | Total Griya             | 6.972         | 10.986        | 11.815        | 11.183            | 2,24%        | 3,78%        | 3,52%        | (632)          | 4.211        | 197            |               |               |              |
|     | Oto                     | 1.069         | 2.184         | 1.957         | 2.176             | 1,64%        | 2,81%        | 3,12%        | (5.618)        | 219          | 1.107          | (9)           |               |              |
|     | CF 2                    | 11.227        | 11.934        | 13.204        | 7.586             | 0,72%        | 0,75%        | 0,42%        | (5.618)        | (3.641)      | (4.349)        |               |               |              |
|     | Mitraguna & Others      | 11.107        | 11.331        | 11.970        | 6.677             | 0,80%        | 0,76%        | 0,42%        | (5.293)        | (4.430)      | (4.654)        |               |               |              |
|     | Pensiun                 | 120           | 603           | 1.234         | 909               | 0,07%        | 0,63%        | 0,45%        | (324)          | 789          | 306            |               |               |              |
|     | <b>Total Pembiayaan</b> | <b>30.008</b> | <b>33.313</b> | <b>33.703</b> | <b>31.518</b>     | <b>1,18%</b> | <b>1,13%</b> | <b>1,03%</b> | <b>(2.185)</b> | <b>1.509</b> | <b>(1.795)</b> | <b>0,93%</b>  | <b>10,24%</b> | <b>-0,1%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Oct-24    | Dec-24    | Oct-25    |              |          |
| 1   | Asset (Retail) T    | 4.201.697 | 4.358.798 | 5.814.785 | 1.613.088    | 7,9%     |
| 2   | Contribution Margin | 121.739   | 158.691   | 112.173   | (9.566)      | 7,9%     |

## PHR &amp; Payroll

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



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## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               |              |                 |               | Target Dec'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|-----------------|---------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD           | %MtD         | YtD             | %YtD          | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 80.164         | 75.955         | 91.618         | 82.793         | (3.810)           | (8.825)              | 6.837         | 9,00%        | 2.629           | 3,28%         | 104.728        | 79,06%        | (21.935)        |
| 2   | Tabungan      | 392.786        | 398.058        | 411.119        | 420.104        | 5.717             | 8.984                | 22.046        | 5,54%        | 27.318          | 6,95%         | 428.515        | 98,04%        | (8.412)         |
| 3   | Deposito      | 233.260        | 200.095        | 192.345        | 192.311        | 4.992             | (34)                 | (7.784)       | -3,89%       | (40.949)        | -17,55%       | 235.492        | 81,66%        | (43.181)        |
|     | <b>Total</b>  | <b>706.209</b> | <b>674.108</b> | <b>695.083</b> | <b>695.207</b> | <b>6.899</b>      | <b>125</b>           | <b>21.099</b> | <b>3,13%</b> | <b>(11.002)</b> | <b>-1,56%</b> | <b>768.735</b> | <b>90,44%</b> | <b>(73.528)</b> |
|     | CASA          | 472.950        | 474.013        | 502.737        | 502.896        | 1.907             | 159                  | 28.883        | 6,09%        | 29.947          | 6,33%         | 533.243        | 94,31%        | (30.347)        |
|     | (%) CASA      | 66,97%         | 70,32%         | 72,33%         | 72,34%         |                   |                      |               |              |                 |               |                |               |                 |
|     | FDR           | 69,41%         | 78,02%         | 76,05%         | 76,04%         |                   |                      |               |              |                 |               |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |       |        |         |         | Target Dec'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 26.326    | 21.469    | 24.589    | 24.521    |                   | (68)                 | 3.053 | 14,22% | (1.804) | -6,85%  | -             | 0,00% | 24.521 |
| 2   | Giro ISE      | 3.901     | 3.709     | 4.688     | 4.682     |                   | (6)                  | 973   | 26,22% | 781     | 20,03%  |               | 0,00% | 4.682  |
| 3   | Tabungan ISE  | 13.925    | 12.259    | 14.401    | 14.339    |                   | (62)                 | 2.080 | 16,97% | 414     | 2,98%   |               | 0,00% | 14.339 |
| 4   | Deposito ISE  | 8.500     | 5.500     | 5.500     | 5.500     |                   | 0                    | 0     | 0,00%  | (3.000) | -35,29% |               | 0,00% | 5.500  |
| 5   | CIF ISE       | 128       | 137       | 137       | 137       |                   | 0                    | 0     | 0,00%  | 9       | 7,03%   |               | 0,00% | 137    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25 |                |               |                 |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|---------------|-----------------|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi        | Penc.          | Gap           |                 |
| 1   | SME                     | 93.725         | 87.634         | 87.137         | 190                     | 2.300                   | 2.110         | -1.962            | -497                 | -6.588        | 2.797          | 109.730       | 79,41%         | (22.593)      |                 |
|     | Linkage                 | 4.522          | 3.238          | 3.113          | -                       | -                       | -             | -                 | -123                 | -125          | -1.409         | 125           | 11.492         | 27,09%        | (8.379)         |
|     | Non-Linkage             | 89.203         | 84.397         | 84.024         | 190                     | 2.300                   | 2.110         | -1.839            | -373                 | -5.179        | 2.673          | 98.238        | 85,53%         | (14.214)      |                 |
|     | • Local Champion        | 87.849         | 83.436         | 83.100         | 190                     | 2.300                   | 2.110         | -1.803            | -337                 | -4.749        | 2.637          | 92.133        | 90,20%         | (9.033)       |                 |
|     | • Value Chain           | 1.354          | 960            | 924            | -                       | -                       | -             | -                 | -36                  | -36           | -429           | 36            | 6.105          | 15,14%        | (5.181)         |
| 2   | MBG                     | 44.762         | 41.002         | 40.855         | 1.055                   | 1.200                   | 145           | -509              | -148                 | -3.907        | 1.348          | 46.591        | 87,69%         | (5.736)       |                 |
|     | KUR                     | 42.954         | 38.476         | 38.396         | 705                     | 1.200                   | 495           | -821              | -80                  | -4.558        | 1.280          | 44.797        | 85,71%         | (6.401)       |                 |
|     | Non KUR                 | 1.808          | 2.526          | 2.459          | 350                     | -                       | -350          | 312               | -67                  | 651           | 67             | 1.794         | 137,05%        | 665           |                 |
| 3   | PWG                     | 25.216         | 37.716         | 39.714         | 8.159                   | 8.710                   | 551           | 1.401             | 1.998                | 14.498        | 6.712          | 46.268        | 85,84%         | (6.553)       |                 |
|     | Cilem                   | 10.119         | 17.744         | 18.597         | 1.852                   | 2.025                   | 173           | 498               | 852                  | 8.478         | 1.172          | 28.070        | 66,25%         | (9.473)       |                 |
|     | Gadai                   | 15.098         | 19.972         | 21.117         | 6.308                   | 6.686                   | 378           | 902               | 1.145                | 6.020         | 5.540          | 18.197        | 116,05%        | 2.920         |                 |
| 4   | CFG                     | 326.493        | 359.607        | 360.915        | 11.996                  | 10.015                  | -1.981        | 1.453             | 1.308                | 34.422        | 8.707          | 348.181       | 103,66%        | 12.734        |                 |
|     | CF 1                    | 44.529         | 52.282         | 52.391         | 500                     | 1.458                   | 958           | -427              | 110                  | 7.862         | 1.348          | 47.127        | 111,17%        | 5.265         |                 |
|     | Total Griya             | 33.717         | 41.976         | 41.774         | 500                     | 675                     | 175           | 0                 | -202                 | 8.057         | 877            | 34.319        | 121,72%        | 7.455         |                 |
|     | • Total Non Program     | 33.717         | 41.976         | 41.774         | 500                     | 675                     | 175           | -254              | -202                 | 8.057         | 877            |               | 0,00%          | 0             |                 |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 12.808        | 82,90%         | (2.190)       |                 |
|     | Oto                     | 10.812         | 10.306         | 10.617         | -                       | 783                     | 783           | -427              | 312                  | -194          | 471            | 301.054       | 102,48%        | 7.470         |                 |
|     | CF 2                    | 281.964        | 307.326        | 308.524        | 11.496                  | 8.557                   | -2.939        | 1.880             | 1.198                | 26.560        | 7.359          | 285.797       | 101,60%        | 4.575         |                 |
|     | Mitraguna & Others      | 268.245        | 289.437        | 290.372        | 10.205                  | 8.132                   | -2.073        | 948               | 935                  | 22.127        | 7.197          |               | 15.257         | 118,97%       | 2.895           |
|     | Pensiun                 | 13.719         | 17.889         | 18.152         | 1.291                   | 425                     | -866          | 932               | 263                  | 4.433         | 162            |               |                |               |                 |
|     | <b>Total Pembiayaan</b> | <b>490.195</b> | <b>525.960</b> | <b>528.621</b> | <b>21.400</b>           | <b>22.225</b>           | <b>825</b>    | <b>382</b>        | <b>2.661</b>         | <b>38.425</b> | <b>19.564</b>  |               | <b>550.769</b> | <b>95,98%</b> | <b>(22.148)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |              |              |              | MtD (1-31 Nov'25) | % Relatif    |              |              | MtD            | YtD            | MtM            | Target Dec'25 |              |               |              |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|----------------|----------------|----------------|---------------|--------------|---------------|--------------|
|     |                         | 31-Dec-24    | 31-Oct-25    | 30-Nov-25    | 31-Dec-25    |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-25    |                |                |                | %             | Penc.        | Gap           |              |
| 1   | SME                     | 293          | 3.204        | 3.204        | -            |                   | 0,31%        | 3,66%        | 0,00%        | (3.204)        | (293)          | (3.204)        |               |              |               |              |
|     | Linkage                 | -            | -            | -            | -            |                   | 0,00%        | 0,00%        | 0,00%        | -              | -              | -              |               |              |               |              |
|     | Local Champion          | 293          | 3.204        | 3.204        | -            |                   | 0,33%        | 3,80%        | 0,00%        | (3.204)        | (293)          | (3.204)        |               |              |               |              |
|     | Value Chain             | -            | -            | -            | -            |                   | 0,00%        | 0,00%        | 0,00%        | -              | -              | -              |               |              |               |              |
| 2   | MBG                     | 550          | 1.021        | 1.799        | 782          |                   | 1,23%        | 4,39%        | 1,91%        | (1.017)        | 231            | (240)          |               |              |               |              |
|     | KUR                     | 550          | 1.021        | 1.705        | 782          |                   | 1,28%        | 4,43%        | 2,04%        | (923)          | 231            | (240)          |               |              |               |              |
|     | Non KUR                 | -            | -            | 94           | -            |                   | 0,00%        | 3,73%        | 0,00%        | (94)           | -              | -              |               |              |               |              |
| 3   | PWG                     | -            | -            | -            | -            |                   | 0,00%        | 0,00%        | 0,00%        | -              | -              | -              |               |              |               |              |
|     | Cilem                   | -            | -            | -            | -            |                   | 0,00%        | 0,00%        | 0,00%        | -              | -              | -              |               |              |               |              |
|     | Gadai                   | -            | -            | -            | -            |                   | 0,00%        | 0,00%        | 0,00%        | -              | -              | -              |               |              |               |              |
| 4   | CFG                     | 5.180        | 4.286        | 2.153        | 1.235        |                   | 1,59%        | 0,60%        | 0,34%        | (918)          | (3.946)        | (3.051)        |               |              |               |              |
|     | CF 1                    | 174          | 42           | 40           | 36           |                   | 0,39%        | 0,08%        | 0,07%        | (4)            | (138)          | (6)            |               |              |               |              |
|     | Total Griya             | 174          | 42           | 40           | 36           |                   | 0,52%        | 0,10%        | 0,09%        | (4)            | (138)          | (6)            |               |              |               |              |
|     | Oto                     | -            | -            | -            | -            |                   | 0,00%        | 0,00%        | 0,00%        | -              | -              | -              |               |              |               |              |
|     | CF 2                    | 5.006        | 4.244        | 2.113        | 1.198        |                   | 1,78%        | 0,69%        | 0,39%        | (915)          | (3.808)        | (3.045)        |               |              |               |              |
|     | Mitraguna & Others      | 5.006        | 4.244        | 2.113        | 1.198        |                   | 1,87%        | 0,73%        | 0,41%        | (915)          | (3.808)        | (3.045)        |               |              |               |              |
|     | Pensiun                 | -            | -            | -            | -            |                   | 0,00%        | 0,00%        | 0,00%        | -              | -              | -              |               |              |               |              |
|     | <b>Total Pembiayaan</b> | <b>5.937</b> | <b>5.456</b> | <b>6.672</b> | <b>5.762</b> |                   | <b>1,21%</b> | <b>1,36%</b> | <b>0,38%</b> | <b>(5.139)</b> | <b>(4.007)</b> | <b>(6.495)</b> |               | <b>0,63%</b> | <b>42,15%</b> | <b>-0,5%</b> |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | % Relatif |           |           | MtD | YtD | MtM | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----|-----|-----|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |                   | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 |     |     |     | %             | Penc. | Gap |
| 1   | SME           | 819       | 1.066     | 1.066     | 1.065     |                   | 0,87%     | 1,22%     | 1,22%     | (1) | 246 | (1) |               |       |     |
|     | Linkage       | -         | -         | -         | -         |                   | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
|     | Non-Linkage   | 819       | 1.066     | 1.065     | 1.065     |                   | 0,92%     | 1,26%     | 1,27%     | (1) | 246 | (1) |               |       |     |
|     | Value Chain   | -         | -         | -         | -         |                   | 0,00%     | 0,00%     | 0,00%     | -</ |     |     |               |       |     |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               |              |              |              | Target Dec'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|--------------|--------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD           | %MtD         | YtD          | %YtD         | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 18.126         | 6.462          | 8.651          | 8.263          | (4.023)           | (387)                | 1.801         | 27,87%       | (9.862)      | -54,41%      | 37.513         | 22,03%        | (29.249)        |
| 2   | Tabungan      | 237.991        | 248.764        | 288.991        | 283.875        | 5.562             | (5.116)              | 35.111        | 14,11%       | 45.884       | 19,28%       | 266.025        | 106,71%       | 17.850          |
| 3   | Deposito      | 192.383        | 164.502        | 160.863        | 160.857        | 8.344             | (5)                  | (3.645)       | -2,22%       | (31.526)     | -16,39%      | 194.147        | 82,85%        | (33.289)        |
|     | <b>Total</b>  | <b>448.500</b> | <b>419.728</b> | <b>458.505</b> | <b>452.996</b> | <b>9.882</b>      | <b>(5.509)</b>       | <b>33.267</b> | <b>7,93%</b> | <b>4.495</b> | <b>1,00%</b> | <b>497.684</b> | <b>91,02%</b> | <b>(44.688)</b> |
|     | CASA          | 256.117        | 255.226        | 297.642        | 292.138        | 1.539             | (5.504)              | 36.912        | 14,46%       | 36.021       | 14,06%       | 303.537        | 96,24%        | (11.399)        |
|     | (%) CASA      | 57,11%         | 60,81%         | 64,92%         | 64,49%         |                   |                      |               |              |              |              |                |               |                 |
|     | FDR           | 54,70%         | 62,33%         | 59,70%         | 60,43%         |                   |                      |               |              |              |              |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |       |         |     |        | Target Dec'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-----|--------|---------------|-------|--------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD   | %MtD    | YtD | %YtD   | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 11.639    | 10.914    | 11.944    | 11.940    |                   | (5)                  | 1.026 | 9,40%   | 301 | 2,58%  | -             | 0,00% | 11.940 |
| 2   | Giro ISE      | 2.314     | 964       | 2.486     | 2.452     |                   | (34)                 | 1.488 | 154,28% | 138 | 5,98%  |               | 0,00% | 2.452  |
| 3   | Tabungan ISE  | 1.452     | 2.077     | 1.586     | 1.615     |                   | 29                   | (462) | -22,25% | 163 | 11,19% |               | 0,00% | 1.615  |
| 4   | Deposito ISE  | 7.872     | 7.872     | 7.872     | 7.872     |                   | 0                    | 0     | 0,00%   | 0   | 0,00%  |               | 0,00% | 7.872  |
| 5   | CIF ISE       | 286       | 289       | 289       | 289       |                   | 0                    | 0     | 0,00%   | 3   | 1,05%  |               | 0,00% | 289    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25  |               |                 |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap             |
| 1   | SME                     | 17.579         | 18.300         | 18.631         | 2.850                   | -                       | -2.850        | 2.412             | 331                  | 1.052         | (331)          | 29.361         | 63,45%        | (10.731)        |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 5.131          | 0,00%         | (5.131)         |
|     | Non-Linkage             | 17.579         | 18.300         | 18.631         | 2.850                   | -                       | -2.850        | 2.412             | 331                  | 1.052         | (331)          | 24.230         | 76,89%        | (5.600)         |
|     | • Local Champion        | 16.492         | 17.899         | 18.230         | 2.850                   | -                       | -2.850        | 2.412             | 331                  | 1.052         | (331)          | 19.646         | 92,79%        | (1.416)         |
|     | • Value Chain           | 1.087          | 401            | 401            | -                       | -                       | -             | -0                | -0                   | -686          | 0              | 4.585          | 8,74%         | (4.184)         |
| 2   | MBG                     | 38.270         | 38.156         | 38.997         | 850                     | 2.350                   | 1.500         | -966              | 840                  | 727           | 1.510          | 49.876         | 78,19%        | (10.879)        |
|     | KUR                     | 37.787         | 37.645         | 38.499         | 850                     | 2.350                   | 1.500         | -937              | 854                  | 712           | 1.496          | 48.631         | 79,17%        | (10.132)        |
|     | Non KUR                 | 483            | 511            | 498            | -                       | -                       | 0             | -29               | -13                  | 15            | 13             | 1.245          | 39,99%        | (747)           |
| 3   | PWG                     | 15.859         | 36.565         | 39.020         | 7.907                   | 7.313                   | -593          | 3.305             | 2.454                | 23.161        | 4.859          | 35.714         | 109,26%       | 3.305           |
|     | Cilem                   | 7.657          | 20.078         | 21.520         | 2.379                   | 2.647                   | 268           | 1.371             | 1.442                | 13.862        | 1.205          | 23.148         | 92,96%        | (1.629)         |
|     | Gadai                   | 8.201          | 16.488         | 17.500         | 5.528                   | 4.666                   | -862          | 1.934             | 1.012                | 9.299         | 3.654          | 12.566         | 139,27%       | 4.934           |
| 4   | CFG                     | 173.601        | 168.582        | 177.084        | 2.150                   | 10.640                  | 8.490         | -3.409            | 8.502                | 3.483         | 2.138          | 192.550        | 91,97%        | (15.466)        |
|     | CF 1                    | 81.382         | 67.479         | 68.390         | -                       | 2.130                   | 2.130         | -252              | 911                  | -12.992       | 1.219          | 83.606         | 81,80%        | (15.216)        |
|     | Total Griya             | 77.096         | 63.782         | 64.789         | -                       | 2.130                   | 2.130         | 0                 | 1.007                | -12.307       | 1.123          | 77.731         | 83,35%        | (12.942)        |
| 1   | • Total Non Program     | 77.096         | 63.782         | 64.789         | -                       | 2.130                   | 2.130         | -2.418            | 1.007                | -12.307       | 1.123          | 77.731         | 83,35%        | (12.942)        |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0               |
|     | Oto                     | 4.286          | 3.697          | 3.601          | -                       | -                       | 0             | -252              | -96                  | -685          | 96             | 5.875          | 61,30%        | (2.274)         |
|     | CF 2                    | 92.219         | 101.103        | 108.694        | 2.150                   | 8.510                   | 6.360         | -3.157            | 7.591                | 16.475        | 919            | 108.944        | 99,77%        | (250)           |
|     | Mitraguna & Others      | 90.304         | 95.785         | 103.411        | 1.900                   | 8.510                   | 6.610         | -3.380            | 7.625                | 13.107        | 885            | 105.404        | 98,11%        | (1.994)         |
|     | Pensiun                 | 1.915          | 5.317          | 5.283          | 250                     | -                       | -250          | 223               | -34                  | 3.368         | 34             | 3.539          | 149,27%       | 1.744           |
|     | <b>Total Pembiayaan</b> | <b>245.309</b> | <b>261.603</b> | <b>273.731</b> | <b>13.757</b>           | <b>20.303</b>           | <b>6.547</b>  | <b>1.343</b>      | <b>12.128</b>        | <b>28.422</b> | <b>8.175</b>   | <b>307.502</b> | <b>89,02%</b> | <b>(33.771)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |              |              |              | MtD (1-31 Nov'25) | % Relatif    |              |            | MtD            | YtD            | MtM          | Target Dec'25 |              |     |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|----------------|----------------|--------------|---------------|--------------|-----|
|     |                         | 31-Dec-24    | 31-Oct-25    | 30-Nov-25    | 31-Dec-25    |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-25  |                |                |              | %             | Penc.        | Gap |
| 1   | SME                     | 210          | -            | -            | -            |                   | 1,20%        | 0,00%        | 0,00%      | -              | (210)          | -            |               |              |     |
|     | Linkage                 | -            | -            | -            | -            |                   | 0,00%        | 0,00%        | 0,00%      | -              | -              | -            |               |              |     |
|     | Local Champion          | 210          | -            | -            | -            |                   | 1,20%        | 0,00%        | 0,00%      | -              | (210)          | -            |               |              |     |
|     | Value Chain             | -            | -            | -            | -            |                   | 0,00%        | 0,00%        | 0,00%      | -              | -              | -            |               |              |     |
| 2   | MBG                     | 1.446        | 2.172        | 2.541        | 1.669        | 3.78%             | 6,66%        | 4,28%        | (872)      | 223            | (503)          |              |               |              |     |
|     | KUR                     | 1.433        | 2.047        | 2.418        | 1.546        | 3.79%             | 6,42%        | 4,02%        | (872)      | 113            | (501)          |              |               |              |     |
|     | Non KUR                 | 12           | 125          | 123          | 123          | 2,54%             | 24,03%       | 24,62%       | (0)        | 110            | (3)            |              |               |              |     |
| 3   | PWG                     | -            | -            | -            | -            | 10                | 0,00%        | 0,00%        | 0,02%      | 10             | 10             | 10           |               |              |     |
|     | Cilem                   | -            | -            | -            | -            | 10                | 0,00%        | 0,00%        | 0,04%      | 10             | 10             | 10           |               |              |     |
|     | Gadai                   | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%      | -              | -              | -            |               |              |     |
| 4   | CFG                     | 3.497        | 3.360        | 6.197        | 4.335        | 2,01%             | 3,68%        | 2,45%        | (1.862)    | 838            | 975            |              |               |              |     |
|     | CF 1                    | 3.310        | 3.079        | 4.746        | 4.248        | 4,07%             | 7,03%        | 6,21%        | (498)      | 938            | 1.169          |              |               |              |     |
|     | Total Griya             | 3.310        | 2.976        | 4.642        | 3.850        | 4,29%             | 7,28%        | 5,94%        | (792)      | 540            | 874            |              |               |              |     |
|     | Oto                     | -            | 102          | 103          | 398          | 0,00%             | 2,79%        | 11,04%       | (398)      | 294            | 398            | 295          |               |              |     |
|     | CF 2                    | 187          | 281          | 1.451        | 87           | 0,20%             | 1,44%        | 0,08%        | (1.364)    | (100)          | (194)          |              |               |              |     |
|     | Mitraguna & Others      | 187          | 88           | 1.258        | 87           | 0,21%             | 1,31%        | 0,08%        | (1.171)    | (100)          | (1)            |              |               |              |     |
|     | Pensiun                 | -            | 193          | 193          | -            | 0,00%             | 3,63%        | 0,00%        | (193)      | -              | (193)          |              |               |              |     |
|     | <b>Total Pembiayaan</b> | <b>3.556</b> | <b>5.429</b> | <b>2.106</b> | <b>2.241</b> | <b>1,45%</b>      | <b>0,80%</b> | <b>0,82%</b> | <b>136</b> | <b>(1.315)</b> | <b>(3.187)</b> | <b>0,45%</b> | <b>45,16%</b> | <b>-0,4%</b> |     |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth | PHR & Payroll |        |        |              |              |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|--------------|--------------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          | Oct-24        | Sep-25 | Oct-25 | Growth (Mtd) | Growth (YoY) |
| 1   | Asset (Retail) T    | 432.243 | 448.564 | 409.935 | (22.308)     |          | 2,95          | 3,22   | 3,24   | 0,01         | 0,29         |
| 2   | Contribution Margin | 11.694  | 17.543  | 15.950  | 4.256        | -36,4%   | 1.776         | 1.883  | 1.719  | (164)        | (57)         |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |            |              |                |               | Target Dec'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|----------------|---------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD        | %MtD         | YtD            | %YtD          | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 1.359          | 1.121          | 4.020          | 3.932          | (89)              | (88)                 | 2.811      | 250,84%      | 2.574          | 189,41%       | 12.152         | 32,36%        | (8.220)         |
| 2   | Tabungan      | 139.020        | 143.955        | 140.465        | 141.973        | 4.061             | 1.508                | (1.982)    | -1,38%       | 2.953          | 2,12%         | 154.745        | 91,75%        | (12.772)        |
| 3   | Deposito      | 91.332         | 76.900         | 76.612         | 76.711         | 230               | 99                   | (189)      | -0,25%       | (14.621)       | -16,01%       | 92.313         | 83,10%        | (15.602)        |
|     | <b>Total</b>  | <b>231.711</b> | <b>221.976</b> | <b>221.097</b> | <b>222.616</b> | <b>4.202</b>      | <b>1.519</b>         | <b>640</b> | <b>0,29%</b> | <b>(9.095)</b> | <b>-3,93%</b> | <b>259.210</b> | <b>85,88%</b> | <b>(36.594)</b> |
|     | CASA          | 140.379        | 145.076        | 144.485        | 145.905        | 3.972             | 1.420                | 829        | 0,57%        | 5.527          | 3,94%         | 166.897        | 87,42%        | (20.992)        |
|     | (%) CASA      | 60,58%         | 65,36%         | 65,35%         | 65,54%         |                   |                      |            |              |                |               |                |               |                 |
|     | FDR           | 52,09%         | 65,04%         | 66,61%         | 66,16%         |                   |                      |            |              |                |               |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |         |      |         |      | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD | YtD     | %YtD | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2.773     | 5.125     | 3.976     | 3.536     | (440)             | (1.589)              | -31,00% | 763  | 27,54%  |      | -             | 0,00% | 3.536 |
| 2   | Giro ISE      | 104       | 103       | 103       | 103       | 0                 | (0)                  | -0,03%  | (1)  | -0,70%  |      |               | 0,00% | 103   |
| 3   | Tabungan ISE  | 2.669     | 5.022     | 3.873     | 3.433     | (440)             | (1.589)              | -31,64% | 764  | 28,64%  |      |               | 0,00% | 3.433 |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0    | #DIV/0! |      |               | 0,00% | 0     |
| 5   | CIF ISE       | 84        | 92        | 92        | 92        | 0                 | 0                    | 0,00%   | 8    | 9,52%   |      |               | 0,00% | 92    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25  |               |                |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap            |
| 1   | SME                     | 1.415          | 293            | 280            | -                       | -                       | 0             | -13               | -13                  | -1.135        | 13             | 1.415          | 19,79%        | (1.135)        |
|     | Linkage                 | 189            | 152            | 148            | -                       | -                       | -             | -4                | -4                   | -41           | 4              | 189            | 78,26%        | (41)           |
|     | Non-Linkage             | 1.226          | 141            | 132            | -                       | -                       | 0             | -10               | -10                  | -1.094        | 10             | 1.226          | 10,76%        | (1.094)        |
|     | • Local Champion        | 1.226          | 141            | 132            | -                       | -                       | 0             | -10               | -10                  | -1.094        | 10             | 1.226          | 10,76%        | (1.094)        |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0              |
| 2   | MBG                     | -              | 5.407          | 6.486          | 510                     | 1.190                   | 680           | 414               | 1.080                | 6.486         | 110            | 4.038          | 160,64%       | 2.449          |
|     | KUR                     | -              | 4.876          | 5.274          | 510                     | 500                     | -10           | 422               | 398                  | 5.274         | 102            | 3.846          | 137,12%       | 1.428          |
|     | Non KUR                 | -              | 531            | 1.213          | -                       | 690                     | 690           | -9                | 682                  | 1.213         | 8              | 192            | 632,78%       | 1.021          |
| 3   | PWG                     | 10.318         | 21.769         | 23.454         | 4.725                   | 4.566                   | -159          | 2.095             | 1.685                | 13.137        | 2.881          | 23.389         | 100,28%       | 66             |
|     | Cilem                   | 4.275          | 13.042         | 14.437         | 1.879                   | 2.166                   | 288           | 1.217             | 1.395                | 10.162        | 771            | 16.449         | 87,77%        | (2.012)        |
|     | Gadai                   | 6.043          | 8.728          | 9.018          | 2.847                   | 2.400                   | -447          | 877               | 290                  | 2.975         | 2.109          | 6.940          | 129,95%       | 2.078          |
| 4   | CFG                     | 108.966        | 116.910        | 117.057        | 2.415                   | 1.646                   | -769          | 568               | 147                  | 8.091         | 1.499          | 127.699        | 91,67%        | (10.642)       |
|     | CF 1                    | 22.575         | 21.266         | 21.087         | -                       | 400                     | 400           | -123              | -179                 | -1.488        | 579            | 26.152         | 80,63%        | (5.065)        |
|     | Total Griya             | 18.510         | 16.653         | 16.593         | -                       | 400                     | 400           | 0                 | -60                  | -1.917        | 460            | 20.513         | 80,89%        | (3.920)        |
| 1   | • Total Non Program     | 18.168         | 16.160         | 16.102         | -                       | 400                     | 400           | -430              | -58                  | -2.066        | 458            | 18.914         | 85,13%        | (2.812)        |
|     | • Program               | 342            | 493            | 491            | -                       | 0                       | 0             | -2                | -2                   | 149           | 2              | 1.599          | 30,71%        | (1.108)        |
|     | Oto                     | 4.065          | 4.613          | 4.494          | -                       | 0                       | 0             | -123              | -119                 | 429           | 119            | 5.639          | 79,69%        | (1.145)        |
|     | CF 2                    | 86.390         | 95.644         | 95.969         | 2.415                   | 1.246                   | -1.169        | 691               | 325                  | 9.579         | 921            | 101.547        | 94,51%        | (5.578)        |
|     | Mitraguna & Others      | 53.276         | 65.057         | 65.494         | 2.415                   | 1.090                   | -1.325        | 938               | 437                  | 12.219        | 653            | 66.824         | 98,01%        | (1.330)        |
|     | Pensiun                 | 33.115         | 30.587         | 30.475         | -                       | 156                     | 156           | -247              | -112                 | -2.640        | 268            | 34.723         | 87,77%        | (4.248)        |
|     | <b>Total Pembiayaan</b> | <b>120.698</b> | <b>144.379</b> | <b>147.277</b> | <b>7.650</b>            | <b>7.402</b>            | <b>-248</b>   | <b>3.063</b>      | <b>2.898</b>         | <b>26.579</b> | <b>4.504</b>   | <b>156.540</b> | <b>94,08%</b> | <b>(9.263)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |            |            |              | MtD (1-31 Nov'25) | % Relatif    |              |              | MtD        | YtD          | MtM       | Target Dec'25 |               |              |
|-----|-------------------------|--------------|------------|------------|--------------|-------------------|--------------|--------------|--------------|------------|--------------|-----------|---------------|---------------|--------------|
|     |                         | 31-Dec-24    | 31-Oct-25  | 30-Nov-25  | 31-Dec-25    |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -         |               |               |              |
|     | KUR                     | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -         |               |               |              |
|     | Non KUR                 | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -         |               |               |              |
| 3   | PWG                     | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -         |               |               |              |
|     | Cilem                   | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -         |               |               |              |
|     | Gadai                   | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -         |               |               |              |
| 4   | CFG                     | 525          | 980        | 671        | 1.041        | 0                 | 0,48%        | 0,57%        | 0,89%        | 369        | 516          | 60        | 0,24%         | 66,30%        | -0,5%        |
|     | CF 1                    | 397          | 541        | 424        | 793          | 0                 | 1.76%        | 1.99%        | 3,76%        | 369        | 396          | 252       |               |               |              |
|     | Total Griya             | 397          | 541        | 424        | 793          | 0                 | 2,14%        | 2,55%        | 4,78%        | 369        | 396          | 252       |               |               |              |
|     | Oto                     | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -         |               |               |              |
|     | CF 2                    | 128          | 439        | 247        | 247          | 0                 | 0,15%        | 0,26%        | 0,26%        | -          | 120          | (192)     |               |               |              |
|     | Mitraguna & Others      | 20           | 439        | 247        | 247          | 0                 | 0,04%        | 0,38%        | 0,38%        | -          | 227          | (192)     |               |               |              |
|     | Pensiun                 | 108          | -          | -          | -            | 0                 | 0,09%        | 0,00%        | 0,00%        | -          | (108)        | -         |               |               |              |
|     | <b>Total Pembiayaan</b> | <b>1.438</b> | <b>980</b> | <b>671</b> | <b>1.041</b> | <b>0</b>          | <b>1,19%</b> | <b>0,46%</b> | <b>0,71%</b> | <b>369</b> | <b>(397)</b> | <b>60</b> | <b>0,24%</b>  | <b>66,30%</b> | <b>-0,5%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         |              | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  | Growth (YoY) |              |          |
| 1   | Asset (Retail) T    | 230.548 | 232.327 | 218.084 | (12.464)     |              |          |
| 2   | Contribution Margin | 7.028   | 9.061   | 6.651   | (377)        | 5,4%         |          |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,75   | 2,89   | 2,90   | 0,01         | 0,15         |
| CIF Payroll | 893    | 908    | 912    | 4            | 19           |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi           |                  |                  |                  | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |                 |               |                |               | Target Dec'25    |                |                |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|-----------------|---------------|----------------|---------------|------------------|----------------|----------------|
|     |               | 31-Dec-24        | 30-Nov-25        | 30-Dec-25        | 31-Dec-25        |                   | DtD                  | MtD             | %MtD          | YtD            | %YtD          | Posisi           | Penc.          | Gap            |
| 1   | Giro          | 72.981           | 188.554          | 492.070          | 487.579          | (126.134)         | (4.491)              | 299.025         | 158,59%       | 414.597        | 568,09%       | 92.079           | 529,52%        | 395.500        |
| 2   | Tabungan      | 196.862          | 204.302          | 261.998          | 244.607          | (6.553)           | (17.391)             | 40.305          | 19,73%        | 47.745         | 24,25%        | 224.903          | 108,76%        | 19.704         |
| 3   | Deposito      | 1.160.939        | 1.779.384        | 1.394.040        | 1.393.419        | 487.766           | (621)                | (385.965)       | -21,69%       | 232.480        | 20,03%        | 1.162.702        | 119,84%        | 230.717        |
|     | <b>Total</b>  | <b>1.430.782</b> | <b>2.172.240</b> | <b>2.148.107</b> | <b>2.125.604</b> | <b>355.080</b>    | <b>(22.503)</b>      | <b>(46.635)</b> | <b>-2,15%</b> | <b>694.822</b> | <b>48,56%</b> | <b>1.479.683</b> | <b>143,65%</b> | <b>645.921</b> |
|     | CASA          | 269.843          | 392.856          | 754.068          | 732.186          | (132.686)         | (21.882)             | 339.330         | 86,38%        | 462.342        | 171,34%       | 316.982          | 230,99%        | 415.204        |
|     | (%) CASA      | 18,86%           | 18,09%           | 35,10%           | 34,45%           |                   |                      |                 |               |                |               |                  |                |                |
|     | FDR           | 15,38%           | 12,25%           | 12,76%           | 12,90%           |                   |                      |                 |               |                |               |                  |                |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Dec'25) | Growth (1-29 Dec'25) |       |         |         |         | Target Dec'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 9.078     | 10.121    | 11.744    | 11.736    |                   | (8)                  | 1.615 | 15,96%  | 2.658   | 29,28%  | -             | 0,00% | 11.736 |
| 2   | Giro ISE      | 2.308     | 1.766     | 1.319     | 1.319     |                   | 0                    | (447) | -25,32% | (989)   | -42,86% |               | 0,00% | 1.319  |
| 3   | Tabungan ISE  | 1.370     | 4.055     | 6.126     | 6.118     |                   | (8)                  | 2.062 | 50,86%  | 4.747   | 346,38% |               | 0,00% | 6.118  |
| 4   | Deposito ISE  | 5.400     | 4.300     | 4.300     | 4.300     |                   | 0                    | 0     | 0,00%   | (1.100) | -20,37% |               | 0,00% | 4.300  |
| 5   | CIF ISE       | 58        | 69        | 69        | 69        |                   | 0                    | 0     | 0,00%   | 11      | 18,97%  |               | 0,00% | 69     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25  |               |                 |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap             |
| 1   | SME                     | 20.130         | 19.654         | 21.144         | -                       | 2.000                   | 2.000         | -1.842            | 1.490                | 1.014         | 510            | 33.634         | 62,86%        | (12.490)        |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 5.881          | 0,00%         | (5.881)         |
|     | Non-Linkage             | 20.130         | 19.654         | 21.144         | -                       | 2.000                   | 2.000         | -1.842            | 1.490                | 1.014         | 510            | 27.754         | 76,19%        | (6.609)         |
|     | • Local Champion        | 18.621         | 18.413         | 19.943         | -                       | 2.000                   | 2.000         | -1.802            | 1.530                | 1.322         | 470            | 22.236         | 89,69%        | (2.293)         |
|     | • Value Chain           | 1.509          | 1.241          | 1.201          | -                       | -                       | -             | -39               | -39                  | -308          | 39             | 5.518          | 21,77%        | (4.317)         |
| 2   | MBG                     | 53.102         | 55.914         | 55.404         | 1.440                   | 1.110                   | -330          | -423              | -510                 | 2.303         | 1.620          | 65.297         | 84,85%        | (9.892)         |
|     | KUR                     | 50.813         | 54.482         | 54.017         | 1.440                   | 1.110                   | -330          | -330              | -465                 | 3.205         | 1.575          | 62.288         | 86,72%        | (8.270)         |
|     | Non KUR                 | 2.289          | 1.432          | 1.387          | -                       | -                       | 0             | -93               | -45                  | -902          | 45             | 3.009          | 46,10%        | (1.622)         |
| 3   | PWG                     | 17.782         | 27.368         | 29.523         | 5.706                   | 6.111                   | 405           | 1.552             | 2.155                | 11.741        | 3.956          | 35.103         | 84,10%        | (5.581)         |
|     | Cilem                   | 6.518          | 15.785         | 16.384         | 1.993                   | 1.651                   | -343          | 504               | 599                  | 9.866         | 1.052          | 22.195         | 73,82%        | (5.811)         |
|     | Gadai                   | 11.264         | 11.583         | 13.139         | 3.713                   | 4.460                   | 748           | 1.048             | 1.556                | 1.875         | 2.904          | 12.908         | 101,79%       | 231             |
| 4   | CFG                     | 129.053        | 163.160        | 168.051        | 7.703                   | 7.070                   | -633          | 3.737             | 4.891                | 38.998        | 2.179          | 160.708        | 104,57%       | 7.343           |
|     | CF 1                    | 19.758         | 18.000         | 19.640         | 868                     | 1.990                   | 1.122         | -64               | 1.640                | -118          | 350            | 34.689         | 56,62%        | (15.049)        |
|     | Total Griya             | 14.572         | 13.490         | 15.286         | 775                     | 1.990                   | 1.215         | 0                 | 1.796                | 714           | 194            | 27.914         | 54,76%        | (12.628)        |
|     | • Total Non Program     | 11.408         | 10.641         | 12.464         | 775                     | 1.990                   | 1.215         | 608               | 1.823                | 1.056         | 167            | 13.112         | 95,06%        | (6.648)         |
|     | • Program               | 3.163          | 2.849          | 2.821          | -                       | -                       | 0             | -28               | -27                  | -342          | 27             | 14.802         | 19,06%        | (11.980)        |
|     | Oto                     | 5.186          | 4.511          | 4.354          | 93                      | -                       | -93           | -64               | -156                 | -832          | 156            | 6.775          | 64,27%        | (2.421)         |
|     | CF 2                    | 109.295        | 145.160        | 148.411        | 6.835                   | 5.080                   | -1.755        | 3.801             | 3.251                | 39.116        | 1.829          | 126.019        | 117,77%       | 22.392          |
|     | Mitraguna & Others      | 90.925         | 126.736        | 129.671        | 6.678                   | 4.650                   | -2.028        | 3.761             | 2.935                | 38.746        | 1.715          | 106.025        | 122,30%       | 23.646          |
|     | Pensiun                 | 18.370         | 18.424         | 18.740         | 157                     | 430                     | 273           | 39                | 317                  | 370           | 113            | 19.994         | 93,73%        | (1.254)         |
|     | <b>Total Pembiayaan</b> | <b>220.067</b> | <b>266.096</b> | <b>274.123</b> | <b>14.849</b>           | <b>16.291</b>           | <b>1.442</b>  | <b>3.024</b>      | <b>8.026</b>         | <b>54.056</b> | <b>8.265</b>   | <b>294.742</b> | <b>93,00%</b> | <b>(20.620)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |              |              |              | MtD (1-31 Dec'25) | % Relatif    |              |             | Net (UG) & DG  | Target Dec'25 |              |                 |             |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|-------------|----------------|---------------|--------------|-----------------|-------------|
|     |                         | 31-Dec-24    | 31-Oct-25    | 30-Nov-25    | 31-Dec-25    |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | 451          | 1.104        | 1.465        | 953          | 0,85%             | 2,62%        | 1,72%        | (511)       | 502            | (150)         |              |                 |             |
|     | KUR                     | 163          | 1.023        | 1.363        | 890          | 0,32%             | 2,50%        | 1,65%        | (473)       | 728            | (133)         |              |                 |             |
|     | Non KUR                 | 289          | 80           | 102          | 63           | 12,61%            | 7,10%        | 4,54%        | (39)        | (226)          | (17)          |              |                 |             |
| 3   | PWG                     | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%       | -              | -             |              |                 |             |
|     | Cilem                   | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%       | -              | -             |              |                 |             |
|     | Gadai                   | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%       | -              | -             |              |                 |             |
| 4   | CFG                     | 1.759        | 1.049        | 695          | 436          | 1,36%             | 0,43%        | 0,26%        | (259)       | (1.323)        | (613)         |              |                 |             |
|     | CF 1                    | 1.212        | 1.049        | 695          | 436          | 6,14%             | 3,86%        | 2,22%        | (259)       | (776)          | (613)         |              |                 |             |
|     | Total Griya             | 1.052        | 586          | 572          | 317          | 7,22%             | 4,24%        | 2,07%        | (255)       | (734)          | (269)         |              |                 |             |
|     | Oto                     | 161          | 463          | 123          | 119          | 3,10%             | 2,72%        | 2,74%        | (4)         | (42)           | (344)         |              |                 |             |
|     | CF 2                    | 547          | -            | -            | -            | 0,50%             | 0,00%        | 0,00%        | -           | (547)          | -             |              |                 |             |
|     | Mitraguna & Others      | 547          | -            | -            | -            | 0,60%             | 0,00%        | 0,00%        | -           | (547)          | -             |              |                 |             |
|     | Pensiun                 | 55           | -            | -            | -            | 0,00%             | 0,00%        | 0,00%        | -           | -              | -             |              |                 |             |
|     | <b>Total Pembiayaan</b> | <b>2.449</b> | <b>1.251</b> | <b>1.462</b> | <b>1.434</b> | <b>1,11%</b>      | <b>0,55%</b> | <b>0,52%</b> | <b>(28)</b> | <b>(1.014)</b> | <b>183</b>    | <b>1,56%</b> | <b>-198,29%</b> | <b>1,0%</b> |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Dec'25) | % Relatif |           |           | Net (UG) & DG | Target Dec'25 |       |     |  |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|---------------|---------------|-------|-----|--|
|     |               | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |                   | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 |               | %             | Penc. | Gap |  |
| 1   | SME           | 156       | -         | -         | -         | 0                 | 0,77%     | 0,00%     | 0,00%     | -             | (156)         | -     | -   |  |
|     | Linkage       | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
|     | Non-Linkage   | 156       | -         | -         | -         | 0                 | 0,77%     | 0,00%     | 0,00%     | -             | (156)         | -     | -   |  |
|     | Value Chain   | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
| 2   | MBG           | 1.531     | 812       | 881       | 795       | 2,88%             | 1,58%     | 1,44%     | (86)      | (736)         | (17)          |       |     |  |
|     | KUR           | 855       | 378       | 489       | 411       | 1,68%             | 0,90%     | 0,76%     | (78)      |               |               |       |     |  |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |                |               |                |               | Target Dec'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|----------------|---------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD            | %MtD          | YtD            | %YtD          | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 9.495          | 8.171          | 7.430          | 8.095          | 1.308             | 665                  | (76)           | -0,93%        | (1.400)        | -14,74%       | 17.559         | 46,10%        | (9.464)         |
| 2   | Tabungan      | 99.410         | 126.187        | 121.678        | 118.643        | 4.967             | (3.035)              | (7.544)        | -5,98%        | 19.232         | 19,35%        | 111.159        | 106,73%       | 7.484           |
| 3   | Deposito      | 64.192         | 41.870         | 42.566         | 42.564         | (19.912)          | (2)                  | 694            | 1,66%         | (21.628)       | -33,69%       | 64.924         | 65,56%        | (22.361)        |
|     | <b>Total</b>  | <b>173.097</b> | <b>176.228</b> | <b>171.674</b> | <b>169.302</b> | <b>(13.637)</b>   | <b>(2.372)</b>       | <b>(6.926)</b> | <b>-3,93%</b> | <b>(3.796)</b> | <b>-2,19%</b> | <b>193.643</b> | <b>87,43%</b> | <b>(24.341)</b> |
|     | CASA          | 108.906        | 134.358        | 129.108        | 126.738        | 6.275             | (2.370)              | (7.620)        | -5,67%        | 17.833         | 16,37%        | 128.718        | 98,46%        | (1.980)         |
|     | (%) CASA      | 62,92%         | 76,24%         | 75,21%         | 74,86%         |                   |                      |                |               |                |               |                |               |                 |
|     | FDR           | 57,60%         | 66,03%         | 69,10%         | 70,07%         |                   |                      |                |               |                |               |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |         |         |         |         | Target Dec'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 13.303    | 11.523    | 11.679    | 10.808    |                   | (871)                | (715)   | -6,20%  | (2.495) | -18,76% | -             | 0,00% | 10.808 |
| 2   | Giro ISE      | 6.014     | 2.950     | 4.514     | 3.583     |                   | (931)                | 633     | 21,46%  | (2.430) | -40,42% | -             | 0,00% | 3.583  |
| 3   | Tabungan ISE  | 6.490     | 7.773     | 6.365     | 6.425     |                   | 60                   | (1.348) | -17,34% | (65)    | -1,00%  | -             | 0,00% | 6.425  |
| 4   | Deposito ISE  | 800       | 800       | 800       | 800       |                   | 0                    | 0       | 0,00%   | 0       | 0,00%   | -             | 0,00% | 800    |
| 5   | CIF ISE       | 44        | 55        | 55        | 55        |                   | 0                    | 0       | 0,00%   | 11      | 25,00%  | -             | 0,00% | 55     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25  |                |            |
|-----|-------------------------|---------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|------------|
|     |                         | 31-Dec-24     | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.          | Gap        |
| 1   | SME                     | -             | 5.711          | 5.579          | -                       | -                       | 0             | -131              | -132                 | 5.579         | 132            | 0              | 0,00%          | 5.579      |
|     | Linkage                 | -             | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0          |
|     | Non-Linkage             | -             | 5.711          | 5.579          | -                       | -                       | 0             | -131              | -132                 | 5.579         | 132            | 0              | 0,00%          | 5.579      |
|     | • Local Champion        | -             | 1.884          | 1.781          | -                       | -                       | 0             | -102              | -102                 | 1.781         | 102            | 0              | 0,00%          | 1.781      |
|     | • Value Chain           | -             | 3.827          | 3.798          | -                       | -                       | -             | -29               | -29                  | 3.798         | 29             | 0              | 0,00%          | 3.798      |
| 2   | MBG                     | 40            | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -40           | -              | 40             | 0,00%          | (40)       |
|     | KUR                     | -             | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0          |
|     | Non KUR                 | 40            | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -40           | -              | 40             | 0,00%          | (40)       |
| 3   | PWG                     | 23.729        | 35.021         | 35.636         | 6.719                   | 7.060                   | 340           | -637              | 615                  | 11.907        | 6.445          | 32.140         | 110,88%        | 3.497      |
|     | Cilem                   | 8.075         | 16.035         | 15.528         | 1.319                   | 1.166                   | (153)         | -215              | -507                 | 7.453         | 1.672          | 14.021         | 110,75%        | 1.507      |
|     | Gadai                   | 15.654        | 18.987         | 20.108         | 5.401                   | 5.894                   | 493           | -421              | 1.121                | 4.454         | 4.773          | 18.118         | 110,98%        | 1.990      |
| 4   | CFG                     | 75.933        | 75.630         | 77.410         | 325                     | 3.039                   | 2.714         | -1.097            | 1.780                | 1.477         | 1.259          | 86.043         | 89,97%         | (8.634)    |
|     | CF 1                    | 16.979        | 15.785         | 17.111         | -                       | 1.624                   | 1.624         | -86               | 1.327                | 132           | 298            | 18.410         | 92,94%         | (1.299)    |
|     | Total Griya             | 15.306        | 13.770         | 14.815         | -                       | 1.258                   | 1.258         | 0                 | 1.045                | -491          | 213            | 15.836         | 93,56%         | (1.020)    |
| 4   | • Total Non Program     | 15.306        | 13.770         | 14.815         | -                       | 1.258                   | 1.258         | -211              | 1.045                | -491          | 213            | -              | 0,00%          | 0          |
|     | • Program               | -             | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 2.575          | 89,17%         | (279)      |
|     | Oto                     | 1.673         | 2.015          | 2.296          | -                       | 366                     | 366           | -86               | 281                  | 623           | 85             | 67.633         | 89,16%         | (7.335)    |
|     | CF 2                    | 58.954        | 59.845         | 60.298         | 325                     | 1.415                   | 1.090         | -1.010            | 454                  | 1.345         | 961            | 59.053         | 90,23%         | (5.770)    |
|     | Mitraguna & Others      | 51.295        | 52.822         | 53.283         | 325                     | 1.365                   | 1.040         | -948              | 461                  | 1.988         | 904            | 8.580          | 81,76%         | (1.565)    |
|     | Pensiun                 | 7.658         | 7.023          | 7.015          | -                       | 50                      | 50            | -62               | -8                   | -643          | 58             | -              | -              | -          |
|     | <b>Total Pembiayaan</b> | <b>99.702</b> | <b>116.362</b> | <b>118.625</b> | <b>7.044</b>            | <b>10.099</b>           | <b>3.055</b>  | <b>-1.864</b>     | <b>2.263</b>         | <b>18.923</b> | <b>7.836</b>   | <b>118.223</b> | <b>100,34%</b> | <b>403</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |            |            |            | MtD (1-31 Nov'25) | % Relatif    |              |             | MtD          | YtD          | MtM          | Target Dec'25 |              |     |
|-----|-------------------------|------------|------------|------------|------------|-------------------|--------------|--------------|-------------|--------------|--------------|--------------|---------------|--------------|-----|
|     |                         | 31-Dec-24  | 31-Oct-25  | 30-Nov-25  | 31-Dec-25  |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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%       | -            | -            | -            | (40)          | -            | -   |
|     | KUR                     | -          | -          | -          | -          |                   | 0,00%        | 0,00%        | 0,00%       | -            | -            | -            | -             | -            | -   |
|     | Non KUR                 | 40         | -          | -          | -          |                   | 100,00%      | 0,00%        | 0,00%       | -            | -            | -            | (40)          | -            | -   |
| 3   | PWG                     | -          | -          | -          | -          |                   | 0,00%        | 0,00%        | 0,00%       | -            | -            | -            | -             | -            | -   |
|     | Cilem                   | -          | -          | -          | -          |                   | 0,00%        | 0,00%        | 0,00%       | -            | -            | -            | -             | -            | -   |
|     | Gadai                   | -          | -          | -          | -          |                   | 0,00%        | 0,00%        | 0,00%       | -            | -            | -            | -             | -            | -   |
| 4   | CFG                     | 682        | 645        | 497        | 484        |                   | 0,90%        | 0,66%        | 0,63%       | (13)         | (197)        | (161)        | -             | -            | -   |
|     | CF 1                    | 52         | -          | -          | -          |                   | 0,31%        | 0,00%        | 0,00%       | -            | (52)         | -            | -             | -            | -   |
|     | Total Griya             | 52         | -          | -          | -          |                   | 0,34%        | 0,00%        | 0,00%       | -            | (52)         | -            | -             | -            | -   |
|     | Oto                     | -          | -          | -          | -          |                   | 0,00%        | 0,00%        | 0,00%       | -            | -            | -            | -             | -            | -   |
|     | CF 2                    | 630        | 645        | 497        | 484        |                   | 1,07%        | 0,83%        | 0,80%       | (13)         | (145)        | (161)        | -             | -            | -   |
|     | Mitraguna & Others      | 630        | 645        | 497        | 484        |                   | 1,23%        | 0,94%        | 0,91%       | (13)         | (145)        | (161)        | -             | -            | -   |
|     | Pensiun                 | -          | -          | -          | -          |                   | 0,00%        | 0,00%        | 0,00%       | -            | -            | -            | -             | -            | -   |
|     | <b>Total Pembiayaan</b> | <b>721</b> | <b>645</b> | <b>497</b> | <b>484</b> | <b>0,72%</b>      | <b>0,43%</b> | <b>0,41%</b> | <b>(13)</b> | <b>(237)</b> | <b>(161)</b> | <b>0,26%</b> | <b>37,15%</b> | <b>-0,2%</b> |     |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 168.591 | 173.097 | 189.865 | 21.274       |          |
| 2   | Contribution Margin | 4.128   | 5.207   | 6.827   | 2.699        | -65,4%   |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 3,00   | 3,09   | 3,08   | (0,01)       | 0,08         |
| CIF Payroll | 837    | 798    | 785    | (13)         | (52)         |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               |              |                 |                | Target Dec'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|-----------------|----------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD           | %MtD         | YtD             | %YtD           | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 3.508          | 2.380          | 1.955          | 2.031          | (91)              | 77                   | (348)         | -14,63%      | (1.477)         | -42,10%        | 10.133         | 20,05%        | (8.102)         |
| 2   | Tabungan      | 88.498         | 80.904         | 84.511         | 91.862         | (3.227)           | 7.351                | 10.957        | 13,54%       | 3.364           | 3,80%          | 98.149         | 93,59%        | (6.287)         |
| 3   | Deposito      | 50.176         | 22.786         | 22.463         | 22.462         | (2.444)           | (1)                  | (324)         | -1,42%       | (27.713)        | -55,23%        | 50.777         | 44,24%        | (28.315)        |
|     | <b>Total</b>  | <b>142.182</b> | <b>106.070</b> | <b>108.928</b> | <b>116.355</b> | <b>(5.762)</b>    | <b>7.427</b>         | <b>10.285</b> | <b>9,70%</b> | <b>(25.826)</b> | <b>-18,16%</b> | <b>159.059</b> | <b>73,15%</b> | <b>(42.704)</b> |
|     | CASA          | 92.006         | 83.284         | 86.466         | 93.893         | (3.318)           | 7.427                | 10.609        | 12,74%       | 1.887           | 2,05%          | 108.282        | 86,71%        | (14.389)        |
|     | (%) CASA      | 64,71%         | 78,52%         | 79,38%         | 80,70%         |                   |                      |               |              |                 |                |                |               |                 |
|     | FDR           | 46,30%         | 81,53%         | 81,92%         | 76,69%         |                   |                      |               |              |                 |                |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) |      |         |         |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|---------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD  | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.257     | 809       | 1.237     | 1.284     |                   | 46                   | 475  | 58,65%  | (1.973) | -60,58% | -             | 0,00% | 1.284 |
| 2   | Giro ISE      | 705       | 208       | 652       | 696       |                   | 44                   | 488  | 234,33% | (9)     | -1,23%  | -             | 0,00% | 696   |
| 3   | Tabungan ISE  | 2.552     | 601       | 586       | 588       |                   | 2                    | (13) | -2,21%  | (1.964) | -76,97% | -             | 0,00% | 588   |
| 4   | Deposito ISE  | -         | -         | -         | -         |                   | 0                    | 0    | #DIV/0! | 0       | #DIV/0! | -             | 0,00% | 0     |
| 5   | CIF ISE       | 147       | 155       | 155       | 155       |                   | 0                    | 0    | 0,00%   | 8       | 5,44%   | -             | 0,00% | 155   |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |               |               | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25 |                |              |       |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|-------|
|     |                         | 31-Dec-24     | 30-Nov-25     | 31-Dec-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                     | -             | 4.567         | 4.472         | 500                     | -                       | -500          | 424               | -95                  | 4.472         | 95             | 4.056         | 110,25%        | 416          |       |
|     | KUR                     | -             | 4.482         | 4.389         | 500                     | -                       | -500          | 427               | -93                  | 4.389         | 93             | 3.846         | 114,12%        | 543          |       |
|     | Non KUR                 | -             | 85            | 83            | -                       | -                       | 0             | -2                | -2                   | 83            | 2              | 210           | 39,34%         | (127)        |       |
| 3   | PWG                     | 2.349         | 6.400         | 6.950         | 785                     | 911                     | 126           | 412               | 550                  | 4.601         | 361            | 6.694         | 103,82%        | 256          |       |
|     | Cilem                   | 2.349         | 6.400         | 6.950         | 785                     | 911                     | 126           | 412               | 550                  | 4.601         | 361            | 6.694         | 103,82%        | 256          |       |
|     | Gadai                   | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |       |
| 4   | CFG                     | 63.486        | 75.510        | 77.813        | 714                     | 4.334                   | 3.620         | 147               | 2.303                | 14.327        | 2.030          | 75.145        | 103,55%        | 2.668        |       |
|     | CF 1                    | 26.468        | 27.857        | 27.819        | 49                      | 1.500                   | 1.451         | -62               | -38                  | 1.351         | 1.538          | 28.008        | 99,33%         | (188)        |       |
|     | Total Griya             | 25.069        | 24.184        | 23.772        | -                       | 865                     | 865           | 0                 | -412                 | -1.297        | 1.277          | 25.557        | 93,01%         | (1.785)      |       |
| 4   | • Total Non Program     | 25.069        | 24.184        | 23.772        | -                       | 865                     | 865           | -257              | -412                 | -1.297        | 1.277          | 25.557        | 93,01%         | (1.785)      |       |
|     | • Program               | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |       |
|     | Oto                     | 1.399         | 3.673         | 4.048         | 49                      | 635                     | 586           | -62               | 374                  | 2.648         | 261            | 2.451         | 165,17%        | 1.597        |       |
|     | CF 2                    | 37.018        | 47.653        | 49.994        | 665                     | 2.834                   | 2.169         | 209               | 2.341                | 12.976        | 493            | 47.138        | 106,06%        | 2.856        |       |
|     | Mitraguna & Others      | 36.826        | 47.451        | 49.547        | -                       | 2.584                   | 1.919         | 214               | 2.096                | 12.721        | 488            | 45.872        | 108,01%        | 3.676        |       |
|     | Pensiun                 | -             | 192           | 201           | 447                     | -                       | 250           | 250               | -5                   | 245           | 255            | 5             | 1.266          | 35,29%       | (819) |
|     | <b>Total Pembiayaan</b> | <b>65.835</b> | <b>86.477</b> | <b>89.235</b> | <b>1.999</b>            | <b>5.245</b>            | <b>3.246</b>  | <b>983</b>        | <b>2.758</b>         | <b>23.400</b> | <b>2.486</b>   | <b>85.895</b> | <b>103,89%</b> | <b>3.340</b> |       |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |            |              |            | MtD (1-30 Nov'25) | MtD (1-31 Dec'25) | MtM          | Net (UG) & DG  |            |             | Target Dec'25 |               |             |  |
|-----|-------------------------|------------|------------|--------------|------------|-------------------|-------------------|--------------|----------------|------------|-------------|---------------|---------------|-------------|--|
|     |                         | 31-Dec-24  | 31-Oct-25  | 30-Nov-25    | 31-Dec-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                     | -          | -          | -            | -          | 44                | 0,00%             | 0,00%        | 0,64%          | 44         | 44          | 44            |               |             |  |
|     | Cilem                   | -          | -          | -            | -          | 44                | 0,00%             | 0,00%        | 0,64%          | 44         | 44          | 44            |               |             |  |
|     | Gadai                   | -          | -          | -            | -          | 0,00%             | 0,00%             | 0,00%        | -              | -          | -           |               |               |             |  |
| 4   | CFG                     | 1.097      | 1.482      | 215          | -          | 1.73%             | 0,28%             | 0,00%        | (215)          | (1.097)    | (1.482)     |               |               |             |  |
|     | CF 1                    | 1.097      | 1.182      | 145          | -          | 4,15%             | 0,52%             | 0,00%        | (145)          | (1.097)    | (1.182)     |               |               |             |  |
|     | Total Griya             | 1.097      | 1.038      | -            | -          | 4,38%             | 0,00%             | 0,00%        | -              | (1.097)    | (1.038)     |               |               |             |  |
|     | Oto                     | -          | 144        | 145          | -          | 0,00%             | 3,94%             | 0,00%        | (145)          | -          | (144)       |               |               |             |  |
|     | CF 2                    | -          | 300        | 70           | -          | 0,00%             | 0,15%             | 0,00%        | (70)           | -          | (300)       |               |               |             |  |
|     | Mitraguna & Others      | -          | 300        | 70           | -          | 0,00%             | 0,15%             | 0,00%        | (70)           | -          | (300)       |               |               |             |  |
|     | Pensiun                 | -          | -          | -            | -          | 0,00%             | 0,00%             | 0,00%        | -              | -          | -           |               |               |             |  |
|     | <b>Total Pembiayaan</b> | <b>120</b> | <b>840</b> | <b>2.144</b> | <b>792</b> | <b>0,18%</b>      | <b>2,48%</b>      | <b>0,89%</b> | <b>(1.352)</b> | <b>672</b> | <b>(48)</b> | <b>0,92%</b>  | <b>-4,03%</b> | <b>0,0%</b> |  |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Nov'25) | MtD (1-31 Dec'25) | MtM   | Net (UG) & DG |     |      | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-------------------|-------|---------------|-----|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-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           | 120       | 840       | 2.144     | 792       | 0,19%             | 2,84%             | 1,02% | (1.352)       | 672 | (48) |               |       |     |
|     | CF 1          | -         | 821       | 1.828     | 773       | 0,00%             | 6,56%             | 2,78% | (1.054)       | 773 | (48) |               |       |     |
|     | Total Griya   | -         | 821       | 1.828     | 773       |                   |                   |       |               |     |      |               |       |     |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               |              |               |               | Target Dec'25  |                |              |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|---------------|----------------|----------------|--------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD           | %MtD         | YtD           | %YtD          | Posisi         | Penc.          | Gap          |
| 1   | Giro          | 4.276          | 4.646          | 5.605          | 4.776          | 1.293             | (829)                | 130           | 2,81%        | 500           | 11,70%        | 16.368         | 29,18%         | (11.592)     |
| 2   | Tabungan      | 143.334        | 167.749        | 180.238        | 179.061        | (5.471)           | (1.177)              | 11.312        | 6,74%        | 35.726        | 24,93%        | 160.947        | 111,25%        | 18.114       |
| 3   | Deposito      | 111.952        | 108.727        | 108.458        | 108.457        | (1.071)           | (0)                  | (270)         | -0,25%       | (3.495)       | -3,12%        | 113.051        | 95,94%         | (4.593)      |
|     | <b>Total</b>  | <b>259.563</b> | <b>281.122</b> | <b>294.300</b> | <b>292.294</b> | <b>(5.250)</b>    | <b>(2.006)</b>       | <b>11.172</b> | <b>3,97%</b> | <b>32.731</b> | <b>12,61%</b> | <b>290.365</b> | <b>100,66%</b> | <b>1.929</b> |
|     | CASA          | 147.610        | 172.395        | 185.843        | 183.837        | (4.178)           | (2.006)              | 11.442        | 6,64%        | 36.226        | 24,54%        | 177.314        | 103,68%        | 6.522        |
|     | (%) CASA      | 56,87%         | 61,32%         | 63,15%         | 62,89%         |                   |                      |               |              |               |               |                |                |              |
|     | FDR           | 26,72%         | 31,77%         | 30,73%         | 30,94%         |                   |                      |               |              |               |               |                |                |              |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) |         |      |         |      | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD | YtD     | %YtD | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2.337     | 2.576     | 3.073     | 3.067     | (5)               | 491                  | 19,08%  | 730  | 31,24%  |      | -             | 0,00% | 3.067 |
| 2   | Giro ISE      | 22        | 24        | 24        | 24        | 0                 | 0                    | 0,89%   | 3    | 12,37%  |      |               | 0,00% | 24    |
| 3   | Tabungan ISE  | 2.316     | 2.552     | 3.048     | 3.043     | (5)               | 491                  | 19,25%  | 727  | 31,41%  |      |               | 0,00% | 3.043 |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0    | #DIV/0! |      |               | 0,00% | 0     |
| 5   | CIF ISE       | 107       | 117       | 117       | 117       | 0                 | 0                    | 0,00%   | 10   | 9,35%   |      |               | 0,00% | 117   |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |               |               | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM   | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25 |               |                |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|-----------------|-------------------|----------------------|---------------|----------------|---------------|---------------|----------------|
|     |                         | 31-Dec-24     | 30-Nov-25     | 31-Dec-25     |                         |                         |                 |                   | MtD                  | YtD           |                | Posisi        | Penc.         | Gap            |
| 1   | SME                     | 764           | 590           | 586           | -                       | -                       | 0               | -4                | -4                   | -178          | 4              | 764           | 76,67%        | (178)          |
|     | Linkage                 | -             | -             | -             | -                       | -                       | -               | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | Non-Linkage             | 764           | 590           | 586           | -                       | -                       | 0               | -4                | -4                   | -178          | 4              | 764           | 76,67%        | (178)          |
|     | • Local Champion        | 764           | 590           | 586           | -                       | -                       | 0               | -4                | -4                   | -178          | 4              | 764           | 76,67%        | (178)          |
|     | • Value Chain           | -             | -             | -             | -                       | -                       | -               | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
| 2   | MBG                     | 194           | 9.552         | 9.939         | 1.355                   | 650                     | (-705)          | 1.210             | 387                  | 9.746         | 263            | 4.206         | 236,31%       | 5.733          |
|     | KUR                     | 194           | 8.589         | 8.997         | 1.155                   | 650                     | (-505)          | 1.028             | 407                  | 8.803         | 243            | 3.996         | 225,13%       | 5.000          |
|     | Non KUR                 | -             | 963           | 943           | 200                     | -                       | (-200)          | 182               | (-20)                | 943           | 20             | 210           | 449,38%       | 733            |
| 3   | PWG                     | 3.438         | 5.369         | 5.459         | 206                     | 435                     | 228             | (-165)            | 90                   | 2.021         | 345            | 10.185        | 53,60%        | (4.726)        |
|     | Cilem                   | 3.438         | 5.369         | 5.459         | 206                     | 435                     | 228             | (-165)            | 90                   | 2.021         | 345            | 10.185        | 53,60%        | (4.726)        |
|     | Gadai                   | -             | -             | -             | -                       | -                       | 0               | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
| 4   | CFG                     | 64.963        | 73.807        | 74.443        | 3.222                   | 2.554                   | (-668)          | 1.342             | 636                  | 9.480         | 1.918          | 77.611        | 95,92%        | (3.168)        |
|     | CF 1                    | 19.068        | 19.352        | 20.093        | 250                     | 950                     | 700             | (-71)             | 741                  | 1.025         | 210            | 20.733        | 96,91%        | (640)          |
|     | Total Griya             | 17.646        | 16.960        | 17.321        | 250                     | 500                     | 250             | 0                 | 361                  | (-325)        | 139            | 18.170        | 95,33%        | (849)          |
| 4   | • Total Non Program     | 17.646        | 16.960        | 17.321        | 250                     | 500                     | 250             | 282               | 361                  | (-325)        | 139            | 18.170        | 95,33%        | (849)          |
|     | • Program               | -             | -             | -             | -                       | -                       | 0               | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | Oto                     | 1.422         | 2.392         | 2.772         | -                       | 450                     | 450             | (-71)             | 380                  | 1.350         | 70             | 2.563         | 108,16%       | 209            |
|     | CF 2                    | 45.895        | 54.455        | 54.350        | 2.972                   | 1.604                   | (-1.368)        | 1.413             | (-105)               | 8.455         | 1.709          | 56.878        | 95,55%        | (2.528)        |
|     | Mitraguna & Others      | 40.397        | 48.374        | 48.210        | 2.630                   | 1.350                   | (-1.280)        | 1.093             | (-164)               | 7.813         | 1.514          | 50.214        | 96,01%        | (2.004)        |
|     | Pensiun                 | 5.498         | 6.080         | 6.140         | 342                     | 254                     | (-88)           | 320               | 60                   | 642           | 194            | 6.664         | 92,13%        | (524)          |
|     | <b>Total Pembiayaan</b> | <b>69.359</b> | <b>89.317</b> | <b>90.427</b> | <b>4.783</b>            | <b>3.639</b>            | <b>(-1.144)</b> | <b>2.384</b>      | <b>1.109</b>         | <b>21.068</b> | <b>2.530</b>   | <b>92.766</b> | <b>97,48%</b> | <b>(2.339)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |              |              |              | MtD (1-30 Nov'25) | MtD (1-31 Dec'25) | MtM          | Net (UG) & DG |              |           | Target Dec'25 |               |              |         |
|-----|-------------------------|------------|--------------|--------------|--------------|-------------------|-------------------|--------------|---------------|--------------|-----------|---------------|---------------|--------------|---------|
|     |                         | 31-Dec-24  | 31-Oct-25    | 30-Nov-25    | 31-Dec-25    |                   |                   |              | 31-Dec-24     | 30-Nov-25    | 31-Dec-25 | MtD           | YtD           | MtM          |         |
| 1   | SME                     | 764        | -            | -            | -            | (100,00%)         | 0,00%             | 0,00%        | -             | (764)        | -         | -             | -             | -            |         |
|     | Linkage                 | -          | -            | -            | -            | (0,00%)           | 0,00%             | 0,00%        | -             | -            | -         | -             | -             | -            |         |
|     | Local Champion          | 764        | -            | -            | -            | (100,00%)         | 0,00%             | 0,00%        | -             | (764)        | -         | -             | -             | -            |         |
|     | 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                     | 1.060      | 4.096        | 4.175        | 4.150        | (1.63%)           | 5.66%             | 5.58%        | (25)          | 3.090        | 54        |               |               |              |         |
|     | CF 1                    | 648        | 3.784        | 3.837        | 3.837        | (3,40%)           | 19,83%            | 19,93%       | (12)          | 3.188        | 53        |               |               |              |         |
|     | Total Griya             | 648        | 3.784        | 3.837        | 3.837        | (3,67%)           | 22,62%            | 22,15%       | (12)          | 3.188        | 53        |               |               |              |         |
|     | Oto                     | -          | -            | -            | -            | (0,00%)           | 0,00%             | 0,00%        | -             | -            | -         | -             | -             | -            |         |
|     | CF 2                    | 412        | 313          | 338          | 314          | (0,90%)           | 0,62%             | 0,58%        | (25)          | (98)         | 1         |               |               |              |         |
|     | Mitraguna & Others      | 412        | -            | 23           | -            | (1,02%)           | 0,05%             | 0,00%        | (23)          | (412)        | -         |               |               |              |         |
|     | Pensiun                 | -          | 313          | 315          | 314          | (0,00%)           | 5,19%             | 5,11%        | (2)           | 314          | 1         |               |               |              |         |
|     | <b>Total Pembiayaan</b> | <b>267</b> | <b>2.661</b> | <b>2.762</b> | <b>2.746</b> | <b>(0,39%)</b>    | <b>3,09%</b>      | <b>3,04%</b> | <b>(16)</b>   | <b>2.479</b> | <b>86</b> | <b>2,14%</b>  | <b>29,60%</b> | <b>-0,9%</b> | <b></b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         |        | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  | Oct-25 |              |          |
| 1   | Asset (Retail) T    | 241.414 | 259.564 | 286.371 | 44.957 |              |          |
| 2   | Contribution Margin | 4.446   | 5.407   | 4.543   | 97     | -2,2%        |          |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,96   | 3,21   | 3,20   | (0,01)       | 0,24         |
| CIF Payroll | 959    | 971    | 869    | (102)        | (90)         |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |              |              |              |              | Target Dec'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD          | %MtD         | YtD          | %YtD         | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 3.817          | 15.381         | 16.066         | 14.470         | 1.303             | (1.596)              | (911)        | -5,93%       | 10.652       | 279,05%      | 11.772         | 122,92%       | 2.698           |
| 2   | Tabungan      | 117.085        | 114.592        | 118.841        | 120.049        | (1.258)           | 1.208                | 5.457        | 4,76%        | 2.964        | 2,53%        | 128.675        | 93,30%        | (8.626)         |
| 3   | Deposito      | 49.844         | 46.365         | 46.117         | 46.117         | (1.625)           | 0                    | (248)        | -0,54%       | (3.727)      | -7,48%       | 50.566         | 91,20%        | (4.449)         |
|     | <b>Total</b>  | <b>170.746</b> | <b>176.338</b> | <b>181.024</b> | <b>180.636</b> | <b>(1.579)</b>    | <b>(388)</b>         | <b>4.297</b> | <b>2,44%</b> | <b>9.889</b> | <b>5,79%</b> | <b>191.013</b> | <b>94,57%</b> | <b>(10.377)</b> |
|     | CASA          | 120.903        | 129.973        | 134.907        | 134.519        | 45                | (388)                | 4.546        | 3,50%        | 13.616       | 11,26%       | 140.447        | 95,78%        | (5.928)         |
|     | (%) CASA      | 70,81%         | 73,71%         | 74,52%         | 74,47%         |                   |                      |              |              |              |              |                |               |                 |
|     | FDR           | 80,42%         | 79,03%         | 78,84%         | 79,01%         |                   |                      |              |              |              |              |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) |         |       |         |      | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD  | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.691     | 816       | 909       | 845       | (64)              | 30                   | 3,65%   | (846) | -50,01% | -    | 0,00%         | 845   |     |
| 2   | Giro ISE      | 436       | 72        | 57        | 57        | (0)               | (15)                 | -21,38% | (380) | -86,95% | -    | 0,00%         | 57    |     |
| 3   | Tabungan ISE  | 1.254     | 743       | 852       | 788       | (64)              | 45                   | 6,09%   | (466) | -37,15% | -    | 0,00%         | 788   |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0     | #DIV/0! | -    | 0,00%         | 0     |     |
| 5   | CIF ISE       | 68        | 76        | 76        | 76        | 0                 | 0                    | 0,00%   | 8     | 11,76%  | -    | 0,00%         | 76    |     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |              | Run Off Dec'25 | Target Dec'25 |         |          |  |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|---------|----------|--|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD          |                | Posisi        | Penc.   | Gap      |  |
| 1   | SME                     | 4.436          | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -4.436       | -              | 4.436         | 0,00%   | (4.436)  |  |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0            | -              | 0             | 0,00%   | 0        |  |
|     | Non-Linkage             | 4.436          | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -4.436       | -              | 4.436         | 0,00%   | (4.436)  |  |
|     | • Local Champion        | 4.436          | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -4.436       | -              | 4.436         | 0,00%   | (4.436)  |  |
|     | • 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                     | 13.550         | 23.338         | 24.172         | 4.713                   | 5.707                   | 993           | 1.344             | 834                  | 10.622       | 4.873          | 22.921        | 105,46% | 1.251    |  |
|     | Cilem                   | 7.456          | 12.121         | 12.830         | 1.593                   | 1.488                   | (105)         | 722               | 710                  | 5.374        | 778            | 13.715        | 93,55%  | (885)    |  |
|     | Gadai                   | 6.094          | 11.217         | 11.342         | 3.121                   | 4.219                   | 1.098         | 622               | 125                  | 5.248        | 4.094          | 9.206         | 123,20% | 2.136    |  |
| 4   | CFG                     | 119.321        | 116.031        | 118.541        | 2.033                   | 3.682                   | 1.649         | (607)             | 2.510                | -781         | 1.173          | 132.306       | 89,60%  | (13.765) |  |
|     | CF 1                    | 15.625         | 17.718         | 17.766         | -                       | 225                     | 225           | (59)              | 48                   | 2.141        | 177            | 17.516        | 101,43% | 250      |  |
|     | Total Griya             | 13.902         | 15.656         | 15.544         | -                       | -                       | 0             | 0                 | (112)                | 1.641        | 112            | 14.443        | 107,62% | 1.101    |  |
| 4   | • Total Non Program     | 13.902         | 15.656         | 15.544         | -                       | -                       | 0             | 0                 | (112)                | 1.641        | 112            | 0             | 0,00%   | 0        |  |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0            | -              | 3.073         | 72,31%  | (851)    |  |
|     | Oto                     | 1.723          | 2.062          | 2.222          | -                       | 225                     | 225           | (59)              | 160                  | 499          | 65             | 114.790       | 87,79%  | (14.015) |  |
|     | CF 2                    | 103.696        | 98.314         | 100.775        | 2.033                   | 3.457                   | 1.424         | (548)             | 2.462                | -2.921       | 995            | 103.911       | 86,88%  | (13.634) |  |
|     | Mitraguna & Others      | 94.197         | 88.244         | 90.278         | 1.455                   | 2.939                   | 1.484         | (805)             | 2.033                | -3.919       | 906            | 10.879        | 96,49%  | (381)    |  |
|     | Pensiun                 | 9.499          | 10.069         | 10.497         | -                       | 578                     | 518           | (60)              | 257                  | 428          | 90             | 159.663       | 89,38%  | (16.951) |  |
|     | <b>Total Pembiayaan</b> | <b>137.307</b> | <b>139.369</b> | <b>142.713</b> | <b>6.746</b>            | <b>9.389</b>            | <b>2.643</b>  | <b>737</b>        | <b>3.344</b>         | <b>5.405</b> | <b>6.045</b>   |               |         |          |  |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |            |            |            | MtD (1-31 Dec'25) | % Relatif    |              |            | Net (UG) & DG | Target Dec'25 |              |                |             |
|-----|-------------------------|------------|------------|------------|------------|-------------------|--------------|--------------|------------|---------------|---------------|--------------|----------------|-------------|
|     |                         | 31-Dec-24  | 31-Oct-25  | 30-Nov-25  | 31-Dec-25  |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | -          | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%      | -             | -             | -            | -              |             |
|     | KUR                     | -          | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%      | -             | -             | -            | -              |             |
|     | Non KUR                 | -          | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%      | -             | -             | -            | -              |             |
| 3   | PWG                     | -          | -          | -          | -          | 8                 | 0,00%        | 0,00%        | 0,03%      | 8             | 8             | 8            |                |             |
|     | Cilem                   | -          | -          | -          | -          | 8                 | 0,00%        | 0,00%        | 0,06%      | 8             | 8             | 8            |                |             |
|     | Gadai                   | -          | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%      | -             | -             | -            |                |             |
| 4   | CFG                     | 1.942      | 506        | 410        | 397        | 1.633             | 0,35%        | 0,34%        | (13)       | (1.544)       | (109)         |              |                |             |
|     | CF 1                    | 86         | -          | -          | -          | 0                 | 0,55%        | 0,00%        | 0,00%      | -             | (86)          | -            |                |             |
|     | Total Griya             | -          | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%      | -             | -             | -            |                |             |
|     | Oto                     | 86         | -          | -          | -          | 4,99%             | 0,00%        | 0,00%        | 0,00%      | -             | (86)          | -            |                |             |
|     | CF 2                    | 1.856      | 506        | 410        | 397        | 1.799             | 0,42%        | 0,39%        | (13)       | (1.458)       | (109)         |              |                |             |
|     | Mitraguna & Others      | 1.856      | 506        | 410        | 397        | 1.979             | 0,46%        | 0,44%        | (13)       | (1.458)       | (109)         |              |                |             |
|     | Pensiun                 | -          | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%      | -             | -             | -            |                |             |
|     | <b>Total Pembiayaan</b> | <b>331</b> | <b>602</b> | <b>616</b> | <b>616</b> | <b>0,24%</b>      | <b>0,44%</b> | <b>0,43%</b> | <b>285</b> | <b>14</b>     |               | <b>0,63%</b> | <b>-45,80%</b> | <b>0,2%</b> |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Dec'25) | % Relatif |           |           | Net (UG) & DG | Target Dec'25 |       |     |  |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|---------------|---------------|-------|-----|--|
|     |               | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |                   | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 |               | %             | Penc. | Gap |  |
| 1   | SME           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
|     | Linkage       | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
|     | Non-Linkage   | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
|     | Value Chain   | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
| 2   | MBG           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
|     | KUR           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
|     | Non KUR       | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
| 3   | PWG           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
|     | Cilem         | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
|     | Gadai         | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |  |
| 4   | CFG           | 331       | 602       | 616       | 616       | 0,28%             | 0,53%     | 0,52%     | -         | 285           | 14            |       |     |  |
|     | CF 1          | 300       | -         | -         | -         | 1.92%             | 0,00%     | 0,00%     | -         | (300)         | -             |       |     |  |
|     | Total Griya   | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             |       |     |  |
|     | Oto           | 300       | -         | -         | -         | 17,42%</td        |           |           |           |               |               |       |     |  |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |              |              |               |               | Target Dec'25  |                |              |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|--------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD          | %MtD         | YtD           | %YtD          | Posisi         | Penc.          | Gap          |
| 1   | Giro          | 13.930         | 2.813          | 3.779          | 3.820          | (9.658)           | 41                   | 1.007        | 35,81%       | (10.111)      | -72,58%       | 24.944         | 15,31%         | (21.125)     |
| 2   | Tabungan      | 118.671        | 155.162        | 153.438        | 153.202        | (2.867)           | (236)                | (1.959)      | -1,26%       | 34.531        | 29,10%        | 135.176        | 113,34%        | 18.027       |
| 3   | Deposito      | 125.329        | 129.816        | 132.943        | 132.943        | (4.784)           | (0)                  | 3.127        | 2,41%        | 7.614         | 6,07%         | 126.285        | 105,27%        | 6.658        |
|     | <b>Total</b>  | <b>257.931</b> | <b>287.790</b> | <b>290.160</b> | <b>289.965</b> | <b>(17.309)</b>   | <b>(196)</b>         | <b>2.175</b> | <b>0,76%</b> | <b>32.034</b> | <b>12,42%</b> | <b>286.405</b> | <b>101,24%</b> | <b>3.560</b> |
|     | CASA          | 132.602        | 157.974        | 157.218        | 157.022        | (12.525)          | (195)                | (952)        | -0,60%       | 24.421        | 18,42%        |                |                |              |
|     | (%) CASA      | 51,41%         | 54,89%         | 54,18%         | 54,15%         |                   |                      |              |              |               |               |                |                |              |
|     | FDR           | 59,82%         | 64,96%         | 64,95%         | 65,00%         |                   |                      |              |              |               |               |                |                |              |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-29 Dec'25) |     |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.538     | 4.402     | 4.773     | 4.832     |  | 59                   | 431 | 9,79%   | 1.294 | 36,58%  | -             | 0,00% | 4.832 |
| 2   | Giro ISE      | 1         | 1         | 1         | 1         |  | 0                    | (0) | -2,16%  | (0)   | -36,44% | -             | 0,00% | 1     |
| 3   | Tabungan ISE  | 3.537     | 4.401     | 4.772     | 4.832     |  | 59                   | 431 | 9,79%   | 1.295 | 36,60%  | -             | 0,00% | 4.832 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! | -             | 0,00% | 0     |
| 5   | CIF ISE       | 45        | 49        | 49        | 49        |  | 0                    | 0   | 0,00%   | 4     | 8,89%   | -             | 0,00% | 49    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25  |                |               |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.          | Gap           |
| 1   | SME                     | -              | 8.372          | 8.321          | -                       | -                       | 0             | -37               | -51                  | 8.321         | 51             | 0              | 0,00%          | 8.321         |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0             |
|     | Non-Linkage             | -              | 8.372          | 8.321          | -                       | -                       | 0             | -37               | -51                  | 8.321         | 51             | 0              | 0,00%          | 8.321         |
|     | • Local Champion        | -              | 8.372          | 8.321          | -                       | -                       | 0             | -37               | -51                  | 8.321         | 51             | 0              | 0,00%          | 8.321         |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0             |
| 2   | MBG                     | 317            | 43             | 43             | -                       | -                       | 0             | -31               | 0                    | -274          | -              | 317            | 13,57%         | (274)         |
|     | KUR                     | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0             |
|     | Non KUR                 | 317            | 43             | 43             | -                       | -                       | 0             | -31               | 0                    | -274          | -              | 317            | 13,57%         | (274)         |
| 3   | PWG                     | 17.010         | 27.741         | 28.872         | 4.979                   | 4.435                   | -543          | 1.790             | 1.131                | 11.862        | 3.305          | 23.290         | 123,97%        | 5.582         |
|     | Cilem                   | 7.758          | 12.741         | 13.206         | 1.514                   | 1.296                   | -217          | 830               | 465                  | 5.448         | 831            | 12.693         | 104,04%        | 513           |
|     | Gadai                   | 9.252          | 15.000         | 15.666         | 3.465                   | 3.139                   | -326          | 960               | 666                  | 6.415         | 2.474          | 10.597         | 147,84%        | 5.069         |
| 4   | CFG                     | 136.962        | 150.781        | 151.228        | 4.298                   | 3.040                   | -1.258        | 1.860             | 447                  | 14.266        | 2.593          | 152.429        | 99,21%         | (1.201)       |
|     | CF 1                    | 16.548         | 16.433         | 16.194         | -                       | 187                     | 18            | -169              | 94                   | -239          | -354           | 18.272         | 88,63%         | (2.077)       |
|     | Total Griya             | 15.017         | 13.622         | 13.507         | -                       | -                       | 0             | 0                 | -116                 | -1.510        | 116            | 15.510         | 87,09%         | (2.003)       |
| 4   | • Total Non Program     | 15.017         | 13.622         | 13.507         | -                       | -                       | 0             | 0                 | -114                 | -1.510        | 116            | 15.510         | 87,09%         | (2.003)       |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0             |
|     | Oto                     | 1.532          | 2.811          | 2.688          | 187                     | 18                      | -169          | 94                | -123                 | 1.156         | 141            | 2.762          | 97,30%         | (75)          |
|     | CF 2                    | 120.414        | 134.348        | 135.033        | 4.111                   | 3.022                   | -1.089        | 1.766             | 686                  | 14.620        | 2.336          | 134.157        | 100,65%        | 876           |
|     | Mitraguna & Others      | 110.777        | 123.441        | 123.366        | 3.631                   | 2.082                   | -1.549        | 1.619             | -75                  | 12.589        | 2.157          | 123.263        | 100,08%        | 103           |
|     | Pensiun                 | 9.636          | 10.906         | 11.667         | 480                     | 940                     | 460           | 147               | 761                  | 2.031         | 179            | 10.894         | 107,10%        | 773           |
|     | <b>Total Pembiayaan</b> | <b>154.289</b> | <b>186.937</b> | <b>188.464</b> | <b>9.277</b>            | <b>7.475</b>            | <b>-1.801</b> | <b>3.582</b>      | <b>1.527</b>         | <b>34.176</b> | <b>5.949</b>   | <b>176.035</b> | <b>107,06%</b> | <b>12.429</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |            |            |            |  | % Relatif    |              |              | MtD          | YtD        | MtM        | Target Dec'25 |               |              |  |
|-----|-------------------------|------------|------------|------------|------------|--|--------------|--------------|--------------|--------------|------------|------------|---------------|---------------|--------------|--|
|     |                         | 31-Dec-24  | 31-Oct-25  | 30-Nov-25  | 31-Dec-25  |  | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | 148        | 74         | -          | -          |  | 46,61%       | 0,00%        | 0,00%        | -            | (148)      | (74)       |               |               |              |  |
|     | KUR                     | -          | -          | -          | -          |  | 0,00%        | 0,00%        | 0,00%        | -            | -          | -          |               |               |              |  |
|     | Non KUR                 | 148        | 74         | -          | -          |  | 46,61%       | 0,00%        | 0,00%        | -            | (148)      | (74)       |               |               |              |  |
| 3   | PWG                     | -          | -          | -          | -          |  | 173          | 0,00%        | 0,00%        | 0,60%        | 173        | 173        | 173           |               |              |  |
|     | Cilem                   | -          | -          | -          | -          |  | 173          | 0,00%        | 0,00%        | 1,31%        | 173        | 173        | 173           |               |              |  |
|     | Gadai                   | -          | -          | -          | -          |  | 0,00%        | 0,00%        | 0,00%        | -            | -          | -          |               |               |              |  |
| 4   | CFG                     | 334        | 415        | 769        | 449        |  | 0,24%        | 0,51%        | 0,30%        | (320)        | 115        | 35         |               |               |              |  |
|     | CF 1                    | -          | 195        | 195        | 264        |  | 0,00%        | 1,18%        | 1,63%        | 69           | 264        | 70         |               |               |              |  |
|     | Total Griya             | -          | 44         | 43         | 112        |  | 0,00%        | 0,32%        | 0,83%        | 69           | 112        | 68         |               |               |              |  |
|     | Oto                     | -          | 151        | 152        | 152        |  | 0,00%        | 5,40%        | 5,64%        | -            | 152        | 1          |               |               |              |  |
|     | CF 2                    | 334        | 220        | 575        | 185        |  | 0,28%        | 0,43%        | 0,14%        | (389)        | (149)      | (35)       |               |               |              |  |
|     | Mitraguna & Others      | 334        | 220        | 575        | 185        |  | 0,30%        | 0,47%        | 0,15%        | (389)        | (149)      | (35)       |               |               |              |  |
|     | Pensiun                 | -          | -          | -          | -          |  | 0,00%        | 0,00%        | 0,00%        | -            | -          | -          |               |               |              |  |
|     | <b>Total Pembiayaan</b> | <b>482</b> | <b>489</b> | <b>769</b> | <b>622</b> |  | <b>0,31%</b> | <b>0,41%</b> | <b>0,33%</b> | <b>(147)</b> | <b>140</b> | <b>133</b> | <b>0,05%</b>  | <b>55,04%</b> | <b>-0,2%</b> |  |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           |  | % Relatif |           |           | MtD | YtD  | MtM | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|-----------|-----------|-----------|-----|------|-----|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |  | 31-Dec-24 | 30-Nov-25 | 31-Dec-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           | 76        | -         | 43        | 43        |  | 24,03%    | 100,00%   | 100,00%   | -   | (33) | 43  |               |       |     |
|     | KUR           | -         | -         | -         | -         |  | 0,00%     | 0,00%     | 0,00%     | -   | -    | -   |               |       |     |
|     | Non KUR       | 76        | -         | 43        | 43        |  | 24,03%    | 100,00%   | 100,00%   | -   | (33) | 43  |               |       |     |
| 3   | PWG           | -         | -         | -         | -         |  | 0,00%     | 0,00%     | 0,00%     | -   | -    | -   |               |       |     |
|     | Cilem         | -         | -         | -         | -         |  | 0,00%     | 0,00%     | 0,00%     | -   | -    | -   |               |       |     |
|     | Gadai         | -         | -         | -         | -         |  | 0,00%     | 0,00%     | 0,00%     | -   | -    | -   |               |       |     |
| 4   | CFG           |           |           |           |           |  |           |           |           |     |      |     |               |       |     |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |              |              |               |               | Target Dec'25  |                |              |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|--------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD          | %MtD         | YtD           | %YtD          | Posisi         | Penc.          | Gap          |
| 1   | Giro          | 8.580          | 4.950          | 14.988         | 14.825         | (1.594)           | (163)                | 9.875        | 199,49%      | 6.245         | 72,79%        | 21.760         | 68,13%         | (6.935)      |
| 2   | Tabungan      | 115.717        | 143.468        | 137.498        | 143.357        | 3.774             | 5.859                | (111)        | -0,08%       | 27.640        | 23,89%        | 131.921        | 108,67%        | 11.436       |
| 3   | Deposito      | 158.683        | 167.447        | 163.005        | 163.005        | (4.690)           | (0)                  | (4.442)      | -2,65%       | 4.322         | 2,72%         | 159.836        | 101,98%        | 3.168        |
|     | <b>Total</b>  | <b>282.980</b> | <b>315.865</b> | <b>315.491</b> | <b>321.186</b> | <b>(2.510)</b>    | <b>5.695</b>         | <b>5.322</b> | <b>1,68%</b> | <b>38.207</b> | <b>13,50%</b> | <b>313.517</b> | <b>102,45%</b> | <b>7.669</b> |
|     | CASA          | 124.297        | 148.418        | 152.486        | 158.182        | 2.180             | 5.696                | 9.764        | 6,58%        | 33.885        | 27,26%        | 153.681        | 102,93%        | 4.501        |
|     | (%) CASA      | 43,92%         | 46,99%         | 48,33%         | 49,25%         |                   |                      |              |              |               |               |                |                |              |
|     | FDR           | 77,18%         | 79,97%         | 81,54%         | 80,10%         |                   |                      |              |              |               |               |                |                |              |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) |         |         |       |        | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|-------|--------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD    | YtD   | %YtD   | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.319     | 5.293     | 4.658     | 4.460     |                   | (198)                | (834)   | -15,75% | 1.141 | 34,36% | -             | 0,00% | 4.460 |
| 2   | Giro ISE      | 510       | 262       | 772       | 488       |                   | (284)                | 225     | 85,76%  | (22)  | -4,35% |               | 0,00% | 488   |
| 3   | Tabungan ISE  | 2.559     | 4.781     | 3.636     | 3.722     |                   | 86                   | (1.059) | -22,14% | 1.163 | 45,43% |               | 0,00% | 3.722 |
| 4   | Deposito ISE  | 250       | 250       | 250       | 250       |                   | 0                    | 0       | 0,00%   | 0     | 0,00%  |               | 0,00% | 250   |
| 5   | CIF ISE       | 50        | 56        | 56        | 56        |                   | 0                    | 0       | 0,00%   | 6     | 12,00% |               | 0,00% | 56    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25  |                |              |       |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|-------|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.          | Gap          |       |
| 1   | SME                     | 4.509          | 3.992          | 5.067          | -                       | 1.800                   | 1.800         | -125              | 1.075                | 558           | 725            | 8.871          | 57,12%         | (3.803)      |       |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 1.899          | 0,00%          | (1.899)      |       |
|     | Non-Linkage             | 4.509          | 3.992          | 5.067          | -                       | 1.800                   | 1.800         | -125              | 1.075                | 558           | 725            | 6.971          | 72,69%         | (1.904)      |       |
|     | • Local Champion        | 4.509          | 3.992          | 5.067          | -                       | 1.800                   | 1.800         | -125              | 1.075                | 558           | 725            | 5.676          | 89,27%         | (609)        |       |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 1.295          | 0,00%          | (1.295)      |       |
| 2   | MBG                     | 9.912          | 12.351         | 12.916         | 695                     | 950                     | 255           | 96                | 565                  | 3.004         | 385            | 12.408         | 104,09%        | 508          |       |
|     | KUR                     | 9.027          | 11.109         | 11.722         | 695                     | 950                     | 255           | 310               | 613                  | 2.694         | 337            | 11.420         | 102,64%        | 301          |       |
|     | Non KUR                 | 885            | 1.242          | 1.194          | -                       | -                       | 0             | -214              | -48                  | 309           | 48             | 987            | 120,96%        | 207          |       |
| 3   | PWG                     | 13.890         | 24.339         | 25.222         | 3.667                   | 5.679                   | 2.012         | 655               | 883                  | 11.332        | 4.796          | 28.393         | 88,83%         | (3.171)      |       |
|     | Cilem                   | 5.699          | 14.691         | 15.400         | 1.687                   | 1.754                   | 67            | 449               | 709                  | 9.700         | 1.045          | 17.349         | 88,76%         | (1.949)      |       |
|     | Gadai                   | 8.191          | 9.648          | 9.823          | 1.981                   | 3.925                   | 1.945         | 206               | 175                  | 1.632         | 3.751          | 11.045         | 88,94%         | (1.222)      |       |
| 4   | CFG                     | 190.097        | 211.911        | 214.050        | 9.063                   | 7.820                   | -1.244        | 4.335             | 2.139                | 23.953        | 5.680          | 205.803        | 104,01%        | 8.247        |       |
|     | CF 1                    | 25.896         | 27.651         | 28.247         | 276                     | 908                     | 631           | -246              | 597                  | 2.351         | 311            | 27.891         | 101,28%        | 357          |       |
|     | Total Griya             | 21.834         | 23.960         | 24.666         | -                       | 908                     | 908           | 0                 | 706                  | 2.832         | 202            | 22.404         | 110,10%        | 2.262        |       |
| 4   | • Total Non Program     | 21.834         | 23.960         | 24.666         | -                       | 908                     | 908           | -205              | 706                  | 2.832         | 202            |                | 0,00%          | 0            |       |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 5.487          | 65,27%         | (1.906)      |       |
|     | Oto                     | 4.062          | 3.690          | 3.581          | 276                     | -                       | -276          | -246              | -109                 | -481          | 109            |                |                |              |       |
|     | CF 2                    | 164.201        | 184.260        | 185.803        | 8.787                   | 6.912                   | -1.875        | 4.581             | 1.543                | 21.602        | 5.369          | 177.912        | 104,44%        | 7.891        |       |
|     | Mitraguna & Others      | 145.925        | 165.161        | 166.701        | 8.522                   | 6.562                   | -1.960        | 4.492             | 1.540                | 20.775        | 5.022          | 158.181        | 105,39%        | 8.520        |       |
|     | Pensiun                 | 18.276         | 19.099         | 19.102         | 265                     | 350                     | 85            | 89                | 3                    | 827           | 347            |                | 19.731         | 96,81%       | (629) |
|     | <b>Total Pembiayaan</b> | <b>218.409</b> | <b>252.593</b> | <b>257.256</b> | <b>13.426</b>           | <b>16.249</b>           | <b>2.823</b>  | <b>4.962</b>      | <b>4.663</b>         | <b>38.847</b> | <b>11.586</b>  | <b>255.475</b> | <b>100,70%</b> | <b>1.781</b> |       |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |            |            |            | MtD (1-31 Nov'25) | % Relatif    |              |              | Net (UG) & DG | Target Dec'25 |               |              |  |
|-----|-------------------------|--------------|------------|------------|------------|-------------------|--------------|--------------|--------------|---------------|---------------|---------------|--------------|--|
|     |                         | 31-Dec-24    | 31-Oct-25  | 30-Nov-25  | 31-Dec-25  |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | 284          | 100        | 99         | 56         | 284               | 2,87%        | 0,80%        | 0,43%        | (44)          | (229)         | (45)          |              |  |
|     | KUR                     | 284          | 100        | 99         | 56         | 31,15%            | 0,89%        | 0,47%        | (44)         | (229)         | (45)          |               |              |  |
|     | Non KUR                 | -            | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -             |              |  |
| 3   | PWG                     | -            | -          | 26         | -          | 85                | 0,00%        | 0,00%        | 0,34%        | 85            | 85            | 59            |              |  |
|     | Cilem                   | -            | -          | -          | -          | 85                | 0,00%        | 0,00%        | 0,55%        | 85            | 85            | 85            |              |  |
|     | Gadai                   | -            | 26         | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | (26)          |              |  |
| 4   | CFG                     | 85           | 467        | 65         | 715        | 85                | 0,04%        | 0,03%        | 0,33%        | 650           | 630           | 248           |              |  |
|     | CF 1                    | 52           | 467        | 65         | 351        | 0,20%             | 0,23%        | 0,124%       | 286          | 299           | (116)         |               |              |  |
|     | Total Griya             | 52           | 48         | 47         | 348        | 0,24%             | 0,20%        | 0,141%       | 301          | 295           | 300           |               |              |  |
|     | Oto                     | -            | 419        | 18         | 4          | 0,00%             | 0,48%        | 0,10%        | (14)         | 4             | (416)         |               |              |  |
|     | CF 2                    | 33           | -          | -          | 364        | 0,02%             | 0,00%        | 0,20%        | 364          | 331           | 364           |               |              |  |
|     | Mitraguna & Others      | 33           | -          | -          | 364        | 0,02%             | 0,00%        | 0,22%        | 364          | 331           | 364           |               |              |  |
|     | Pensiun                 | -            | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -             |              |  |
|     | <b>Total Pembiayaan</b> | <b>1.209</b> | <b>514</b> | <b>512</b> | <b>512</b> | <b>0,55%</b>      | <b>0,20%</b> | <b>0,20%</b> | <b>(697)</b> | <b>(2)</b>    | <b>0,00%</b>  | <b>98,96%</b> | <b>-0,2%</b> |  |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | % Relatif |           |           | Net (UG) & DG | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|---------------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |                   | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 |               | %             | Penc. | Gap |
| 1   | SME           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |
|     | Linkage       | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |
|     | Non-Linkage   | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |
|     | Value Chain   | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |
| 2   | MBG           | 4         | -         | -         | -         | 0                 | 0,04%     | 0,00%     | 0,00%     | (4)           | -             | -     |     |
|     | KUR           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     |     |
|     | Non KUR       | 4         | -         | -         | -         | 0                 | 0,50%     | 0,00%     | 0,00%     | (4)           | -             | -     |     |
| 3   | PWG           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     |     |
|     | Cilem         | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     |     |
|     | Gadai         | -         | -         | -         |           |                   |           |           |           |               |               |       |     |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               |               |               |              | Target Dec'25  |               |                |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|---------------|---------------|--------------|----------------|---------------|----------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD           | %MtD          | YtD           | %YtD         | Posisi         | Penc.         | Gap            |
| 1   | Giro          | 8.554          | 4.590          | 8.147          | 7.263          | 1.192             | (884)                | 2.674         | 58,25%        | (1.290)       | -15,09%      | 17.343         | 41,88%        | (10.080)       |
| 2   | Tabungan      | 104.558        | 99.445         | 105.883        | 108.476        | (4.330)           | 2.593                | 9.031         | 9,08%         | 3.918         | 3,75%        | 118.277        | 91,71%        | (9.802)        |
| 3   | Deposito      | 118.514        | 111.707        | 136.229        | 135.229        | (98)              | (1.000)              | 23.522        | 21,06%        | 16.715        | 14,10%       | 119.238        | 113,41%       | 15.991         |
|     | <b>Total</b>  | <b>231.625</b> | <b>215.742</b> | <b>250.259</b> | <b>250.968</b> | <b>(3.237)</b>    | <b>709</b>           | <b>35.226</b> | <b>16,33%</b> | <b>19.343</b> | <b>8,35%</b> | <b>254.858</b> | <b>98,47%</b> | <b>(3.890)</b> |
|     | CASA          | 113.112        | 104.035        | 114.031        | 115.739        | (3.138)           | 1.709                | 11.705        | 11,25%        | 2.628         | 2,32%        |                |               |                |
|     | (%) CASA      | 48,83%         | 48,22%         | 45,57%         | 46,12%         |                   |                      |               |               |               |              |                |               |                |
|     | FDR           | 61,23%         | 70,15%         | 61,17%         | 60,99%         |                   |                      |               |               |               |              |                |               |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) |       |        |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2.660     | 2.873     | 3.947     | 3.991     |                   | 44                   | 1.118 | 38,94% | 1.331 | 50,05%  | -             | 0,00% | 3.991 |
| 2   | Giro ISE      | 666       | 1.009     | 1.609     | 1.635     |                   | 26                   | 626   | 62,01% | 968   | 145,33% |               | 0,00% | 1.635 |
| 3   | Tabungan ISE  | 1.893     | 1.764     | 2.238     | 2.256     |                   | 19                   | 493   | 27,94% | 363   | 19,17%  |               | 0,00% | 2.256 |
| 4   | Deposito ISE  | 100       | 100       | 100       | 100       |                   | 0                    | 0     | 0,00%  | 0     | 0,00%   |               | 0,00% | 100   |
| 5   | CIF ISE       | 73        | 78        | 78        | 78        |                   | 0                    | 0     | 0,00%  | 5     | 6,85%   |               | 0,00% | 78    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25  |               |                 |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap             |
| 1   | SME                     | -              | 1.683          | 1.642          | -                       | -                       | 0             | -41               | -41                  | 1.642         | 41             | 0              | 0,00%         | 1.642           |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0               |
|     | Non-Linkage             | -              | 1.683          | 1.642          | -                       | -                       | 0             | -41               | -41                  | 1.642         | 41             | 0              | 0,00%         | 1.642           |
|     | • Local Champion        | -              | 1.683          | 1.642          | -                       | -                       | 0             | -41               | -41                  | 1.642         | 41             | 0              | 0,00%         | 1.642           |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0               |
| 2   | MBG                     | 76             | 57             | 55             | -                       | -                       | 0             | -2                | -2                   | -21           | 2              | 76             | 72,46%        | (21)            |
|     | KUR                     | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0               |
|     | Non KUR                 | 76             | 57             | 55             | -                       | -                       | 0             | -2                | -2                   | -21           | 2              | 76             | 72,46%        | (21)            |
| 3   | PWG                     | 18.643         | 26.638         | 28.390         | 4.781                   | 6.139                   | 1.358         | 1.622             | 1.752                | 9.747         | 4.388          | 29.087         | 97,60%        | (698)           |
|     | Cilem                   | 13.169         | 15.282         | 16.039         | 1.753                   | 1.883                   | 130           | 879               | 757                  | 2.871         | 1.125          | 19.589         | 81,88%        | (3.549)         |
|     | Gadai                   | 5.474          | 11.356         | 12.350         | 3.028                   | 4.257                   | 1.229         | 743               | 994                  | 6.876         | 3.262          | 9.499          | 130,02%       | 2.852           |
| 4   | CFG                     | 123.108        | 122.971        | 122.985        | 1.704                   | 2.845                   | 1.141         | 80                | 15                   | -123          | -3.110         | 137.895        | 89,19%        | (14.910)        |
|     | CF 1                    | 17.304         | 13.554         | 13.484         | -                       | 160                     | 160           | -104              | -70                  | -3.820        | 231            | 19.239         | 70,08%        | (5.755)         |
|     | Total Griya             | 13.206         | 10.229         | 10.256         | -                       | 160                     | 160           | 0                 | 27                   | -2.950        | 133            | 13.740         | 74,64%        | (3.484)         |
| 4   | • Total Non Program     | 13.206         | 10.229         | 10.096         | -                       | -                       | 0             | -165              | -133                 | -3.110        | 133            | 13.740         | 73,47%        | (3.645)         |
|     | • Program               | -              | -              | 160            | -                       | 160                     | 0             | 160               | 160                  | -             | -              | 0              | 0,00%         | 160             |
|     | Oto                     | 4.098          | 3.325          | 3.228          | -                       | -                       | 0             | -104              | -98                  | -870          | 98             | 5.499          | 58,70%        | (2.271)         |
|     | CF 2                    | 105.804        | 109.416        | 109.501        | 1.704                   | 2.685                   | 981           | 184               | 85                   | 3.697         | 2.600          | 118.656        | 92,28%        | (9.155)         |
|     | Mitraguna & Others      | 72.025         | 76.913         | 77.259         | 1.704                   | 2.685                   | 981           | 568               | 345                  | 5.234         | 2.340          | 83.513         | 92,51%        | (6.254)         |
|     | Pensiun                 | 33.780         | 32.503         | 32.243         | -                       | -                       | 0             | -384              | -260                 | -1.537        | 260            | 35.143         | 91,75%        | (2.901)         |
|     | <b>Total Pembiayaan</b> | <b>141.827</b> | <b>151.349</b> | <b>153.072</b> | <b>6.485</b>            | <b>8.985</b>            | <b>2.500</b>  | <b>1.659</b>      | <b>1.723</b>         | <b>11.246</b> | <b>7.261</b>   | <b>167.059</b> | <b>91,63%</b> | <b>(13.986)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi    |            |            |            | MtD (1-31 Nov'25) | % Relatif    |              |           | MtD        | YtD        | MtM          | Target Dec'25   |             |     |
|-----|-------------------------|-----------|------------|------------|------------|-------------------|--------------|--------------|-----------|------------|------------|--------------|-----------------|-------------|-----|
|     |                         | 31-Dec-24 | 31-Oct-25  | 30-Nov-25  | 31-Dec-25  |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | -         | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%     | -          | -          | -            |                 |             |     |
|     | KUR                     | -         | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%     | -          | -          | -            |                 |             |     |
|     | Non KUR                 | -         | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%     | -          | -          | -            |                 |             |     |
| 3   | PWG                     | -         | -          | -          | -          | 137               | 0,00%        | 0,00%        | 0,48%     | 137        | 137        | 137          |                 |             |     |
|     | Cilem                   | -         | -          | -          | -          | 137               | 0,00%        | 0,00%        | 0,86%     | 137        | 137        | 137          |                 |             |     |
|     | Gadai                   | -         | -          | -          | -          | 0                 | 0,00%        | 0,00%        | 0,00%     | -          | -          | -            |                 |             |     |
| 4   | CFG                     | 370       | 1.341      | 1.411      | 1.783      | 1.039             | 0,30%        | 1,15%        | 1,45%     | 96         | 1.413      | 442          |                 |             |     |
|     | CF 1                    | 206       | 891        | 832        | 1.281      | 1.199             | 0,19%        | 6,14%        | 9,50%     | 449        | 1.075      | 390          |                 |             |     |
|     | Total Griya             | 92        | 798        | 742        | 812        | 0,69%             | 7,25%        | 7,92%        | 7,92%     | 70         | 720        | 14           |                 |             |     |
|     | Oto                     | 114       | 93         | 90         | 469        | 2,79%             | 2,72%        | 14,52%       | 14,52%    | 378        | 354        | 376          |                 |             |     |
|     | CF 2                    | 164       | 450        | 579        | 618        | 0,15%             | 0,53%        | 0,46%        | 0,56%     | (77)       | 338        | 52           |                 |             |     |
|     | Mitraguna & Others      | 164       | 352        | 210        | 392        | 0,23%             | 0,27%        | 0,51%        | 0,39%     | 183        | 229        | 40           |                 |             |     |
|     | Pensiun                 | -         | 217        | 217        | 315        | 0,00%             | 1,14%        | 0,98%        | 0,98%     | (260)      | 315        | 99           |                 |             |     |
|     | <b>Total Pembiayaan</b> | <b>5</b>  | <b>625</b> | <b>665</b> | <b>761</b> | <b>0,00%</b>      | <b>0,44%</b> | <b>0,50%</b> | <b>96</b> | <b>756</b> | <b>135</b> | <b>2,09%</b> | <b>-321,31%</b> | <b>1,6%</b> |     |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 228.572 | 231.625 | 218.978 | (9.594)      |          |
| 2   | Contribution Margin | 5.647   | 7.365   | 7.000   | 1.353        | -24,0%   |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 3,10   | 3,21   | 3,24   | 0,03         | 0,14         |
| CIF Payroll | 1.037  | 1.108  | 1.103  | (5)          | 66           |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |              |              |               |               | Target Dec'25  |                |              |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|--------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD          | %MtD         | YtD           | %YtD          | Posisi         | Penc.          | Gap          |
| 1   | Giro          | 1.615          | 3.452          | 2.909          | 2.834          | 41                | (75)                 | (618)        | -17,90%      | 1.219         | 75,48%        | 8.205          | 34,54%         | (5.371)      |
| 2   | Tabungan      | 101.049        | 104.536        | 114.923        | 115.394        | 297               | 471                  | 10.858       | 10,39%       | 14.345        | 14,20%        | 110.650        | 104,29%        | 4.744        |
| 3   | Deposito      | 38.774         | 46.765         | 44.546         | 44.546         | 1.315             | 0                    | (2.219)      | -4,75%       | 5.772         | 14,89%        | 39.372         | 113,14%        | 5.174        |
|     | <b>Total</b>  | <b>141.438</b> | <b>154.753</b> | <b>162.378</b> | <b>162.774</b> | <b>1.653</b>      | <b>396</b>           | <b>8.021</b> | <b>5,18%</b> | <b>21.336</b> | <b>15,09%</b> | <b>158.228</b> | <b>102,87%</b> | <b>4.547</b> |
|     | CASA          | 102.664        | 107.988        | 117.832        | 118.228        | 338               | 396                  | 10.241       | 9,48%        | 15.564        | 15,16%        | 118.855        | 99,47%         | (627)        |
|     | (%) CASA      | 72,59%         | 69,78%         | 72,57%         | 72,63%         |                   |                      |              |              |               |               |                |                |              |
|     | FDR           | 91,03%         | 105,51%        | 103,69%        | 103,44%        |                   |                      |              |              |               |               |                |                |              |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |       |        |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.298     | 2.645     | 3.663     | 3.857     |                   | 193                  | 1.212 | 45,83% | 558   | 16,93%  | -             | 0,00% | 3.857 |
| 2   | Giro ISE      | 186       | 153       | 158       | 159       |                   | 1                    | 6     | 3,89%  | (27)  | -14,29% | -             | 0,00% | 159   |
| 3   | Tabungan ISE  | 2.913     | 2.481     | 3.495     | 3.687     |                   | 192                  | 1.206 | 48,60% | 775   | 26,60%  | -             | 0,00% | 3.687 |
| 4   | Deposito ISE  | 200       | 10        | 10        | 10        |                   | 0                    | 0     | 0,00%  | (190) | -95,00% | -             | 0,00% | 10    |
| 5   | CIF ISE       | 94        | 103       | 103       | 103       |                   | 0                    | 0     | 0,00%  | 9     | 9,57%   | -             | 0,00% | 103   |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25  |                |               |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.          | Gap           |
| 1   | SME                     | 415            | 20.118         | 20.116         | -                       | -                       | 0             | -2                | -2                   | 19.701        | 2              | 415            | 4847,46%       | 19.701        |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0             |
|     | Non-Linkage             | 415            | 20.118         | 20.116         | -                       | -                       | 0             | -2                | -2                   | 19.701        | 2              | 415            | 4847,46%       | 19.701        |
|     | • Local Champion        | 415            | 20.118         | 20.116         | -                       | -                       | 0             | -2                | -2                   | 19.701        | 2              | 415            | 4847,46%       | 19.701        |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0             |
| 2   | MBG                     | 241            | 7.352          | 8.038          | 590                     | 850                     | 260           | 454               | 686                  | 7.797         | 164            | 4.271          | 188,22%        | 3.767         |
|     | KUR                     | 103            | 6.755          | 7.456          | 590                     | 850                     | 260           | 472               | 701                  | 7.353         | 149            | 3.950          | 188,75%        | 3.506         |
|     | Non KUR                 | 139            | 598            | 582            | -                       | -                       | 0             | -18               | -15                  | 444           | 15             | 321            | 181,69%        | 262           |
| 3   | PWG                     | 20.398         | 32.657         | 36.390         | 8.287                   | 10.743                  | 2.456         | 2.285             | 3.732                | 15.992        | 7.010          | 32.338         | 112,53%        | 4.052         |
|     | Cilem                   | 7.170          | 13.624         | 16.424         | 1.958                   | 3.549                   | 1.591         | 877               | 2.800                | 9.254         | 748            | 17.171         | 95,65%         | (747)         |
|     | Gadai                   | 13.229         | 19.034         | 19.966         | 6.330                   | 7.194                   | 864           | 1.407             | 932                  | 6.737         | 6.262          | 15.168         | 131,64%        | 4.798         |
| 4   | CFG                     | 107.701        | 103.153        | 103.824        | 1.074                   | 1.924                   | 850           | -629              | 672                  | -3.876        | 1.252          | 119.851        | 86,63%         | (16.027)      |
|     | CF 1                    | 13.161         | 13.475         | 14.224         | 119                     | 945                     | 826           | 43                | 750                  | 1.063         | 195            | 14.763         | 96,35%         | (539)         |
|     | Total Griya             | 10.223         | 9.990          | 10.676         | -                       | 800                     | 800           | 0                 | 686                  | 453           | 114            | 10.729         | 99,50%         | (53)          |
|     | • Total Non Program     | 10.223         | 9.819          | 10.505         | -                       | 800                     | 800           | -130              | 686                  | 282           | 114            | 10.729         | 97,91%         | (224)         |
|     | • Program               | -              | 172            | 171            | -                       | -                       | 0             | -1                | -1                   | 171           | 1              | 4.034          | 87,97%         | (485)         |
|     | Oto                     | 2.938          | 3.485          | 3.549          | 119                     | 145                     | 26            | 43                | 64                   | 610           | 81             | 105.088        | 85,26%         | (15.488)      |
|     | CF 2                    | 94.540         | 89.678         | 89.600         | 955                     | 979                     | 24            | -672              | -78                  | -4.940        | 1.057          | 98.599         | 84,08%         | (15.695)      |
|     | Mitraguna & Others      | 89.171         | 83.225         | 82.904         | 521                     | 679                     | 158           | -915              | -321                 | -6.267        | 1.000          | 6.488          | 103,20%        | 207           |
|     | Pensiun                 | 5.368          | 6.453          | 6.696          | 434                     | 300                     | -134          | 242               | 243                  | 1.327         | 57             |                |                |               |
|     | <b>Total Pembiayaan</b> | <b>128.755</b> | <b>163.281</b> | <b>168.369</b> | <b>9.951</b>            | <b>13.517</b>           | <b>3.566</b>  | <b>2.107</b>      | <b>5.088</b>         | <b>39.613</b> | <b>8.429</b>   | <b>156.875</b> | <b>107,33%</b> | <b>11.494</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |              |              |              | MtD (1-31 Nov'25) | % Relatif    |              |              | MtD        | YtD          | MtM         | Target Dec'25 |                |              |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|------------|--------------|-------------|---------------|----------------|--------------|
|     |                         | 31-Dec-24    | 31-Oct-25    | 30-Nov-25    | 31-Dec-25    |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -           |               |                |              |
|     | KUR                     | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -           |               |                |              |
|     | Non KUR                 | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -           |               |                |              |
| 3   | PWG                     | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -           |               |                |              |
|     | Cilem                   | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -           |               |                |              |
|     | Gadai                   | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -           |               |                |              |
| 4   | CFG                     | 2.505        | 2.530        | 2.284        | 2.494        | 2.530             | 2,33%        | 2,21%        | 2,40%        | 210        | (11)         | (35)        |               |                |              |
|     | CF 1                    | 23           | 78           | 78           | 78           | 78                | 0,18%        | 0,58%        | 0,55%        | -          | 55           | -           |               |                |              |
|     | Total Griya             | -            | 78           | 78           | 78           | 78                | 0,00%        | 0,78%        | 0,73%        | -          | 78           | -           |               |                |              |
|     | Oto                     | 23           | -            | -            | -            | 0                 | 0,79%        | 0,00%        | 0,00%        | -          | (23)         | -           |               |                |              |
|     | CF 2                    | 2.482        | 2.451        | 2.206        | 2.416        | 2.416             | 2,63%        | 2,46%        | 2,70%        | 210        | (66)         | (35)        |               |                |              |
|     | Mitraguna & Others      | 2.482        | 2.451        | 2.206        | 2.416        | 2.416             | 2,78%        | 2,65%        | 2,91%        | 210        | (66)         | (35)        |               |                |              |
|     | Pensiun                 | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -           |               |                |              |
|     | <b>Total Pembiayaan</b> | <b>2.920</b> | <b>2.530</b> | <b>2.284</b> | <b>2.494</b> | <b>2.494</b>      | <b>2,27%</b> | <b>1,40%</b> | <b>1,48%</b> | <b>210</b> | <b>(426)</b> | <b>(35)</b> | <b>0,00%</b>  | <b>100,00%</b> | <b>-1,5%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         |              | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  | Growth (YoY) |              |          |
| 1   | Asset (Retail) T    | 129.882 | 141.438 | 164.281 | 34.399       |              |          |
| 2   | Contribution Margin | 5.354   | 6.401   | 6.940   | 1.586        | -29,6%       |          |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,93   | 3,18   | 3,20   | 0,02         | 0,27         |
| CIF Payroll | 790    | 788    | 798    | 10           | 8            |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |            |            |            | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |            |                |            |                 | Target Dec'25 |                 |            |
|-----|---------------|-----------|------------|------------|------------|-------------------|----------------------|------------|----------------|------------|-----------------|---------------|-----------------|------------|
|     |               | 31-Dec-24 | 30-Nov-25  | 30-Dec-25  | 31-Dec-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      | 35        | 135        | 61         | 64         | 26                | 2                    | (71)       | -52,83%        | 29         | 82,03%          | 40            | 158,89%         | 24         |
| 3   | Deposito      | -         | -          | 415        | 415        | 0                 | 0                    | 415        | #DIV/0!        | 415        | #DIV/0!         | 0             | 0,00%           | 415        |
|     | <b>Total</b>  | <b>35</b> | <b>135</b> | <b>476</b> | <b>479</b> | <b>26</b>         | <b>2</b>             | <b>344</b> | <b>254,18%</b> | <b>444</b> | <b>1266,84%</b> | <b>40</b>     | <b>1193,08%</b> | <b>439</b> |
|     | CASA          | 35        | 135        | 61         | 64         | 26                | 2                    | (71)       | -52,83%        | 29         | 82,03%          | 40            | 158,89%         | 24         |
|     | (%) CASA      | 100,00%   | 100,00%    | 12,87%     | 13,32%     |                   |                      |            |                |            |                 |               |                 |            |
|     | FDR           | 0,00%     | 0,00%      | 0,00%      | 0,00%      |                   |                      |            |                |            |                 |               |                 |            |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |         |      |         |      | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0    | #DIV/0! | -    | 0,00%         | 0     |     |
| 2   | Giro ISE      | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0    | #DIV/0! | 0    | 0,00%         | 0     |     |
| 3   | Tabungan ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0    | #DIV/0! | 0    | 0,00%         | 0     |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0    | #DIV/0! | 0    | 0,00%         | 0     |     |
| 5   | CIF ISE       | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0    | #DIV/0! | 0    | 0,00%         | 0     |     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi    |           |           | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |          | Run Off Dec'25 | Target Dec'25 |              |          |
|-----|-------------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------|----------------|---------------|--------------|----------|
|     |                         | 31-Dec-24 | 30-Nov-25 | 31-Dec-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                     | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | Cilem                   | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | Gadai                   | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
| 4   | CFG                     | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | CF 1                    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | -             | 0,00%        | 0        |
|     | Total Griya             | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
| 4   | • Total Non Program     | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | • Program               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | Oto                     | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | CF 2                    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | -             | 0,00%        | 0        |
|     | Mitraguna & Others      | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | Pensiun                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | <b>Total Pembiayaan</b> | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>-</b>                | <b>-</b>                | <b>0</b>      | <b>0</b>          | <b>0</b>             | <b>0</b> | <b>-</b>       | <b>0</b>      | <b>0,00%</b> | <b>0</b> |

## Kualitas Pembiayaan (Kol 2)

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

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk           | Posisi    |           |           |             | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | % Relatif |     |     | Net (UG) & DG |       |     | Target Dec'25 |  |  |  |
|-----|-------------------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-----------|-----|-----|---------------|-------|-----|---------------|--|--|--|
|     |                         | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-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%     | -         | -   | -   | -             |       |     |               |  |  |  |
|     | <b>Total Pembiayaan</b> | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>-</b> </ |           |           |           |           |     |     |               |       |     |               |  |  |  |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi     |              |            |            | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |              |                |            |                | Target Dec'25 |                |            |
|-----|---------------|------------|--------------|------------|------------|-------------------|----------------------|--------------|----------------|------------|----------------|---------------|----------------|------------|
|     |               | 31-Dec-24  | 30-Nov-25    | 30-Dec-25  | 31-Dec-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      | 438        | 556          | 598        | 596        | (137)             | (3)                  | 40           | 7,22%          | 158        | 35,94%         | 502           | 118,66%        | 94         |
| 3   | Deposito      | -          | 550          | 300        | 300        | 0                 | 0                    | (250)        | -45,45%        | 300        | #DIV/0!        | 0             | 0,00%          | 300        |
|     | <b>Total</b>  | <b>438</b> | <b>1.106</b> | <b>898</b> | <b>896</b> | <b>(137)</b>      | <b>(3)</b>           | <b>(210)</b> | <b>-18,98%</b> | <b>458</b> | <b>104,38%</b> | <b>502</b>    | <b>178,40%</b> | <b>394</b> |
|     | CASA          | 438        | 556          | 598        | 596        | (137)             | (3)                  | 40           | 7,22%          | 158        | 35,94%         | 502           | 118,66%        | 94         |
|     | (%) CASA      | 100,00%    | 50,26%       | 66,61%     | 66,51%     |                   |                      |              |                |            |                |               |                |            |
|     | FDR           | 0,00%      | 0,00%        | 0,00%      | 0,00%      |                   |                      |              |                |            |                |               |                |            |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |     |         |     |         | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 0         | 0         | 0         | 0         | 0                 | 0                    | 0   | 0,00%   | 0   | 0,00%   | -             | 0,00% | 0   |
| 2   | Giro ISE      | -         | -         | -         | -         | 0                 | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
| 3   | Tabungan ISE  | 0         | 0         | 0         | 0         | 0                 | 0                    | 0   | 0,00%   | 0   | 0,00%   | 0             | 0,00% | 0   |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
| 5   | CIF ISE       | -         | -         | -         | -         | 0                 | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi    |           |           | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |          | Run Off Dec'25 | Target Dec'25 |              |          |
|-----|-------------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------|----------------|---------------|--------------|----------|
|     |                         | 31-Dec-24 | 30-Nov-25 | 31-Dec-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                     | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | Cilem                   | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | Gadai                   | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
| 4   | CFG                     | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | CF 1                    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | -             | 0,00%        | 0        |
|     | Total Griya             | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
| 4   | • Total Non Program     | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | • Program               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | Oto                     | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | CF 2                    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | -             | 0,00%        | 0        |
|     | Mitraguna & Others      | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | Pensiun                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0        | -              | 0             | 0,00%        | 0        |
|     | <b>Total Pembiayaan</b> | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>-</b>                | <b>-</b>                | <b>0</b>      | <b>0</b>          | <b>0</b>             | <b>0</b> | <b>-</b>       | <b>0</b>      | <b>0,00%</b> | <b>0</b> |

## Kualitas Pembiayaan (Kol 2)

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

## Kualitas Pembiayaan (NPF)

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

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |                |               |              |              | Target Dec'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD            | %MtD          | YtD          | %YtD         | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 21.452         | 38.326         | 38.586         | 30.299         | (6.089)           | (8.286)              | (8.027)        | -20,94%       | 8.847        | 41,24%       | 33.434         | 90,63%        | (3.134)         |
| 2   | Tabungan      | 103.481        | 115.421        | 121.404        | 123.931        | (6.593)           | 2.527                | 8.510          | 7,37%         | 20.450       | 19,76%       | 120.938        | 102,48%       | 2.993           |
| 3   | Deposito      | 132.303        | 108.795        | 106.411        | 106.411        | 22.857            | (0)                  | (2.384)        | -2,19%        | (25.891)     | -19,57%      | 133.406        | 79,77%        | (26.995)        |
|     | <b>Total</b>  | <b>257.235</b> | <b>262.542</b> | <b>266.402</b> | <b>260.642</b> | <b>10.175</b>     | <b>(5.760)</b>       | <b>(1.900)</b> | <b>-0,72%</b> | <b>3.406</b> | <b>1,32%</b> | <b>287.777</b> | <b>90,57%</b> | <b>(27.135)</b> |
|     | CASA          | 124.933        | 153.747        | 159.990        | 154.231        | (12.681)          | (5.760)              | 484            | 0,31%         | 29.298       | 23,45%       | 154.371        | 99,91%        | (141)           |
|     | (%) CASA      | 48,57%         | 58,56%         | 60,06%         | 59,17%         |                   |                      |                |               |              |              |                |               |                 |
|     | FDR           | 70,83%         | 82,46%         | 83,45%         | 85,30%         |                   |                      |                |               |              |              |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |         |         |         |          | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|----------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD     | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 7.936     | 7.964     | 5.727     | 5.406     |                   | (321)                | (2.557) | -32,11% | (2.530) | -31,88%  | -             | 0,00% | 5.406 |
| 2   | Giro ISE      | 4.026     | 3.838     | 3.225     | 3.212     |                   | (13)                 | (625)   | -16,30% | (814)   | -20,22%  | -             | 0,00% | 3.212 |
| 3   | Tabungan ISE  | 2.910     | 4.126     | 2.502     | 2.194     |                   | (308)                | (1.932) | -46,83% | (716)   | -24,60%  | -             | 0,00% | 2.194 |
| 4   | Deposito ISE  | 1.000     | -         | -         | -         |                   | 0                    | 0       | #DIV/0! | (1.000) | -100,00% | -             | 0,00% | 0     |
| 5   | CIF ISE       | 62        | 65        | 65        | 65        |                   | 0                    | 0       | 0,00%   | 3       | 4,84%    | -             | 0,00% | 65    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25  |               |                |         |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|---------|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap            |         |
| 1   | SME                     | 45.235         | 39.025         | 39.489         | 640                     | -                       | -640          | 250               | 463                  | -5.746        | (463)          | 56.266         | 70,18%        | (16.777)       |         |
|     | Linkage                 | 14.656         | 14.625         | 14.624         | -                       | -                       | -             | -                 | -3                   | -1            | -32            | 1              | 19.460        | 75,15%         | (4.836) |
|     | Non-Linkage             | 30.579         | 24.401         | 24.865         | 640                     | -                       | -640          | 252               | 464                  | -5.714        | (464)          | 36.806         | 67,56%        | (11.941)       |         |
|     | • Local Champion        | 28.121         | 21.589         | 21.899         | 640                     | -                       | -640          | 276               | 310                  | -6.222        | (310)          | 31.073         | 70,47%        | (9.175)        |         |
|     | • Value Chain           | 2.457          | 2.812          | 2.966          | -                       | -                       | -             | -                 | -23                  | 154           | 508            | (154)          | 5.732         | 51,74%         | (2.766) |
| 2   | MBG                     | 4.919          | 2.747          | 2.626          | -                       | -                       | 0             | -126              | -122                 | -2.293        | 122            | 4.919          | 53,38%        | (2.293)        |         |
|     | KUR                     | 4.804          | 2.747          | 2.626          | -                       | -                       | 0             | -126              | -122                 | -2.178        | 122            | 4.804          | 54,65%        | (2.178)        |         |
|     | Non KUR                 | 115            | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -115          | -              | 115            | 0,00%         | (115)          |         |
| 3   | PWG                     | 23.337         | 42.470         | 45.432         | 10.234                  | 9.628                   | -606          | 2.937             | 2.962                | 22.095        | 6.665          | 41.363         | 109,84%       | 4.070          |         |
|     | Cilem                   | 6.677          | 18.873         | 20.816         | 2.482                   | 2.925                   | 442           | 1.426             | 1.943                | 14.139        | 981            | 21.729         | 95,80%        | (913)          |         |
|     | Gadai                   | 16.660         | 23.597         | 24.616         | 7.751                   | 6.703                   | -1.048        | 1.511             | 1.019                | 7.956         | 5.684          | 19.634         | 125,38%       | 4.983          |         |
| 4   | CFG                     | 108.703        | 132.255        | 134.779        | 5.145                   | 4.196                   | -949          | 2.923             | 2.524                | 26.076        | 1.672          | 121.776        | 110,68%       | 13.003         |         |
|     | CF 1                    | 24.869         | 27.133         | 26.795         | 19                      | -                       | -19           | -221              | -337                 | 1.926         | 337            | 26.529         | 101,00%       | 266            |         |
|     | Total Griya             | 19.873         | 21.230         | 21.031         | -                       | -                       | 0             | 0                 | -199                 | 1.158         | 199            | 20.347         | 103,36%       | 684            |         |
| 4   | • Total Non Program     | 19.873         | 21.230         | 21.031         | -                       | -                       | 0             | 0                 | -201                 | -199          | 1.158          | 199            | 20.347        | 103,36%        | 684     |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0              |         |
|     | Oto                     | 4.997          | 5.903          | 5.764          | 19                      | -                       | -19           | -221              | -139                 | 768           | 139            | 6.182          | 93,25%        | (417)          |         |
|     | CF 2                    | 83.833         | 105.122        | 107.983        | 5.126                   | 4.196                   | -930          | 3.144             | 2.861                | 24.150        | 1.335          | 95.247         | 113,37%       | 12.737         |         |
|     | Mitraguna & Others      | 62.328         | 80.329         | 82.561         | 3.906                   | 3.370                   | -536          | 2.133             | 2.233                | 20.233        | 1.137          | 72.530         | 113,83%       | 10.031         |         |
|     | Pensiun                 | 21.505         | 24.793         | 25.422         | 1.220                   | 826                     | -394          | 1.012             | 629                  | 3.917         | 197            | 22.716         | 111,91%       | 2.706          |         |
|     | <b>Total Pembiayaan</b> | <b>182.193</b> | <b>216.497</b> | <b>222.325</b> | <b>16.019</b>           | <b>13.824</b>           | <b>-2.195</b> | <b>5.984</b>      | <b>5.828</b>         | <b>40.132</b> | <b>7.996</b>   | <b>224.323</b> | <b>99,11%</b> | <b>(1.997)</b> |         |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |              |              |              | MtD (1-31 Nov'25) | % Relatif    |              |              | MtD            | YtD          | MtM          | Target Dec'25 |              |     |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|----------------|--------------|--------------|---------------|--------------|-----|
|     |                         | 31-Dec-24    | 31-Oct-25    | 30-Nov-25    | 31-Dec-25    |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | 121          | 32           | 73           | 26           | 26                | 2,46%        | 2,64%        | 0,98%        | (47)           | (95)         | (6)          |               |              |     |
|     | KUR                     | 83           | 32           | 73           | 26           | 26                | 1,72%        | 2,64%        | 0,98%        | (47)           | (57)         | (6)          |               |              |     |
|     | Non KUR                 | 38           | -            | -            | -            | -                 | 33,52%       | 0,00%        | 0,00%        | -              | (38)         | -            |               |              |     |
| 3   | PWG                     | -            | -            | -            | -            | 87                | 0,00%        | 0,00%        | 0,19%        | 87             | 87           | 87           |               |              |     |
|     | Cilem                   | -            | -            | -            | -            | 87                | 0,00%        | 0,00%        | 0,42%        | 87             | 87           | 87           |               |              |     |
|     | Gadai                   | -            | -            | -            | -            | -                 | 0,00%        | 0,00%        | 0,00%        | -              | -            | -            |               |              |     |
| 4   | CFG                     | 330          | 1.506        | 979          | 810          | 810               | 0,30%        | 0,74%        | 0,60%        | (169)          | 480          | (697)        |               |              |     |
|     | CF 1                    | 209          | -            | -            | 22           | 337               | 0,84%        | 0,08%        | 1,26%        | 314            | 127          | 337          |               |              |     |
|     | Total Griya             | -            | -            | -            | -            | -                 | 0,00%        | 0,00%        | 0,00%        | -              | -            | -            |               |              |     |
|     | Oto                     | 209          | -            | -            | 22           | 337               | 4,19%        | 0,38%        | 5,84%        | 314            | 127          | 337          |               |              |     |
|     | CF 2                    | 120          | 1.506        | 956          | 473          | 473               | 0,14%        | 0,91%        | 0,44%        | (483)          | 353          | (1.033)      |               |              |     |
|     | Mitraguna & Others      | -            | 1.506        | 862          | 378          | 378               | 0,00%        | 1,07%        | 0,46%        | (483)          | 378          | (1.128)      |               |              |     |
|     | Pensiun                 | 120          | -            | 95           | 95           | 95                | 0,56%        | 0,38%        | 0,37%        | -              | (19)         | (0)          |               |              |     |
|     | <b>Total Pembiayaan</b> | <b>8.782</b> | <b>6.553</b> | <b>8.017</b> | <b>7.633</b> | <b>4,82%</b>      | <b>3,70%</b> | <b>3,43%</b> | <b>(385)</b> | <b>(1.149)</b> | <b>1.080</b> | <b>3,33%</b> | <b>3,09%</b>  | <b>-0,1%</b> |     |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | % Relatif |           |           | MtD | YtD   | MtM | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----|-------|-----|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |                   | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 |     |       |     | %             | Penc. | Gap |
| 1   | SME           | 5.726     | 6.156     | 6.156     | 6.156     | 6.156             | 12,66%    | 15,77%    | 15,59%    | -   | 430   | -   |               |       |     |
|     | Linkage       | 23        | -         | -         | -         | -                 | 0,15%     | 0,00%     | 0,00%     | -   | (23)  | -   |               |       |     |
|     | Non-Linkage   | 5.703     | 6.156     | 6.156     | 6.156     | 6.156             | 18,65%    | 25,23%    | 24,76%    | -   | 453   | -   |               |       |     |
|     | Value Chain   | -         | -         | -         | -         | -                 | 0,00%     | 0,00%     | 0,00%     | -   | -     | -   |               |       |     |
| 2   | MBG           | 372       | -         | -         | -         | -                 | 7,57%     | 0,00%     | 0,00%     | -   | (372) | -   |               |       |     |
|     | KUR           | 296       | -         | -         | -         |                   |           |           |           |     |       |     |               |       |     |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               |              |               |               | Target Dec'25  |                |               |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|---------------|----------------|----------------|---------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD           | %MtD         | YtD           | %YtD          | Posisi         | Penc.          | Gap           |
| 1   | Giro          | 17.704         | 23.510         | 25.480         | 42.284         | (16.565)          | 16.804               | 18.774        | 79,85%       | 24.580        | 138,84%       | 30.252         | 139,77%        | 12.032        |
| 2   | Tabungan      | 74.047         | 78.794         | 87.158         | 91.959         | 2.185             | 4.801                | 13.165        | 16,71%       | 17.912        | 24,19%        | 92.330         | 99,60%         | (371)         |
| 3   | Deposito      | 177.676        | 188.557        | 186.604        | 185.504        | 29.326            | (1.100)              | (3.054)       | -1,62%       | 7.828         | 4,41%         | 178.816        | 103,74%        | 6.688         |
|     | <b>Total</b>  | <b>269.427</b> | <b>290.861</b> | <b>299.242</b> | <b>319.746</b> | <b>14.945</b>     | <b>20.505</b>        | <b>28.885</b> | <b>9,93%</b> | <b>50.320</b> | <b>18,68%</b> | <b>301.398</b> | <b>106,09%</b> | <b>18.348</b> |
|     | CASA          | 91.751         | 102.304        | 112.638        | 134.243        | (14.380)          | 21.605               | 31.939        | 31,22%       | 42.492        | 46,31%        | 122.582        | 109,51%        | 11.661        |
|     | (%) CASA      | 34,05%         | 35,17%         | 37,64%         | 41,98%         |                   |                      |               |              |               |               |                |                |               |
|     | FDR           | 66,93%         | 72,31%         | 71,19%         | 66,62%         |                   |                      |               |              |               |               |                |                |               |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) |         |       |         |      | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD  | YtD     | %YtD | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.699     | 4.255     | 4.792     | 4.792     | (0)               | 536                  | 12,60%  | 1.093 | 29,54%  |      | -             | 0,00% | 4.792 |
| 2   | Giro ISE      | 1.245     | 527       | 440       | 351       | (89)              | (176)                | -33,31% | (893) | -71,77% |      |               | 0,00% | 351   |
| 3   | Tabungan ISE  | 2.454     | 3.729     | 4.352     | 4.440     | 89                | 712                  | 19,09%  | 1.986 | 80,93%  |      |               | 0,00% | 4.440 |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0     | #DIV/0! |      |               | 0,00% | 0     |
| 5   | CIF ISE       | 78        | 85        | 85        | 85        | 0                 | 0                    | 0,00%   | 7     | 8,97%   |      |               | 0,00% | 85    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25  |                |              |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
|     |                         | 31-Dec-24      | 30-Nov-25      | 31-Dec-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                     | 7.500          | 11.359         | 11.833         | 1.200                   | 900                     | -300          | 895               | 474                  | 4.333         | 426            | 10.603         | 111,60%        | 1.230        |
|     | KUR                     | 5.814          | 9.851          | 10.368         | 1.200                   | 900                     | -300          | 929               | 517                  | 4.554         | 383            | 8.917          | 116,27%        | 1.451        |
|     | Non KUR                 | 1.686          | 1.508          | 1.465          | -                       | -                       | 0             | -34               | -43                  | -221          | 43             | 1.686          | 86,91%         | (221)        |
| 3   | PWG                     | 25.637         | 39.504         | 41.001         | 9.228                   | 9.953                   | 725           | 1.917             | 1.498                | 15.364        | 8.456          | 38.538         | 106,39%        | 2.464        |
|     | Cilem                   | 7.478          | 16.995         | 17.645         | 2.018                   | 1.693                   | -326          | 982               | 651                  | 10.168        | 1.042          | 18.884         | 93,44%         | (1.238)      |
|     | Gadai                   | 18.160         | 22.509         | 23.356         | 7.210                   | 8.260                   | 1.050         | 936               | 847                  | 5.197         | 7.414          | 19.654         | 118,83%        | 3.702        |
| 4   | CFG                     | 147.202        | 159.467        | 160.192        | 4.057                   | 4.095                   | 38            | -1.974            | 724                  | 12.990        | 3.371          | 162.134        | 98,80%         | (1.942)      |
|     | CF 1                    | 16.107         | 20.872         | 20.927         | 2.195                   | 390                     | -1.805        | -284              | 56                   | 4.821         | 334            | 18.306         | 114,32%        | 2.621        |
|     | Total Griya             | 8.451          | 15.348         | 15.655         | 2.195                   | 390                     | -1.805        | 0                 | 307                  | 7.204         | 83             | 9.032          | 173,33%        | 6.623        |
| 4   | • Total Non Program     | 8.451          | 15.348         | 15.655         | 2.195                   | 390                     | -1.805        | 2.134             | 307                  | 7.204         | 83             | 9.032          | 173,33%        | 6.623        |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0            |
|     | Oto                     | 7.656          | 5.524          | 5.272          | -                       | -                       | 0             | -284              | -252                 | -2.383        | 252            | 9.274          | 56,85%         | (4.002)      |
|     | CF 2                    | 131.096        | 138.596        | 139.265        | 1.862                   | 3.705                   | 1.843         | -1.691            | 669                  | 8.169         | 3.036          | 143.828        | 96,83%         | (4.563)      |
|     | Mitraguna & Others      | 128.138        | 134.779        | 134.778        | 1.647                   | 3.005                   | 1.358         | -1.877            | -1                   | 6.640         | 3.006          | 139.216        | 96,81%         | (4.438)      |
|     | Pensiun                 | 2.957          | 3.817          | 4.487          | 215                     | 700                     | 485           | 186               | 670                  | 1.529         | 30             | 4.612          | 97,28%         | (125)        |
|     | <b>Total Pembiayaan</b> | <b>180.340</b> | <b>210.330</b> | <b>213.026</b> | <b>14.485</b>           | <b>14.948</b>           | <b>463</b>    | <b>838</b>        | <b>2.696</b>         | <b>32.687</b> | <b>12.252</b>  | <b>211.274</b> | <b>100,83%</b> | <b>1.752</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |              |              |              | MtD (1-31 Nov'25) | % Relatif    |              |                | MtD        | YtD          | MtM          | Target Dec'25  |             |     |
|-----|-------------------------|------------|--------------|--------------|--------------|-------------------|--------------|--------------|----------------|------------|--------------|--------------|----------------|-------------|-----|
|     |                         | 31-Dec-24  | 31-Oct-25    | 30-Nov-25    | 31-Dec-25    |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-25      |            |              |              | %              | Penc.       | Gap |
| 1   | SME                     | -          | -            | -            | -            | (0,00%)           | (0,00%)      | (0,00%)      | (0,00%)        | -          | -            | -            |                |             |     |
|     | Linkage                 | -          | -            | -            | -            | (0,00%)           | (0,00%)      | (0,00%)      | (0,00%)        | -          | -            | -            |                |             |     |
|     | Local Champion          | -          | -            | -            | -            | (0,00%)           | (0,00%)      | (0,00%)      | (0,00%)        | -          | -            | -            |                |             |     |
|     | Value Chain             | -          | -            | -            | -            | (0,00%)           | (0,00%)      | (0,00%)      | (0,00%)        | -          | -            | -            |                |             |     |
| 2   | MBG                     | 453        | 151          | 380          | 108          | 6,04%             | 3,34%        | 0,91%        | (272)          | (345)      | (43)         |              |                |             |     |
|     | KUR                     | 363        | 80           | 229          | 71           | 6,24%             | 2,32%        | 0,69%        | (158)          | (291)      | (9)          |              |                |             |     |
|     | Non KUR                 | 90         | 70           | 151          | 37           | 5,33%             | 10,00%       | 2,49%        | (114)          | (53)       | (34)         |              |                |             |     |
| 3   | PWG                     | -          | -            | -            | -            | 68                | 0,00%        | 0,00%        | 0,17%          | 68         | 68           | 68           |                |             |     |
|     | Cilem                   | -          | -            | -            | -            | 68                | 0,00%        | 0,00%        | 0,38%          | 68         | 68           | 68           |                |             |     |
|     | Gadai                   | -          | -            | -            | -            | 0,00%             | 0,00%        | 0,00%        | -              | -          | -            |              |                |             |     |
| 4   | CFG                     | 537        | 1.213        | 2.440        | 933          | 0,36%             | 1,53%        | 0,58%        | (1.507)        | 396        | (280)        |              |                |             |     |
|     | CF 1                    | 200        | 336          | 823          | 838          | 1,24%             | 3,94%        | 4,00%        | 15             | 638        | 501          |              |                |             |     |
|     | Total Griya             | -          | -            | -            | -            | 829               | 0,00%        | 0,00%        | 5,30%          | 829        | 829          | 829          |                |             |     |
|     | Oto                     | 200        | 336          | 823          | 8            | 2,61%             | 14,90%       | 0,16%        | (815)          | (192)      | (328)        |              |                |             |     |
|     | CF 2                    | 337        | 876          | 1.617        | 96           | 0,26%             | 1,17%        | 0,07%        | (1.522)        | (242)      | (781)        |              |                |             |     |
|     | Mitraguna & Others      | 337        | 876          | 1.617        | 96           | 0,26%             | 1,20%        | 0,07%        | (1.522)        | (242)      | (781)        |              |                |             |     |
|     | Pensiun                 | -          | -            | -            | -            | 0,00%             | 0,00%        | 0,00%        | -              | -          | -            |              |                |             |     |
|     | <b>Total Pembiayaan</b> | <b>990</b> | <b>1.364</b> | <b>2.820</b> | <b>1.109</b> | <b>0,55%</b>      | <b>1,34%</b> | <b>0,52%</b> | <b>(1.711)</b> | <b>119</b> | <b>(255)</b> | <b>0,61%</b> | <b>-16,25%</b> | <b>0,1%</b> |     |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | % Relatif |           |           | MtD | YtD | MtM | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----|-----|-----|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |                   | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 |     |     |     | %             | Penc. | Gap |
| 1   | SME           | -         | -         | -         | -         | (0,00%)           | (0,00%)   | (0,00%)   | (0,00%)   | -   | -   | -   |               |       |     |
|     | Linkage       | -         | -         | -         | -         | (0,00%)           | (0,00%)   | (0,00%)   | (0,00%)   | -   | -   | -   |               |       |     |
|     | Non-Linkage   | -         | -         | -         | -         | (0,00%)           | (0,00%)   | (0,00%)   | (0,00%)   | -   | -   | -   |               |       |     |
|     | Value Chain   | -         | -         | -         | -         | (0,00%)           | (0,00%)   | (0,00%)   | (0,00%)   | -   | -   | -   |               |       |     |
| 2   | MBG           | 70        | 198       | 265       | 263       | 0,93%             | 2,34%     | 2,22%     | (3)       | 193 | 65  |     |               |       |     |
|     | KUR           | -         | 198       | 198       | 198       | 0,00%             | 0,00%     | 1,91%     | (0)       | 198 | (0) |     |               |       |     |
|     | Non KUR       | 70        | -         | 67        | 65        | 4,15%             | 4,47%     | 4,42%     | (3)       | (5) |     |     |               |       |     |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |              |              |               |              | Target Dec'25  |               |                |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|--------------|----------------|---------------|----------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD          | %MtD         | YtD           | %YtD         | Posisi         | Penc.         | Gap            |
| 1   | Giro          | 12.950         | 14.521         | 15.141         | 14.871         | (24)              | (269)                | 350          | 2,41%        | 1.922         | 14,84%       | 19.133         | 77,73%        | (4.262)        |
| 2   | Tabungan      | 76.505         | 82.083         | 85.401         | 86.362         | (3.276)           | 961                  | 4.279        | 5,21%        | 9.858         | 12,88%       | 87.055         | 99,20%        | (693)          |
| 3   | Deposito      | 21.770         | 21.010         | 20.334         | 20.333         | (250)             | (1)                  | (678)        | -3,22%       | (1.438)       | -6,60%       | 22.377         | 90,87%        | (2.044)        |
|     | <b>Total</b>  | <b>111.225</b> | <b>117.615</b> | <b>120.875</b> | <b>121.566</b> | <b>(3.551)</b>    | <b>691</b>           | <b>3.951</b> | <b>3,36%</b> | <b>10.342</b> | <b>9,30%</b> | <b>128.565</b> | <b>94,56%</b> | <b>(6.999)</b> |
|     | CASA          | 89.454         | 96.605         | 100.541        | 101.233        | (3.300)           | 692                  | 4.629        | 4,79%        | 11.779        | 13,17%       | 106.189        | 95,33%        | (4.955)        |
|     | (%) CASA      | 80,43%         | 82,14%         | 83,18%         | 83,27%         |                   |                      |              |              |               |              |                |               |                |
|     | FDR           | 45,34%         | 61,64%         | 62,40%         | 62,05%         |                   |                      |              |              |               |              |                |               |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |      |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD  | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.158     | 1.339     | 1.306     | 1.243     |                   | (63)                 | (96) | -7,17%  | 85    | 7,31%   | -             | 0,00% | 1.243 |
| 2   | Giro ISE      | 199       | 98        | 66        | 67        |                   | 1                    | (31) | -31,67% | (132) | -66,40% |               | 0,00% | 67    |
| 3   | Tabungan ISE  | 959       | 1.241     | 1.240     | 1.176     |                   | (64)                 | (65) | -5,23%  | 217   | 22,62%  |               | 0,00% | 1.176 |
| 4   | Deposito ISE  | -         | -         | -         | -         |                   | 0                    | 0    | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 50        | 55        | 55        | 55        |                   | 0                    | 0    | 0,00%   | 5     | 10,00%  |               | 0,00% | 55    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |               |               | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25 |               |               |                |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|---------------|---------------|----------------|
|     |                         | 31-Dec-24     | 30-Nov-25     | 31-Dec-25     |                         |                         |               |                   | MtD                  | YtD           |                | Posisi        | Penc.         | Gap           |                |
| 1   | SME                     | 2             | 2             | 2             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 2             | 100,00%       | 0             |                |
|     | Linkage                 | 2             | 2             | 2             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 2             | 100,00%       | 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                     | 103           | 5.708         | 6.320         | 1.000                   | 700                     | (-300)        | 941               | 612                  | 6.217         | 88             | 4.157         | 152,02%       | 2.163         |                |
|     | KUR                     | 103           | 5.507         | 6.118         | 1.000                   | 700                     | (-300)        | 943               | 612                  | 6.016         | 88             | 3.948         | 154,99%       | 2.171         |                |
|     | Non KUR                 | -             | 202           | 202           | -                       | -                       | 0             | -2                | 0                    | 202           | -              | 210           | 96,15%        | (8)           |                |
| 3   | PWG                     | 12.227        | 19.478        | 20.836        | 4.132                   | 4.675                   | 543           | 1.149             | 1.358                | 8.609         | 3.317          | 29.234        | 71,27%        | (8.398)       |                |
|     | Cilem                   | 5.118         | 11.042        | 11.798        | 1.521                   | 1.795                   | 275           | 764               | 755                  | 6.679         | 1.040          | 18.602        | 63,42%        | (6.805)       |                |
|     | Gadai                   | 7.109         | 8.436         | 9.039         | 2.611                   | 2.879                   | 268           | 384               | 603                  | 1.930         | 2.277          | 10.632        | 85,01%        | (1.593)       |                |
| 4   | CFG                     | 38.093        | 47.309        | 48.269        | 1.430                   | 1.726                   | 296           | (-276)            | 960                  | 10.176        | 766            | 46.784        | 103,17%       | 1.485         |                |
|     | CF 1                    | 11.280        | 11.213        | 10.972        | 160                     | -                       | (-160)        | (-187)            | (-241)               | (-307)        | 241            | 12.440        | 88,20%        | (1.468)       |                |
|     | Total Griya             | 5.847         | 6.712         | 6.628         | 160                     | -                       | (-160)        | 0                 | (-84)                | 782           | 84             | 6.160         | 107,61%       | 469           |                |
| 4   | • Total Non Program     | 5.847         | 5.867         | 5.787         | -                       | -                       | 0             | (-159)            | (-80)                | (-60)         | 80             | 6.160         | 93,94%        | (373)         |                |
|     | • Program               | -             | 846           | 842           | 160                     | -                       | (-160)        | 167               | (-4)                 | 842           | 4              | 0             | 0,00%         | 842           |                |
|     | Oto                     | 5.433         | 4.501         | 4.344         | -                       | -                       | 0             | (-187)            | (-157)               | (-1.089)      | 157            | 6.280         | 69,16%        | (1.937)       |                |
|     | CF 2                    | 26.814        | 36.096        | 37.297        | 1.270                   | 1.726                   | 456           | (-88)             | 1.201                | 10.483        | 525            | 34.343        | 108,60%       | 2.953         |                |
|     | Mitraguna & Others      | 24.934        | 33.722        | 34.695        | 1.070                   | 1.476                   | 406           | (-266)            | 973                  | 9.762         | 503            | 31.664        | 109,57%       | 3.031         |                |
|     | Pensiun                 | 1.880         | 2.374         | 2.601         | 200                     | 250                     | 50            | 178               | 228                  | 721           | 22             | 2.679         | 97,09%        | (78)          |                |
|     | <b>Total Pembiayaan</b> | <b>50.425</b> | <b>72.497</b> | <b>75.427</b> | <b>6.562</b>            | <b>7.101</b>            | <b>538</b>    | <b>1.814</b>      | <b>2.930</b>         | <b>25.002</b> | <b>4.171</b>   |               | <b>80.177</b> | <b>94,08%</b> | <b>(4.750)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |            |            |            | MtD (1-31 Nov'25) | % Relatif    |              |              | MtD          | YtD         | MtM          | Target Dec'25 |              |                |              |
|-----|-------------------------|------------|------------|------------|------------|-------------------|--------------|--------------|--------------|--------------|-------------|--------------|---------------|--------------|----------------|--------------|
|     |                         | 31-Dec-24  | 31-Oct-25  | 30-Nov-25  | 31-Dec-25  |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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%        | 7,15%        | 0,00%        | (408)        | -           | -            |               |              |                |              |
|     | KUR                     | -          | -          | -          | -          |                   | 0,00%        | 7,41%        | 0,00%        | (408)        | -           | -            |               |              |                |              |
|     | 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                     | 182        | 361        | 273        | 146        |                   | 0,48%        | 0,58%        | 0,30%        | (128)        | (36)        | (215)        |               |              |                |              |
|     | CF 1                    | 77         | 272        | 185        | 58         |                   | 0,68%        | 1,65%        | 0,53%        | (127)        | (19)        | (214)        |               |              |                |              |
|     | Total Griya             | 1          | -          | -          | -          |                   | 0,02%        | 0,00%        | 0,00%        | -            | (1)         | -            |               |              |                |              |
|     | Oto                     | 76         | 272        | 185        | 58         |                   | 1,39%        | 4,11%        | 1,33%        | (127)        | (18)        | (214)        |               |              |                |              |
|     | CF 2                    | 105        | 89         | 89         | 88         |                   | 0,39%        | 0,25%        | 0,24%        | (0)          | (16)        | (1)          |               |              |                |              |
|     | Mitraguna & Others      | 105        | 89         | 89         | 88         |                   | 0,42%        | 0,26%        | 0,25%        | (0)          | (16)        | (1)          |               |              |                |              |
|     | Pensiun                 | -          | -          | -          | -          |                   | 0,00%        | 0,00%        | 0,00%        | -            | -           | -            |               |              |                |              |
|     | <b>Total Pembiayaan</b> | <b>182</b> | <b>361</b> | <b>682</b> | <b>146</b> |                   | <b>0,36%</b> | <b>0,94%</b> | <b>0,19%</b> | <b>(536)</b> | <b>(36)</b> | <b>(215)</b> |               | <b>0,00%</b> | <b>100,00%</b> | <b>-0,2%</b> |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | % Relatif |           |           | MtD | YtD | MtM | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----|-----|-----|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |                   | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 |     |     |     | %             | Penc. | Gap |
| 1   | SME           | 2         | 2         | 2         | 2         |                   | 100,00%   | 100,00%   | 100,00%   | -   | -   | -   |               |       |     |
|     | Linkage       | 2         | 2         | 2         | 2         |                   | 100,00%   | 100,00%   | 100,00%   | -   | -   | -   |               |       |     |
|     | 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           | 188       | 1.007     |           |           |                   |           |           |           |     |     |     |               |       |     |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |              |              |              |              | Target Dec'25  |               |                |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|----------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD          | %MtD         | YtD          | %YtD         | Posisi         | Penc.         | Gap            |
| 1   | Giro          | 17.434         | 5.624          | 3.384          | 3.557          | 258               | 173                  | (2.067)      | -36,75%      | (13.877)     | -79,60%      | 23.630         | 15,05%        | (20.073)       |
| 2   | Tabungan      | 88.077         | 82.380         | 87.468         | 93.044         | (3.815)           | 5.576                | 10.664       | 12,94%       | 4.967        | 5,64%        | 98.104         | 94,84%        | (5.059)        |
| 3   | Deposito      | 27.462         | 49.623         | 49.244         | 44.242         | 677               | (5.003)              | (5.382)      | -10,85%      | 16.779       | 61,10%       | 28.010         | 157,95%       | 16.231         |
|     | <b>Total</b>  | <b>132.974</b> | <b>137.627</b> | <b>140.097</b> | <b>140.843</b> | <b>(2.881)</b>    | <b>746</b>           | <b>3.216</b> | <b>2,34%</b> | <b>7.869</b> | <b>5,92%</b> | <b>149.745</b> | <b>94,06%</b> | <b>(8.902)</b> |
|     | CASA          | 105.512        | 88.004         | 90.853         | 96.601         | (3.557)           | 5.749                | 8.597        | 9,77%        | (8.910)      | -8,44%       | 121.734        | 79,35%        | (25.133)       |
|     | (%) CASA      | 79,35%         | 63,94%         | 64,85%         | 68,59%         |                   |                      |              |              |              |              |                |               |                |
|     | FDR           | 8,88%          | 18,62%         | 18,83%         | 18,73%         |                   |                      |              |              |              |              |                |               |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |         |         |         |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 12.730    | 5.348     | 5.703     | 6.136     |                   | 432                  | 788     | 14,73%  | (6.594) | -51,80% | -             | 0,00% | 6.136 |
| 2   | Giro ISE      | 9.787     | 135       | 1.715     | 11        | (1.704)           | (124)                | (9.776) | -91,85% | (9.776) | -99,89% | -             | 0,00% | 11    |
| 3   | Tabungan ISE  | 2.943     | 4.712     | 3.488     | 5.625     |                   | 2.136                | 912     | 19,35%  | 2.682   | 91,13%  | -             | 0,00% | 5.625 |
| 4   | Deposito ISE  | -         | 500       | 500       | 500       |                   | 0                    | 0       | 0,00%   | 500     | #DIV/0! | -             | 0,00% | 500   |
| 5   | CIF ISE       | 32        | 36        | 36        | 36        |                   | 0                    | 0       | 0,00%   | 4       | 12,50%  | -             | 0,00% | 36    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |               |               | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25 |                |              |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
|     |                         | 31-Dec-24     | 30-Nov-25     | 31-Dec-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                     | 3.072         | 5.374         | 5.643         | 318                     | 692                     | 374           | -10               | 269                  | 2.571         | 423            | 3.219         | 175,34%        | 2.425        |
|     | Cilem                   | 3.072         | 5.374         | 5.643         | 318                     | 692                     | 374           | -10               | 269                  | 2.571         | 423            | 3.219         | 175,34%        | 2.425        |
|     | Gadai                   | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
| 4   | CFG                     | 8.743         | 20.258        | 20.731        | 2.605                   | 1.445                   | -1.160        | 2.442             | 473                  | 11.988        | 972            | 17.986        | 115,26%        | 2.745        |
|     | CF 1                    | 1.694         | 1.836         | 1.803         | -                       | -                       | 0             | -25               | 33                   | 109           | 33             | 2.801         | 64,38%         | (998)        |
|     | Total Griya             | 398           | 863           | 860           | -                       | -                       | 0             | 0                 | -3                   | 462           | 3              | 725           | 118,63%        | 135          |
| 4   | • Total Non Program     | 398           | 863           | 860           | -                       | -                       | 0             | -4                | 3                    | 462           | -              | 725           | 118,63%        | 135          |
|     | • Program               | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|     | Oto                     | 1.296         | 973           | 944           | -                       | -                       | 0             | -25               | -30                  | -353          | 30             | 2.076         | 45,45%         | (1.133)      |
|     | CF 2                    | 7.049         | 18.421        | 18.928        | 2.605                   | 1.445                   | -1.160        | 2.466             | 506                  | 11.879        | 939            | 15.185        | 124,65%        | 3.743        |
|     | Mitraguna & Others      | 6.955         | 18.330        | 18.836        | 2.605                   | 1.445                   | -1.160        | 2.467             | 507                  | 11.881        | 938            | 14.429        | 130,54%        | 4.407        |
|     | Pensiun                 | 94            | 92            | 91            | -                       | -                       | 0             | -0                | -0                   | -2            | 0              | 756           | 12,10%         | (664)        |
|     | <b>Total Pembiayaan</b> | <b>11.815</b> | <b>25.632</b> | <b>26.374</b> | <b>2.923</b>            | <b>2.137</b>            | <b>-786</b>   | <b>2.431</b>      | <b>742</b>           | <b>14.559</b> | <b>1.395</b>   | <b>21.204</b> | <b>124,38%</b> | <b>5.170</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi    |           |            |           | MtD (1-31 Nov'25) | % Relatif    |              |              | Net (UG) & DG | Target Dec'25 |             |              |                |             |
|-----|-------------------------|-----------|-----------|------------|-----------|-------------------|--------------|--------------|--------------|---------------|---------------|-------------|--------------|----------------|-------------|
|     |                         | 31-Dec-24 | 31-Oct-25 | 30-Nov-25  | 31-Dec-25 |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | -         | -         | -          | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -           | -            |                |             |
|     | KUR                     | -         | -         | -          | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -           | -            |                |             |
|     | Non KUR                 | -         | -         | -          | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -           | -            |                |             |
| 3   | PWG                     | -         | -         | -          | -         | 229               | 0,00%        | 0,00%        | 4,05%        | 229           | 229           | 229         | -            | -              |             |
|     | Cilem                   | -         | -         | -          | -         | 229               | 0,00%        | 0,00%        | 4,05%        | 229           | 229           | 229         | -            | -              |             |
|     | Gadai                   | -         | -         | -          | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -           | -            | -              |             |
| 4   | CFG                     | 223       | 339       | 428        | -         | 334               | 2,55%        | 2,11%        | 1,61%        | (93)          | 111           | (5)         | -            | -              |             |
|     | CF 1                    | 223       | 184       | 185        | -         | 182               | 13,18%       | 10,09%       | 10,07%       | (4)           | (42)          | (2)         | -            | -              |             |
|     | Total Griya             | -         | -         | -          | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -           | -            | -              |             |
|     | Oto                     | 223       | 184       | 185        | -         | 182               | 17,22%       | 19,03%       | 19,25%       | (4)           | (42)          | (2)         | -            | -              |             |
|     | CF 2                    | -         | 155       | 242        | -         | 153               | 0,00%        | 1,32%        | 0,81%        | (90)          | 153           | (3)         | -            | -              |             |
|     | Mitraguna & Others      | -         | 155       | 242        | -         | 153               | 0,00%        | 1,32%        | 0,81%        | (90)          | 153           | (3)         | -            | -              |             |
|     | Pensiun                 | -         | -         | -          | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -           | -            | -              |             |
|     | <b>Total Pembiayaan</b> | <b>-</b>  | <b>76</b> | <b>230</b> | <b>-</b>  | <b>0</b>          | <b>0,00%</b> | <b>0,90%</b> | <b>0,00%</b> | <b>(230)</b>  | <b>-</b>      | <b>(76)</b> | <b>5,77%</b> | <b>#DIV/0!</b> | <b>5,8%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 134.283 | 132.974 | 140.508 | 6.225        |          |
| 2   | Contribution Margin | 2.241   | 2.841   | 2.414   | 173          | -7,7%    |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,90   | 3,16   | 3,18   | 0,02         | 0,27         |
| CIF Payroll | 263    | 278    | 271    | (7)          | 8            |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |              |              |               |               | Target Dec'25  |                |               |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|---------------|
|     |               | 31-Dec-24      | 30-Nov-25      | 30-Dec-25      | 31-Dec-25      |                   | DtD                  | MtD          | %MtD         | YtD           | %YtD          | Posisi         | Penc.          | Gap           |
| 1   | Giro          | 19.025         | 36.771         | 31.843         | 31.858         | 351               | 16                   | (4.912)      | -13,36%      | 12.833        | 67,45%        | 25.910         | 122,96%        | 5.948         |
| 2   | Tabungan      | 42.453         | 51.742         | 58.145         | 58.972         | (2.433)           | 826                  | 7.229        | 13,97%       | 16.518        | 38,91%        | 51.570         | 114,35%        | 7.402         |
| 3   | Deposito      | 43.338         | 45.108         | 44.472         | 44.472         | (418)             | 0                    | (636)        | -1,41%       | 1.134         | 2,62%         | 44.053         | 100,95%        | 419           |
|     | <b>Total</b>  | <b>104.817</b> | <b>133.621</b> | <b>134.460</b> | <b>135.302</b> | <b>(2.501)</b>    | <b>842</b>           | <b>1.681</b> | <b>1,26%</b> | <b>30.485</b> | <b>29,08%</b> | <b>121.533</b> | <b>111,33%</b> | <b>13.769</b> |
|     | CASA          | 61.479         | 88.513         | 89.988         | 90.830         | (2.082)           | 842                  | 2.317        | 2,62%        | 29.351        | 47,74%        | 77.480         | 117,23%        | 13.350        |
|     | (%) CASA      | 58,65%         | 66,24%         | 66,93%         | 67,13%         |                   |                      |              |              |               |               |                |                |               |
|     | FDR           | 25,79%         | 43,61%         | 43,28%         | 43,02%         |                   |                      |              |              |               |               |                |                |               |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |         |       |         |      | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD  | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.382     | 2.000     | 2.317     | 2.332     | 14                | 332                  | 16,59%  | 950   | 68,75%  | -    | 0,00%         | 2.332 |     |
| 2   | Giro ISE      | 167       | 54        | 55        | 55        | 0                 | 1                    | 1,48%   | (113) | -67,26% | -    | 0,00%         | 55    |     |
| 3   | Tabungan ISE  | 1.214     | 1.946     | 2.263     | 2.277     | 14                | 331                  | 17,01%  | 1.062 | 87,50%  | -    | 0,00%         | 2.277 |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0     | #DIV/0! | -    | 0,00%         | 0     |     |
| 5   | CIF ISE       | 26        | 37        | 37        | 37        | 0                 | 0                    | 0,00%   | 11    | 42,31%  | -    | 0,00%         | 37    |     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |               |               | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25 |                |               |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|---------------|
|     |                         | 31-Dec-24     | 30-Nov-25     | 31-Dec-25     |                         |                         |               |                   | MtD                  | YtD           |                | Posisi        | Penc.          | Gap           |
| 1   | SME                     | -             | 2.008         | 1.848         | 2.000                   | -                       | -2.000        | 2.008             | -160                 | 1.848         | 160            | 0             | 0,00%          | 1.848         |
|     | Linkage                 | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
|     | Non-Linkage             | -             | 2.008         | 1.848         | 2.000                   | -                       | -2.000        | 2.008             | -160                 | 1.848         | 160            | 0             | 0,00%          | 1.848         |
|     | • Local Champion        | -             | 2.008         | 1.848         | 2.000                   | -                       | -2.000        | 2.008             | -160                 | 1.848         | 160            | 0             | 0,00%          | 1.848         |
|     | • Value Chain           | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
| 2   | MBG                     | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
|     | KUR                     | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
|     | Non KUR                 | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
| 3   | PWG                     | 4.744         | 10.333        | 10.709        | 416                     | 1.066                   | 651           | -535              | 376                  | 5.965         | 690            | 5.487         | 195,18%        | 5.222         |
|     | Cilem                   | 4.744         | 10.333        | 10.709        | 416                     | 1.066                   | 651           | -535              | 376                  | 5.965         | 690            | 5.487         | 195,18%        | 5.222         |
|     | Gadai                   | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
| 4   | CFG                     | 22.287        | 45.930        | 45.644        | 1.478                   | 400                     | -1.078        | 23                | -286                 | 23.357        | 686            | 31.737        | 143,82%        | 13.907        |
|     | CF 1                    | 3.598         | 7.776         | 7.628         | -                       | -                       | 0             | -110              | -148                 | 4.030         | 148            | 4.798         | 158,98%        | 2.830         |
|     | Total Griya             | 1.186         | 3.129         | 3.090         | -                       | -                       | 0             | 0                 | -39                  | 1.904         | 39             | 1.529         | 202,10%        | 1.561         |
| 4   | • Total Non Program     | 1.186         | 3.129         | 3.090         | -                       | -                       | 0             | 0                 | -39                  | 1.904         | 39             | 1.529         | 202,10%        | 1.561         |
|     | • Program               | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
|     | Oto                     | 2.412         | 4.647         | 4.538         | -                       | -                       | 0             | -110              | -110                 | 2.125         | 110            | 3.269         | 138,81%        | 1.269         |
|     | CF 2                    | 18.689        | 38.154        | 38.016        | 1.478                   | 400                     | -1.078        | 133               | -138                 | 19.327        | 538            | 26.939        | 141,12%        | 11.078        |
|     | Mitraguna & Others      | 17.983        | 37.353        | 37.219        | 1.478                   | 400                     | -1.078        | 139               | -134                 | 19.236        | 534            | 25.358        | 146,78%        | 11.862        |
|     | Pensiun                 | 705           | 801           | 797           | -                       | -                       | 0             | -6                | -4                   | 92            | 4              | 1.581         | 50,41%         | (784)         |
|     | <b>Total Pembiayaan</b> | <b>27.031</b> | <b>58.271</b> | <b>58.201</b> | <b>3.894</b>            | <b>1.466</b>            | <b>-2.427</b> | <b>1.495</b>      | <b>-70</b>           | <b>31.170</b> | <b>1.536</b>   | <b>37.223</b> | <b>156,36%</b> | <b>20.977</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi    |           |           |           | MtD (1-31 Nov'25) | % Relatif    |              |              | MtD      | YtD      | MtM      | Target Dec'25 |                |             |
|-----|-------------------------|-----------|-----------|-----------|-----------|-------------------|--------------|--------------|--------------|----------|----------|----------|---------------|----------------|-------------|
|     |                         | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | KUR                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | Non KUR                 | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
| 3   | PWG                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | Cilem                   | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | Gadai                   | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
| 4   | CFG                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | CF 1                    | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | Total Griya             | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | Oto                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | CF 2                    | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | Mitraguna & Others      | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | Pensiun                 | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -        | -        | -        |               |                |             |
|     | <b>Total Pembiayaan</b> | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>0</b>          | <b>0,00%</b> | <b>0,00%</b> | <b>0,00%</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>0,00%</b>  | <b>#DIV/0!</b> | <b>0,0%</b> |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | % Relatif |           |           | MtD | YtD | MtM | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----|-----|-----|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |                   | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 |     |     |     | %             | Penc. | Gap |
| 1   | SME           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
|     | Linkage       | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
|     | Non-Linkage   | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
|     | Value Chain   | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
| 2   | MBG           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
|     | KUR           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
|     | Non KUR       | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
| 3   | PWG           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
|     | Cilem         | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
|     | Gadai         | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
| 4   | CFG           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
|     | CF 1          | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -   | -   | -   |               |       |     |
|     | Total Griya   | -         | -         | -</td     |           |                   |           |           |           |     |     |     |               |       |     |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi       |               |               |               | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |              |               |               |                | Target Dec'25 |               |                 |
|-----|---------------|--------------|---------------|---------------|---------------|-------------------|----------------------|--------------|---------------|---------------|----------------|---------------|---------------|-----------------|
|     |               | 31-Dec-24    | 30-Nov-25     | 30-Dec-25     | 31-Dec-25     |                   | DtD                  | MtD          | %MtD          | YtD           | %YtD           | Posisi        | Penc.         | Gap             |
| 1   | Giro          | -            | -             | -             | -             | 0                 | 0                    | 0            | #DIV/0!       | 0             | #DIV/0!        | 8.450         | 0,00%         | (8.450)         |
| 2   | Tabungan      | 2.113        | 12.096        | 13.239        | 13.594        | 1.519             | 355                  | 1.498        | 12,38%        | 11.482        | 543,45%        | 14.424        | 94,25%        | (829)           |
| 3   | Deposito      | 750          | 802           | 753           | 753           | (314)             | 0                    | (50)         | -6,20%        | 3             | 0,34%          | 1.518         | 49,59%        | (765)           |
|     | <b>Total</b>  | <b>2.863</b> | <b>12.898</b> | <b>13.992</b> | <b>14.347</b> | <b>1.205</b>      | <b>355</b>           | <b>1.448</b> | <b>11,23%</b> | <b>11.484</b> | <b>401,16%</b> | <b>24.391</b> | <b>58,82%</b> | <b>(10.045)</b> |
|     | CASA          | 2.113        | 12.096        | 13.239        | 13.594        | 1.519             | 355                  | 1.498        | 12,38%        | 11.482        | 543,45%        | 22.874        | 59,43%        | (9.280)         |
|     | (%) CASA      | 73,80%       | 93,78%        | 94,62%        | 94,75%        |                   |                      |              |               |               |                |               |               |                 |
|     | FDR           | 44,75%       | 139,34%       | 137,07%       | 133,67%       |                   |                      |              |               |               |                |               |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) |         |         |         |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | -         | 316       | 37        | 37        | 0                 | 0                    | (279)   | -88,24% | 37      | #DIV/0! | -             | 0,00% | 37    |
| 2   | Giro ISE      | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0       | #DIV/0! | 0       | 0,00%         | 0     | 0,00% |
| 3   | Tabungan ISE  | -         | 316       | 37        | 37        | 0                 | (279)                | -88,24% | 37      | #DIV/0! | 0       | 0,00%         | 37    | 0,00% |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0       | #DIV/0! | 0       | 0,00%         | 0     | 0,00% |
| 5   | CIF ISE       | 89        | 4         | 4         | 4         | 0                 | 0                    | 0,00%   | (85)    | -95,51% | 0       | 0,00%         | 4     | 0,00% |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi       |               |               | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) |               | Run Off Dec'25 | Target Dec'25 |               |              |
|-----|-------------------------|--------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|---------------|--------------|
|     |                         | 31-Dec-24    | 30-Nov-25     | 31-Dec-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                     | -            | 519           | 785           | 500                     | 275                     | -225          | 519               | 266                  | 785           | 9              | 0             | 0,00%         | 785          |
|     | KUR                     | -            | 519           | 785           | 500                     | 275                     | -225          | 519               | 266                  | 785           | 9              | 0             | 0,00%         | 785          |
|     | Non KUR                 | -            | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0            |
| 3   | PWG                     | 1.201        | 12.123        | 13.106        | 2.173                   | 2.569                   | 396           | 827               | 983                  | 11.905        | 1.585          | 9.851         | 133,05%       | 3.255        |
|     | Cilem                   | 1.026        | 8.861         | 9.348         | 1.616                   | 1.143                   | -473          | 808               | 487                  | 8.322         | 656            | 6.985         | 133,83%       | 2.363        |
|     | Gadai                   | 175          | 3.262         | 3.758         | 556                     | 1.426                   | 870           | 20                | 497                  | 3.583         | 929            | 2.866         | 131,13%       | 892          |
| 4   | CFG                     | 80           | 5.331         | 5.287         | -                       | 28                      | 28            | -61               | -44                  | 5.207         | 72             | 9.810         | 53,89%        | (4.523)      |
|     | CF 1                    | -            | 2.512         | 2.498         | -                       | 28                      | 28            | -31               | -14                  | 2.498         | 42             | 1.196         | 208,89%       | 1.302        |
|     | Total Griya             | -            | 1.021         | 1.011         | -                       | -                       | 0             | 0                 | -10                  | 1.011         | 10             | 294           | 344,23%       | 717          |
|     | • Total Non Program     | -            | 1.021         | 1.011         | -                       | -                       | 0             | 0                 | -10                  | 1.011         | 10             | 294           | 0,00%         | 0            |
|     | • Program               | -            | -             | -             | -                       | -                       | 0             | 0                 | -                    | -             | -              | 902           | 164,81%       | 585          |
|     | Oto                     | -            | 1.491         | 1.487         | -                       | 28                      | 28            | -31               | -5                   | 1.487         | 32             | 8.614         | 32,38%        | (5.825)      |
|     | CF 2                    | 80           | 2.819         | 2.789         | -                       | -                       | 0             | -30               | -30                  | 2.709         | 30             | 7.841         | 32,16%        | (5.320)      |
|     | Mitraguna & Others      | 80           | 2.550         | 2.522         | -                       | -                       | 0             | -28               | -28                  | 2.442         | 28             | 773           | 34,60%        | (505)        |
|     | Pensiun                 | -            | 270           | 267           | -                       | -                       | 0             | -2                | -2                   | 267           | 2              |               |               |              |
|     | <b>Total Pembiayaan</b> | <b>1.281</b> | <b>17.973</b> | <b>19.178</b> | <b>2.673</b>            | <b>2.871</b>            | <b>199</b>    | <b>1.285</b>      | <b>1.205</b>         | <b>17.897</b> | <b>1.667</b>   | <b>19.661</b> | <b>97,54%</b> | <b>(483)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi    |           |           |           | MtD (1-31 Nov'25) | % Relatif    |              |              | Net (UG) & DG | Target Dec'25 |          |          |
|-----|-------------------------|-----------|-----------|-----------|-----------|-------------------|--------------|--------------|--------------|---------------|---------------|----------|----------|
|     |                         | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 |                   | 31-Dec-24    | 30-Nov-25    | 31-Dec-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                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | KUR                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | Non KUR                 | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
| 3   | PWG                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | Cilem                   | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | Gadai                   | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
| 4   | CFG                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | CF 1                    | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | Total Griya             | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | Oto                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | CF 2                    | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | Mitraguna & Others      | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | Pensiun                 | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -        |
|     | <b>Total Pembiayaan</b> | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>0</b>          | <b>0,00%</b> | <b>0,00%</b> | <b>0,00%</b> | <b>-</b>      | <b>-</b>      | <b>-</b> | <b>-</b> |

## Kualitas Pembiayaan (NPF)

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