

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

| No.     | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |         |        |          |         | Target Nov'25 |         |           |
|---------|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|---------|-----------|
|         |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap       |
| 1       | Giro          | 155.866   | 132.926   | 132.307   | 132.713   | (20.234)         | 406                  | (213)   | -0,16% | (23.153) | -14,85% | 307.972       | 43,09%  | (175.259) |
| 2       | Tabungan      | 1.803.617 | 1.929.405 | 1.948.846 | 1.931.916 | 8.980            | (16.930)             | 2.512   | 0,13%  | 128.300  | 7,11%   | 2.053.217     | 94,09%  | (121.301) |
| 3       | Deposito      | 681.198   | 794.773   | 779.907   | 790.303   | 13.126           | 10.397               | (4.470) | -0,56% | 109.105  | 16,02%  | 695.719       | 113,60% | 94.584    |
| Total   |               | 2.640.681 | 2.857.104 | 2.861.060 | 2.854.933 | 1.872            | (6.128)              | (2.171) | -0,08% | 214.252  | 8,11%   | 3.056.908     | 93,39%  | (201.976) |
| CASA    |               | 1.959.483 | 2.062.331 | 2.081.154 | 2.064.629 | (11.254)         | (16.524)             | 2.299   | 0,11%  | 105.146  | 5,37%   | 2.361.189     | 87,44%  | (296.560) |
| (% CASA |               | 74,20%    | 72,18%    | 72,74%    | 72,32%    |                  |                      |         |        |          |         |               |         |           |
| FDR     |               | 99,99%    | 103,86%   | 104,42%   | 104,65%   |                  |                      |         |        |          |         |               |         |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Nov'25) | Growth (1-17 Nov'25) |       |       |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|-------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD   | %MtD  | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | DPK ISE       | 65.610    | 78.195    | 84.295    | 83.869    |                   | (426)                | 5.674 | 7,26% | 18.259  | 27,83%  | 93.649        | 89,56%  | (9.780)  |
| 2   | Giro ISE      | 23.758    | 19.240    | 20.975    | 20.827    |                   | (148)                | 1.587 | 8,25% | (2.931) | -12,34% | 40.752        | 51,11%  | (19.925) |
| 3   | Tabungan ISE  | 30.646    | 49.287    | 53.653    | 53.375    |                   | (278)                | 4.087 | 8,29% | 22.728  | 74,16%  | 34.543        | 113,60% | 18.832   |
| 4   | Deposito ISE  | 11.205    | 9.667     | 9.667     | 9.667     |                   | 0                    | 0     | 0,00% | (1.538) | -13,73% | 18.354        | 52,67%  | (8.686)  |
| 5   | CIF ISE       | 1.945     | 2.780     | 2.803     | 2.803     |                   | 0                    | 23    | 0,83% | 858     | 44,11%  |               | 0,00%   | 2.803    |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|                  |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1                | SME                 | 80.398    | 96.289    | 101.681   | 3.115                   | 5.900                   | 2.785         | 1.646            | 5.392                | 21.283  | 508            | 108.670       | 93,57%  | (6.989)  |
|                  | Linkage             | 14.865    | 24.410    | 24.410    | -                       | -                       | -             | 54               | 0                    | 9.545   | -              | 27.177        | 89,82%  | (2.766)  |
|                  | Non-Linkage         | 65.533    | 71.879    | 77.271    | 3.115                   | 5.900                   | 2.785         | 1.592            | 5.392                | 11.737  | 508            | 81.493        | 94,82%  | (4.223)  |
|                  | • Local Champion    | 62.373    | 68.775    | 74.187    | 3.115                   | 5.900                   | 2.785         | 1.923            | 5.412                | 11.814  | 488            | 69.939        | 106,07% | 4.247    |
|                  | • Value Chain       | 3.160     | 3.104     | 3.084     | -                       | -                       | -             | -330             | -20                  | -77     | 20             | 11.554        | 26,69%  | (8.470)  |
| 2                | MBG                 | 368.059   | 386.301   | 384.668   | 6.815                   | 4.150                   | -2.665        | 2.427            | -1.633               | 16.609  | 5.783          | 416.638       | 92,33%  | (31.970) |
|                  | KUR                 | 343.457   | 360.866   | 359.368   | 5.815                   | 4.080                   | -1.735        | 2.172            | -1.497               | 15.911  | 5.577          | 389.607       | 92,24%  | (30.238) |
|                  | Non KUR             | 24.602    | 25.435    | 25.300    | 1.000                   | 70                      | -930          | 255              | -135                 | 698     | 205            | 27.031        | 99,59%  | (1.732)  |
| 3                | PWG                 | 200.888   | 337.104   | 351.974   | 48.696                  | 46.512                  | -2.184        | 15.679           | 14.870               | 151.086 | 31.642         | 352.958       | 99,72%  | (983)    |
|                  | Cilem               | 92.590    | 179.567   | 191.708   | 13.400                  | 18.219                  | 4.819         | 5.131            | 12.141               | 99.118  | 6.078          | 214.664       | 89,31%  | (22.955) |
|                  | Gadai               | 108.298   | 157.537   | 160.266   | 35.296                  | 28.293                  | -7.003        | 10.549           | 2.729                | 51.968  | 25.564         | 138.294       | 115,89% | 21.972   |
| 4                | CFG                 | 1.991.066 | 2.147.657 | 2.149.294 | 26.178                  | 22.870                  | -3.308        | 24.686           | 1.638                | 158.229 | 21.233         | 2.201.267     | 97,64%  | (51.973) |
|                  | CF 1                | 271.158   | 283.456   | 284.057   | 2.929                   | 2.435                   | -494          | 1.344            | 601                  | 12.899  | 1.835          | 306.261       | 92,75%  | (22.204) |
|                  | Total Griya         | 236.939   | 234.916   | 233.829   | 850                     | 160                     | -690          | 0                | -1.087               | -3.110  | 1.247          | 254.302       | 91,95%  | (20.473) |
|                  | • Total Non Program | 155.508   | 157.635   | 156.674   | 850                     | -                       | -850          | -522             | -960                 | 1.166   | 960            | 163.178       | 96,01%  | (6.504)  |
|                  | • Program           | 81.431    | 77.281    | 77.154    | -                       | 160                     | -763          | -127             | -4.276               | 287     | 287            | 91.124        | 84,67%  | (13.969) |
|                  | Oto                 | 34.219    | 48.540    | 50.228    | 2.079                   | 2.275                   | 196           | 1.344            | 1.688                | 16.009  | 588            | 51.959        | 96,67%  | (1.731)  |
|                  | CF 2                | 1.719.908 | 1.864.201 | 1.865.238 | 23.249                  | 20.435                  | -2.814        | 23.342           | 1.037                | 145.330 | 19.398         | 1.895.007     | 98,43%  | (29.769) |
|                  | Mitraguna & Others  | 1.474.657 | 1.597.603 | 1.599.468 | 21.300                  | 19.042                  | -2.258        | 17.258           | 1.865                | 124.811 | 17.177         | 1.633.534     | 97,91%  | (34.065) |
|                  | Pensiun             | 245.250   | 266.598   | 265.770   | 1.950                   | 1.393                   | -557          | 6.084            | -828                 | 20.519  | 2.221          | 261.473       | 101,64% | 4.297    |
| Total Pembiayaan |                     | 2.640.411 | 2.967.351 | 2.987.618 | 84.805                  | 79.432                  | -5.372        | 44.438           | 20.267               | 347.207 | 59.166         | 3.079.533     | 97,02%  | (91.915) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |        | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD    | MtM    | %             | Penc.  | Gap   |
| 1                | SME                | -         | 602       | -         | 5.289     | 0,00%     | 0,00%     | 5,20%     | 5.289         | 5.289  | 4.687  |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |        |       |
|                  | Local Champion     | -         | 602       | -         | 5.289     | 0,00%     | 0,00%     | 6,84%     | 5.289         | 5.289  | 4.687  |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |        |       |
| 2                | MBG                | 2.275     | 5.444     | 5.444     | 28.501    | 0,62%     | 1,41%     | 7,41%     | 23.058        | 26.226 | 23.058 |               |        |       |
|                  | KUR                | 1.785     | 4.476     | 4.476     | 24.432    | 0,52%     | 1,24%     | 6,80%     | 19.956        | 22.646 | 19.956 |               |        |       |
|                  | Non KUR            | 489       | 968       | 968       | 4.070     | 1,99%     | 3,81%     | 16,09%    | 3.102         | 3.580  | 3.102  |               |        |       |
| 3                | PWG                | 10        | -         | -         | 8.623     | 0,00%     | 0,00%     | 2,45%     | 8.623         | 8.613  | 8.623  |               |        |       |
|                  | Cilem              | 10        | -         | -         | 5.375     | 0,01%     | 0,00%     | 2,80%     | 5.375         | 5.365  | 5.375  |               |        |       |
|                  | Gadai              | -         | -         | -         | 3.248     | 0,00%     | 0,00%     | 2,03%     | 3.248         | 3.248  | 3.248  |               |        |       |
| 4                | CFG                | 19.717    | 27.801    | 28.500    | 54.967    | 0,99%     | 1,33%     | 2,56%     | 26.467        | 35.250 | 27.165 |               |        |       |
|                  | CF 1               | 13.249    | 15.216    | 16.070    | 25.146    | 4,89%     | 5,67%     | 8,85%     | 9.075         | 11.897 | 9.929  |               |        |       |
|                  | Total Griya        | 12.780    | 14.475    | 15.301    | 19.000    | 5,39%     | 6,51%     | 8,13%     | 3.699         | 6.220  | 4.525  |               |        |       |
|                  | Oto                | 469       | 742       | 769       | 6.146     | 1,37%     | 1,58%     | 12,24%    | 5.377         | 5.677  | 5.404  |               |        |       |
|                  | CF 2               | 6.468     | 12.585    | 12.430    | 29.821    | 0,38%     | 0,67%     | 1,60%     | 17.392        | 23.353 | 17.236 |               |        |       |
|                  | Mitraguna & Others | 5.999     | 11.277    | 11.068    | 26.351    | 0,41%     | 0,69%     | 1,65%     | 15.282        | 20.352 | 15.073 |               |        |       |
|                  | Pensiun            | 470       | 1.308     | 1.361     | 3.471     | 0,19%     | 0,51%     | 1,31%     | 2.109         | 3.001  | 2.163  |               |        |       |
| Total Pembiayaan |                    | 22.002    | 33.847    | 33.943    | 97.380    | 0,83%     | 1,14%     | 3,26%     | 63.437        | 75.378 | 63.533 | 0,88%         | 73,01% | -2,4% |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |      |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap  |
| 1                | SME                | 18.159    | 23.973    | 24.522    | 24.108    | 22,59%    | 25,47%    | 23,71%    | (414)         | 5.949   | 135   |               |        |      |
|                  | Linkage            | 14.845    | 14.842    | 14.841    | 14.841    | 99,87%    | 60,80%    | 60,80%    | -             | (3)     | (0)   |               |        |      |
|                  | Non-Linkage        | 3.314     | 9.131     | 9.681     | 9.267     | 5,06%     | 13,47%    | 11,99%    | (414)         | 5.953   | 136   |               |        |      |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
| 2                | MBG                | 2.573     | 2.310     | 2.733     | 3.064     | 0,70%     | 0,71%     | 0,80%     | 330           | 491     | 754   |               |        |      |
|                  | KUR                | 1.118     | 1.018     | 1.434     | 1.675     | 0,33%     | 0,40%     | 0,47%     | 241           | 557     | 657   |               |        |      |
|                  | Non KUR            | 1.455     | 1.292     | 1.300     | 1.389     | 5,91%     | 5,11%     | 5,49%     | 89            | (66)    | 97    |               |        |      |
| 3                | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
|                  | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
|                  | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
| 4                | CFG                | 25.667    | 23.049    | 23.491    | 25.116    | 1,29%     | 1,09%     | 1,17%     | 1.625         | (551)   | 2.067 |               |        |      |
|                  | CF 1               | 9.750     | 10.411    | 9.855     | 10.852    | 3,60%     | 3,48%     | 3,82%     | 997           | 1.102   | 441   |               |        |      |
|                  | Total Griya        | 9.274     | 9.871     | 9.315     | 10.135    | 3,91%     | 3,97%     | 4,33%     | 820           | 861     | 264   |               |        |      |
|                  | Oto                | 476       | 540       | 540       | 717       | 1,39%     | 1,11%     | 1,43%     | 177           | 241     | 177   |               |        |      |
|                  | CF 2               | 15.917    | 12.639    | 13.636    | 14.265    | 0,93%     | 0,73%     | 0,76%     | 629           | (1.653) | 1.626 |               |        |      |
|                  | Mitraguna & Others | 14.983    | 11.801    | 12.664    | 13.163    | 1,02%     | 0,79%     | 0,82%     | 499           | (1.820) | 1.362 |               |        |      |
|                  | Pensiun            | 934       | 838       | 972       | 1.102     | 0,04%     | 0,03%     | 0,41%     | 130           | 168     | 264   |               |        |      |
| Total Pembiayaan |                    | 46.399    | 49.332    | 50.747    | 52.288    | 1,76%     | 1,71%     | 1,75%     | 1.542         | 5.890   | 2.956 | 1,79%         | -2,10% | 0,0% |

Asset & Contribution Margin

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

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,90   | 3,20   | 3,11   | (0,09)       | 0,21         |
| CIF Payroll | 20.693 | 19.750 | 23.171 | 3.421        | 2.478        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |        |        |        |        | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|--------|--------|--------|--------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                  | DtD                  | MtD    | %MtD   | YtD    | %YtD   | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 26.005    | 21.963    | 25.731    | 26.534    | (1.762)          | 803                  | 4.571  | 20,81% | 529    | 2,03%  | 39.337        | 67,45%  | (12.803) |
| 2   | Tabungan      | 211.719   | 206.878   | 211.740   | 211.497   | (13.599)         | (243)                | 4.619  | 2,23%  | (222)  | -0,10% | 232.866       | 90,82%  | (21.369) |
| 3   | Deposito      | 98.613    | 105.058   | 106.953   | 117.158   | 29.502           | 10.205               | 12.100 | 11,52% | 18.545 | 18,81% | 99.856        | 117,33% | 17.303   |
|     | Total         | 336.337   | 333.899   | 344.424   | 355.189   | 14.141           | 10.765               | 21.291 | 6,38%  | 18.852 | 5,61%  | 372.059       | 95,47%  | (16.869) |
|     | CASA          | 237.724   | 228.840   | 237.471   | 238.031   | (15.361)         | 560                  | 9.191  | 4,02%  | 307    | 0,13%  | 272.203       | 87,45%  | (34.172) |
|     | (%) CASA      | 70,68%    | 68,54%    | 68,95%    | 67,02%    |                  |                      |        |        |        |        |               |         |          |
|     | FDR           | 113,34%   | 123,52%   | 121,40%   | 117,72%   |                  |                      |        |        |        |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |       |         |       |          | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|----------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD     | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 15.474    | 15.561    | 20.736    | 20.807    |  | 71                   | 5.246 | 33,71%  | 5.333 | 34,46%   | -             | 0,00% | 20.807 |
| 2   | Giro ISE      | 9.559     | 8.666     | 10.966    | 10.805    |  | (161)                | 2.138 | 24,67%  | 1.245 | 13,03%   | -             | 0,00% | 10.805 |
| 3   | Tabungan ISE  | 5.622     | 6.895     | 9.770     | 10.002    |  | 232                  | 3.108 | 45,07%  | 4.380 | 77,91%   | -             | 0,00% | 10.002 |
| 4   | Deposito ISE  | 293       | -         | -         | -         |  | 0                    | 0     | #DIV/0! | (293) | -100,00% | -             | 0,00% | 0      |
| 5   | CIF ISE       | 427       | 445       | 448       | 448       |  | 0                    | 3     | 0,67%   | 21    | 4,92%    | -             | 0,00% | 448    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 17.555    | 13.598    | 18.598    | 3.115                   | 5.000                   | 1.885         | 2.782            | 5.000                | 1.043  | -              | 24.634        | 75,50%  | (6.036)  |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 3.083         | 0,00%   | (3.083)  |
|     | Non-Linkage         | 17.555    | 13.598    | 18.598    | 3.115                   | 5.000                   | 1.885         | 2.782            | 5.000                | 1.043  | -              | 21.551        | 86,30%  | (2.953)  |
|     | • Local Champion    | 16.779    | 12.893    | 17.893    | 3.115                   | 5.000                   | 1.885         | 2.789            | 5.000                | 1.114  | 0              | 18.673        | 95,82%  | (780)    |
|     | • Value Chain       | 777       | 705       | 705       | -                       | -                       | -             | -7               | 0                    | -72    | -              | 2.878         | 24,49%  | (2.173)  |
| 2   | MBG                 | 48.456    | 41.201    | 40.755    | 150                     | -                       | -150          | -1.272           | -445                 | -7.701 | 445            | 53.016        | 76,87%  | (12.261) |
|     | KUR                 | 46.158    | 38.350    | 37.916    | 150                     | -                       | -150          | -1.221           | -434                 | -8.242 | 434            | 50.496        | 75,09%  | (12.580) |
|     | Non KUR             | 2.298     | 2.851     | 2.840     | -                       | -                       | 0             | -51              | -11                  | 541    | 11             | 2.520         | 112,68% | 319      |
| 3   | PWG                 | 20.904    | 26.807    | 26.942    | 4.664                   | 2.513                   | -2.151        | 1.575            | 135                  | 6.037  | 2.379          | 34.588        | 77,89%  | (7.646)  |
|     | Cilem               | 9.146     | 13.780    | 13.849    | 917                     | 323                     | -594          | -575             | 69                   | 4.704  | 254            | 20.186        | 68,61%  | (6.336)  |
|     | Gadai               | 11.759    | 13.027    | 13.092    | 3.747                   | 2.190                   | -1.557        | 2.150            | 65                   | 1.333  | 2.125          | 14.402        | 90,91%  | (1.310)  |
| 4   | CFG                 | 294.292   | 330.838   | 331.849   | 4.880                   | 3.852                   | -1.028        | 2.642            | 1.011                | 37.557 | 2.841          | 309.858       | 107,10% | 21.991   |
|     | CF 1                | 11.437    | 13.928    | 13.659    | -                       | -                       | 0             | -86              | -269                 | 2.222  | 269            | 13.294        | 102,75% | 365      |
|     | Total Griya         | 7.624     | 10.098    | 9.880     | -                       | -                       | 0             | 0                | -218                 | 2.255  | 218            | 8.092         | 122,09% | 1.788    |
|     | • Total Non Program | 7.624     | 10.098    | 9.880     | -                       | -                       | 0             | -93              | -218                 | 2.255  | 218            | 8.092         | 122,09% | 1.788    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 3.813     | 3.830     | 3.780     | -                       | -                       | 0             | -86              | -51                  | -33    | 51             | 5.202         | 72,66%  | (1.422)  |
|     | CF 2                | 282.855   | 316.910   | 318.190   | 4.880                   | 3.852                   | -1.028        | 2.729            | 1.280                | 35.335 | 2.572          | 296.564       | 107,29% | 21.626   |
|     | Mitraguna & Others  | 252.904   | 277.936   | 278.891   | 4.780                   | 3.265                   | -1.515        | 833              | 955                  | 25.987 | 2.310          | 265.342       | 105,11% | 13.549   |
|     | Pensiun             | 29.951    | 38.974    | 39.299    | 100                     | 587                     | 487           | 1.895            | 325                  | 9.348  | 262            | 31.222        | 125,87% | 8.077    |
|     | Total Pembiayaan    | 381.208   | 412.444   | 418.144   | 12.809                  | 11.365                  | -1.444        | 5.727            | 5.700                | 36.936 | 5.665          | 422.096       | 99,06%  | (3.952)  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 2   | MBG                | 66        | 2.049     | 1.481     | 3.124     | 0,14%     | 3,59%     | 7,66%     | 1.643         | 3.057 | 1.074 |               |         |       |
|     | KUR                | 66        | 1.886     | 1.317     | 2.960     | 0,14%     | 3,44%     | 7,81%     | 1.643         | 2.894 | 1.074 |               |         |       |
|     | Non KUR            | -         | 163       | 163       | 163       | 0,00%     | 5,73%     | 5,76%     | (0)           | 163   | 0     |               |         |       |
| 3   | PWG                | -         | -         | -         | 546       | 0,00%     | 0,00%     | 2,03%     | 546           | 546   | 546   |               |         |       |
|     | Cilem              | -         | -         | -         | 103       | 0,00%     | 0,00%     | 0,74%     | 103           | 103   | 103   |               |         |       |
|     | Gadai              | -         | -         | -         | 443       | 0,00%     | 0,00%     | 3,38%     | 443           | 443   | 443   |               |         |       |
| 4   | CFG                | -         | 2.198     | 2.414     | 3.501     | 0,00%     | 0,73%     | 1,05%     | 1.087         | 3.501 | 1.303 |               |         |       |
|     | CF 1               | -         | 91        | 92        | 315       | 0,00%     | 0,66%     | 2,31%     | 223           | 315   | 224   |               |         |       |
|     | Total Griya        | -         | -         | -         | 64        | 0,00%     | 0,00%     | 0,64%     | 64            | 64    | 64    |               |         |       |
|     | Oto                | -         | 91        | 92        | 252       | 0,00%     | 2,40%     | 6,66%     | 160           | 252   | 161   |               |         |       |
|     | CF 2               | -         | 2.107     | 2.322     | 3.186     | 0,00%     | 0,73%     | 1,00%     | 863           | 3.186 | 1.079 |               |         |       |
|     | Mitraguna & Others | -         | 1.795     | 1.933     | 2.192     | 0,00%     | 0,70%     | 0,79%     | 259           | 2.192 | 397   |               |         |       |
|     | Pensiun            | -         | 312       | 389       | 994       | 0,00%     | 1,00%     | 2,53%     | 605           | 994   | 682   |               |         |       |
|     | Total Pembiayaan   | 66        | 4.247     | 3.895     | 7.170     | 0,02%     | 0,94%     | 1,71%     | 3.275         | 7.104 | 2.923 | 0,00%         | 100,00% | -1,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 674       | 3.598     | 3.571     | 3.571     | 3,84%     | 26,26%    | 19,20%    | -             | 2.897 | (27)  |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Non-Linkage        | 674       | 3.598     | 3.571     | 3.571     | 3,84%     | 26,26%    | 19,20%    | -             | 2.897 | (27)  |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 175       | 275       | 274       | 394       | 0,36%     | 0,66%     | 0,97%     | 121           | 219   | 120   |               |        |       |
|     | KUR                | 175       | 56        | 56        | 176       | 0,38%     | 0,14%     | 0,46%     | 121           | 1     | 120   |               |        |       |
|     | Non KUR            | -         | 218       | 218       | 218       | 0,00%     | 7,65%     | 7,68%     | -             | 218   | (0)   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.522     | 1.589     | 2.176     | 2.676     | 0,52%     | 0,66%     | 0,81%     | 500           | 1.153 | 1.087 |               |        |       |
|     | CF 1               | 290       | 290       | 290       | 290       | 2,54%     | 2,08%     | 2,13%     | -             | -     | -     |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | 290       | 290       | 290       | 290       | 7,61%     | 7,58%     | 7,68%     | -             | -     | -     |               |        |       |
|     | CF 2               | 1.232     | 1.298     | 1.885     | 2.385     | 0,44%     | 0,59%     | 0,75%     | 500           | 1.153 | 1.087 |               |        |       |
|     | Mitraguna & Others | 1.232     | 1.298     | 1.885     | 2.385     | 0,49%     | 0,68%     | 0,86%     | 500           | 1.153 | 1.087 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 2.371     | 5.462     | 6.021     | 6.641     | 0,62%     | 1,46%     | 1,59%     | 621           | 4.270 | 1.180 | 0,70%         | 55,99% | -0,9% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 367.490 | 387.886 | 413.298 | 45.808       |          |
| 2   | Contribution Margin | 15.020  | 22.233  | 15.974  | 954          | -6,4%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,26   | 3,50   | 3,46   | (0,04)       | 0,20         |
| CIF Payroll | 3.234  | 3.311  | 3.545  | 234          | 311          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |         |        |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 4.287     | 9.216     | 8.940     | 8.999     | 332               | 59                   | (216)   | -2,35% | 4.712    | 109,90% | 16.989        | 52,97% | (7.989)  |
| 2   | Tabungan      | 160.765   | 165.443   | 161.925   | 162.849   | 7.432             | 923                  | (2.594) | -1,57% | 2.084    | 1,30%   | 180.916       | 90,01% | (18.067) |
| 3   | Deposito      | 65.984    | 41.550    | 41.500    | 41.500    | 276               | 0                    | (49)    | -0,12% | (24.484) | -37,11% | 67.122        | 61,83% | (25.622) |
|     | Total         | 231.036   | 216.208   | 212.366   | 213.348   | 8.040             | 982                  | (2.860) | -1,32% | (17.688) | -7,66%  | 265.027       | 80,50% | (51.679) |
|     | CASA          | 165.052   | 174.658   | 170.866   | 171.848   | 7.763             | 982                  | (2.811) | -1,61% | 6.796    | 4,12%   | 197.905       | 86,83% | (26.057) |
|     | (%) CASA      | 71,44%    | 80,78%    | 80,46%    | 80,55%    |                   |                      |         |        |          |         |               |        |          |
|     | FDR           | 120,56%   | 144,20%   | 146,85%   | 146,18%   |                   |                      |         |        |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |       |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.555     | 2.609     | 2.427     | 2.416     |  | (11)                 | (194) | -7,42%  | 861 | 55,36%  | -             | 0,00% | 2.416 |
| 2   | Giro ISE      | -         | 443       | 1         | 1         |  | 0                    | (442) | -99,68% | 1   | #DIV/0! | -             | 0,00% | 1     |
| 3   | Tabungan ISE  | 1.555     | 2.166     | 2.425     | 2.414     |  | (11)                 | 248   | 11,46%  | 859 | 55,26%  | -             | 0,00% | 2.414 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0! | -             | 0,00% | 0     |
| 5   | CIF ISE       | 150       | 163       | 164       | 164       |  | 0                    | 1     | 0,61%   | 14  | 9,33%   | -             | 0,00% | 164   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 71        | 4.245     | 4.244     | -                       | -                       | 0             | -73               | -1                   | 4.172  | 1              | 3.456         | 122,78% | 787     |
|     | Linkage             | 20        | -         | -         | -                       | -                       | -             | -2                | 0                    | -20    | -              | 1.494         | 0,00%   | (1.494) |
|     | Non-Linkage         | 51        | 4.245     | 4.244     | -                       | -                       | 0             | -71               | -1                   | 4.192  | 1              | 1.962         | 216,26% | 2.281   |
|     | • Local Champion    | 51        | 4.245     | 4.244     | -                       | -                       | 0             | -71               | -1                   | 4.192  | 1              | 957           | 443,28% | 3.286   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 1.005         | 0,00%   | (1.005) |
| 2   | MBG                 | 14.646    | 19.565    | 19.556    | 315                     | 140                     | -175          | 263               | -9                   | 4.910  | 149            | 17.686        | 110,57% | 1.870   |
|     | KUR                 | 12.693    | 16.663    | 16.678    | 315                     | 140                     | -175          | 324               | 14                   | 3.985  | 126            | 15.586        | 107,00% | 1.092   |
|     | Non KUR             | 1.952     | 2.902     | 2.878     | -                       | -                       | 0             | -60               | -24                  | 926    | 24             | 2.100         | 137,05% | 778     |
| 3   | PWG                 | 16.365    | 26.307    | 26.875    | 3.217                   | 2.351                   | -866          | 1.083             | 568                  | 10.509 | 1.783          | 29.274        | 91,80%  | (2.399) |
|     | Cilem               | 8.190     | 15.249    | 16.063    | 1.186                   | 1.166                   | -20           | 459               | 813                  | 7.873  | 352            | 18.454        | 87,04%  | (2.391) |
|     | Gadai               | 8.175     | 11.058    | 10.812    | 2.032                   | 1.185                   | -846          | 624               | -245                 | 2.637  | 1.431          | 10.820        | 99,93%  | (8)     |
| 4   | CFG                 | 247.446   | 261.646   | 261.192   | 3.387                   | 2.516                   | -871          | 3.839             | -455                 | 13.746 | 2.971          | 263.405       | 99,16%  | (2.214) |
|     | CF 1                | 12.247    | 10.586    | 10.542    | -                       | -                       | 0             | -60               | -44                  | -1.706 | 44             | 14.104        | 74,74%  | (3.562) |
|     | Total Griya         | 9.062     | 7.852     | 7.846     | -                       | -                       | 0             | 0                 | -6                   | -1.217 | 6              | 9.491         | 82,67%  | (1.645) |
|     | • Total Non Program | 9.062     | 7.852     | 7.846     | -                       | -                       | 0             | -87               | -6                   | -1.217 | 6              | 9.491         | 82,67%  | (1.645) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 3.185     | 2.734     | 2.696     | -                       | -                       | 0             | -60               | -38                  | -489   | 38             | 4.613         | 58,44%  | (1.917) |
|     | CF 2                | 235.199   | 251.061   | 250.650   | 3.387                   | 2.516                   | -871          | 3.899             | -411                 | 15.451 | 2.927          | 249.302       | 100,54% | 1.348   |
|     | Mitraguna & Others  | 206.067   | 221.171   | 220.995   | 3.287                   | 2.516                   | -771          | 4.041             | -177                 | 14.928 | 2.693          | 218.862       | 100,97% | 2.132   |
|     | Pensiun             | 29.132    | 29.890    | 29.656    | 100                     | -                       | -100          | -141              | -234                 | 523    | 234            | 30.439        | 97,43%  | (784)   |
|     | Total Pembiayaan    | 278.528   | 311.763   | 311.866   | 6.919                   | 5.007                   | -1.912        | 5.112             | 103                  | 33.338 | 4.904          | 313.822       | 99,38%  | (1.956) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | 1.677     | 0,00%     | 0,00%     | 39,52%    | 1.677         | 1.677 | 1.677 |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | 1.677     | 0,00%     | 0,00%     | 39,52%    | 1.677         | 1.677 | 1.677 |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | 82        | 79        | 1.147     | 0,00%     | 0,41%     | 5,87%     | 1.068         | 1.147 | 1.065 |               |        |       |
|     | KUR                | -         | 82        | 79        | 807       | 0,00%     | 0,48%     | 4,84%     | 728           | 807   | 725   |               |        |       |
|     | Non KUR            | -         | -         | -         | 340       | 0,00%     | 0,00%     | 11,82%    | 340           | 340   | 340   |               |        |       |
| 3   | PWG                | -         | -         | -         | 829       | 0,00%     | 0,00%     | 3,08%     | 829           | 829   | 829   |               |        |       |
|     | Cilem              | -         | -         | -         | 299       | 0,00%     | 0,00%     | 1,86%     | 299           | 299   | 299   |               |        |       |
|     | Gadai              | -         | -         | -         | 530       | 0,00%     | 0,00%     | 4,90%     | 530           | 530   | 530   |               |        |       |
| 4   | CFG                | 713       | 671       | 728       | 3.409     | 0,29%     | 0,28%     | 1,31%     | 2.681         | 2.696 | 2.738 |               |        |       |
|     | CF 1               | 8         | 337       | 466       | 514       | 0,06%     | 4,40%     | 4,88%     | 48            | 507   | 177   |               |        |       |
|     | Total Griya        | -         | 261       | 257       | 159       | 0,00%     | 3,27%     | 2,03%     | (97)          | 159   | (101) |               |        |       |
|     | Oto                | 8         | 76        | 210       | 355       | 0,24%     | 7,67%     | 13,16%    | 145           | 347   | 279   |               |        |       |
|     | CF 2               | 705       | 334       | 262       | 2.894     | 0,30%     | 0,10%     | 1,15%     | 2.633         | 2.189 | 2.561 |               |        |       |
|     | Mitraguna & Others | 705       | 334       | 262       | 2.455     | 0,34%     | 0,12%     | 1,11%     | 2.193         | 1.750 | 2.121 |               |        |       |
|     | Pensiun            | -         | -         | -         | 439       | 0,00%     | 0,00%     | 1,48%     | 439           | 439   | 439   |               |        |       |
|     | Total Pembiayaan   | 713       | 753       | 807       | 7.062     | 0,26%     | 0,26%     | 2,26%     | 6.255         | 6.349 | 6.309 | 1,19%         | 47,43% | -1,1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 4   | CFG                | 2.309     | 1.752     | 2.059     | 2.059     | 0,93%     | 0,79%     | 0,79%     | -             | (250) | 307 |               |          |      |
|     | CF 1               | 296       | 296       | 296       | 296       | 2,42%     | 2,80%     | 2,81%     | -             | -     | -   |               |          |      |
|     | Total Griya        | 296       | 296       | 296       | 296       | 3,26%     | 3,77%     | 3,77%     | -             | -     | -   |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | CF 2               | 2.013     | 1.456     | 1.763     | 1.763     | 0,86%     | 0,70%     | 0,70%     | -             | (250) | 307 |               |          |      |
|     | Mitraguna & Others | 2.013     | 1.456     | 1.763     | 1.763     | 0,98%     | 0,80%     | 0,80%     | -             | (250) | 307 |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Total Pembiayaan   | 2.309     | 1.752     | 2.059     | 2.059     | 0,83%     | 0,66%     | 0,66%     | -             | (250) | 307 | 5,79%         | -777,59% | 5,1% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |         |        |        |        | Target Nov'25 |        |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|--------|--------|---------------|--------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD    | %YtD   | Posisi        | Penc.  | Gap     |
| 1   | Giro          | 27.417    | 29.828    | 28.401    | 29.060    | 1.239            | 659                  | (768)   | -2,58% | 1.643  | 5,99%  | 35.521        | 81,81% | (6.461) |
| 2   | Tabungan      | 55.536    | 68.233    | 66.449    | 66.041    | 9.942            | (408)                | (2.192) | -3,21% | 10.505 | 18,92% | 68.601        | 96,27% | (2.560) |
| 3   | Deposito      | 6.088     | 6.809     | 6.309     | 6.209     | (335)            | (100)                | (600)   | -8,81% | 121    | 1,98%  | 6.873         | 90,33% | (664)   |
|     | Total         | 89.042    | 104.870   | 101.159   | 101.310   | 10.846           | 150                  | (3.560) | -3,39% | 12.268 | 13,78% | 110.995       | 91,27% | (9.686) |
|     | CASA          | 82.953    | 98.061    | 94.851    | 95.101    | 11.181           | 250                  | (2.960) | -3,02% | 12.148 | 14,64% | 104.122       | 91,34% | (9.021) |
|     | (%) CASA      | 93,16%    | 93,51%    | 93,76%    | 93,87%    |                  |                      |         |        |        |        |               |        |         |
|     | FDR           | 82,33%    | 92,06%    | 96,72%    | 96,57%    |                  |                      |         |        |        |        |               |        |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |       |         |         |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 3.118     | 970       | 939       | 972       |  | 33                   | 2     | 0,20%   | (2.146) | -68,82% | -             | 0,00% | 972 |
| 2   | Giro ISE      | 560       | 442       | 57        | 58        |  | 0                    | (384) | -86,92% | (503)   | -89,69% |               | 0,00% | 58  |
| 3   | Tabungan ISE  | 2.557     | 528       | 882       | 914       |  | 32                   | 386   | 72,99%  | (1.643) | -64,25% |               | 0,00% | 914 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0       | #DIV/0! |               | 0,00% | 0   |
| 5   | CIF ISE       | 45        | 52        | 53        | 53        |  | 0                    | 1     | 1,92%   | 8       | 17,78%  |               | 0,00% | 53  |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 3.229     | 2.604     | 2.189     | -                       | -                       | 0             | -55              | -414                 | -1.039 | 414            | 3.229         | 67,81%  | (1.039) |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 3.229     | 2.604     | 2.189     | -                       | -                       | 0             | -55              | -414                 | -1.039 | 414            | 3.229         | 67,81%  | (1.039) |
|     | • Local Champion    | 3.229     | 2.604     | 2.189     | -                       | -                       | 0             | -55              | -414                 | -1.039 | 414            | 3.229         | 67,81%  | (1.039) |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 17.821    | 17.786    | 17.827    | 100                     | 200                     | 100           | -215             | 41                   | 6      | 159            | 21.896        | 81,42%  | (4.068) |
|     | KUR                 | 16.625    | 17.098    | 17.143    | 100                     | 200                     | 100           | -190             | 45                   | 518    | 155            | 20.501        | 83,62%  | (3.358) |
|     | Non KUR             | 1.196     | 688       | 685       | -                       | -                       | 0             | -24              | -4                   | -512   | 4              | 1.394         | 49,09%  | (710)   |
| 3   | PWG                 | 2.171     | 6.495     | 7.854     | 514                     | 1.435                   | 920           | 1.023            | 1.360                | 5.683  | 75             | 8.105         | 96,90%  | (251)   |
|     | Cilem               | 2.171     | 6.495     | 7.854     | 514                     | 1.435                   | 920           | 1.023            | 1.360                | 5.683  | 75             | 8.105         | 96,90%  | (251)   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 50.087    | 69.662    | 69.966    | 787                     | 1.171                   | 384           | 2.040            | 304                  | 19.879 | 866            | 63.498        | 110,19% | 6.468   |
|     | CF 1                | 13.142    | 15.797    | 15.899    | -                       | 201                     | 201           | -77              | 102                  | 2.757  | 99             | 15.400        | 103,24% | 499     |
|     | Total Griya         | 12.152    | 13.526    | 13.464    | -                       | -                       | 0             | 0                | -62                  | 1.312  | 62             | 13.221        | 101,84% | 243     |
|     | • Total Non Program | 7.615     | 9.363     | 9.321     | -                       | -                       | 0             | -108             | -42                  | 1.706  | 42             | 8.143         | 114,46% | 1.177   |
|     | • Program           | 4.537     | 4.163     | 4.143     | -                       | -                       | 0             | -32              | -19                  | -394   | 19             | 5.078         | 81,60%  | (934)   |
|     | Oto                 | 989       | 2.271     | 2.435     | -                       | 201                     | 201           | -77              | 163                  | 1.445  | 37             | 2.179         | 111,72% | 256     |
|     | CF 2                | 36.945    | 53.865    | 54.067    | 787                     | 970                     | 183           | 2.117            | 203                  | 17.122 | 767            | 48.098        | 112,41% | 5.969   |
|     | Mitraguna & Others  | 31.987    | 48.880    | 49.119    | 787                     | 970                     | 183           | 2.146            | 240                  | 17.132 | 730            | 42.107        | 116,65% | 7.012   |
|     | Pensiun             | 4.958     | 4.985     | 4.948     | -                       | -                       | 0             | -29              | -37                  | -10    | 37             | 5.991         | 82,59%  | (1.043) |
|     | Total Pembiayaan    | 73.308    | 96.546    | 97.837    | 1.401                   | 2.805                   | 1.404         | 2.793            | 1.291                | 24.529 | 1.514          | 96.728        | 101,15% | 1.109   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 249       | 983       | 1.229     | 1.963     | 1,40%     | 6,91%     | 11,01%    | 733           | 1.714 | 980   |               |        |       |
|     | KUR                | 249       | 917       | 1.229     | 1.694     | 1,50%     | 7,19%     | 9,88%     | 465           | 1.445 | 778   |               |        |       |
|     | Non KUR            | -         | 66        | -         | 269       | 0,00%     | 0,00%     | 39,23%    | 269           | 269   | 202   |               |        |       |
| 3   | PWG                | -         | -         | -         | 67        | 0,00%     | 0,00%     | 0,85%     | 67            | 67    | 67    |               |        |       |
|     | Cilem              | -         | -         | -         | 67        | 0,00%     | 0,00%     | 0,85%     | 67            | 67    | 67    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.001     | 586       | 789       | 1.055     | 2,00%     | 1,13%     | 1,51%     | 266           | 54    | 469   |               |        |       |
|     | CF 1               | 727       | 586       | 789       | 1.001     | 5,53%     | 4,99%     | 6,30%     | 212           | 274   | 415   |               |        |       |
|     | Total Griya        | 727       | 581       | 789       | 802       | 5,98%     | 5,83%     | 5,95%     | 13            | 75    | 221   |               |        |       |
|     | Oto                | -         | 5         | -         | 199       | 0,00%     | 0,00%     | 8,19%     | 199           | 199   | 195   |               |        |       |
|     | CF 2               | 274       | -         | -         | 54        | 0,74%     | 0,00%     | 0,10%     | 54            | (221) | 54    |               |        |       |
|     | Mitraguna & Others | 274       | -         | -         | 54        | 0,86%     | 0,00%     | 0,11%     | 54            | (221) | 54    |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 1.250     | 1.568     | 2.018     | 3.084     | 1,71%     | 2,09%     | 3,15%     | 1.066         | 1.834 | 1.516 | 1,60%         | 49,28% | -1,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap  |
| 1   | SME                | 509       | 414       | 414       | -         | 15,77%    | 15,91%    | 0,00%     | (414)         | (509)   | (414) |               |        |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
|     | Non-Linkage        | 509       | 414       | 414       | -         | 15,77%    | 15,91%    | 0,00%     | (414)         | (509)   | (414) |               |        |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
| 2   | MBG                | 855       | 170       | 159       | 239       | 4,80%     | 0,89%     | 1,34%     | 81            | (616)   | 69    |               |        |      |
|     | KUR                | 438       | 40        | 38        | 120       | 2,63%     | 0,22%     | 0,70%     | 82            | (317)   | 80    |               |        |      |
|     | Non KUR            | 417       | 129       | 120       | 119       | 34,85%    | 17,50%    | 17,34%    | (2)           | (298)   | (11)  |               |        |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
| 4   | CFG                | 450       | 356       | 356       | 486       | 0,90%     | 0,51%     | 0,70%     | 130           | 37      | 130   |               |        |      |
|     | CF 1               | -         | 90        | 90        | 90        | 0,00%     | 0,57%     | 0,56%     | -             | 90      | -     |               |        |      |
|     | Total Griya        | -         | 90        | 90        | 90        | 0,00%     | 0,66%     | 0,67%     | -             | 90      | -     |               |        |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
|     | CF 2               | 450       | 267       | 267       | 397       | 1,22%     | 0,50%     | 0,73%     | 130           | (53)    | 130   |               |        |      |
|     | Mitraguna & Others | 450       | 267       | 267       | 267       | 1,41%     | 0,55%     | 0,54%     | -             | (183)   | -     |               |        |      |
|     | Pensiun            | -         | -         | -         | 130       | 0,00%     | 0,00%     | 2,63%     | 130           | 130     | 130   |               |        |      |
|     | Total Pembiayaan   | 1.814     | 940       | 929       | 725       | 2,47%     | 0,96%     | 0,74%     | (204)         | (1.088) | (215) | 0,76%         | -1,87% | 0,0% |

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |         |        |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 25.718    | 15.043    | 17.996    | 17.472    | (23.428)          | (524)                | 2.429   | 16,15% | (8.246) | -32,06% | 34.063        | 51,29%  | (16.591) |
| 2   | Tabungan      | 122.400   | 138.299   | 139.146   | 138.568   | 2.513             | (577)                | 270     | 0,20%  | 16.169  | 13,21%  | 135.814       | 102,03% | 2.754    |
| 3   | Deposito      | 49.497    | 52.299    | 49.594    | 49.534    | (1.625)           | (60)                 | (2.765) | -5,29% | 37      | 0,07%   | 50.279        | 98,52%  | (744)    |
|     | Total         | 197.616   | 205.640   | 206.736   | 205.574   | (22.540)          | (1.161)              | (65)    | -0,03% | 7.959   | 4,03%   | 220.156       | 93,38%  | (14.581) |
|     | CASA          | 148.118   | 153.341   | 157.142   | 156.040   | (20.916)          | (1.102)              | 2.699   | 1,76%  | 7.922   | 5,35%   | 169.877       | 91,85%  | (13.837) |
|     | (%) CASA      | 74,95%    | 74,57%    | 76,01%    | 75,90%    |                   |                      |         |        |         |         |               |         |          |
|     | FDR           | 74,94%    | 87,49%    | 87,52%    | 88,02%    |                   |                      |         |        |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |         |         |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 9.383     | 15.459    | 13.822    | 13.381    |  | (441)                | (2.078) | -13,44% | 3.998   | 42,61%  | -             | 0,00% | 13.381 |
| 2   | Giro ISE      | 3.509     | 1.815     | 2.034     | 2.247     |  | 213                  | 432     | 23,79%  | (1.262) | -35,97% |               | 0,00% | 2.247  |
| 3   | Tabungan ISE  | 5.874     | 13.644    | 11.788    | 11.134    |  | (654)                | (2.510) | -18,40% | 5.260   | 89,55%  |               | 0,00% | 11.134 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0       | #DIV/0! | 0       | #DIV/0! |               | 0,00% | 0      |
| 5   | CIF ISE       | 100       | 119       | 121       | 121       |  | 0                    | 2       | 1,68%   | 21      | 21,00%  |               | 0,00% | 121    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |          |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|----------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.    | Gap     |
| 1   | SME                 | 215       | 2.167     | 2.851     | -                       | 700                     | 700           | -15               | 684                  | 2.636  | 16             | 215           | 1324,32% | 2.636   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%    | 0       |
|     | Non-Linkage         | 215       | 2.167     | 2.851     | -                       | 700                     | 700           | -15               | 684                  | 2.636  | 16             | 215           | 1324,32% | 2.636   |
|     | • Local Champion    | 215       | 2.167     | 2.851     | -                       | 700                     | 700           | -15               | 684                  | 2.636  | 16             | 215           | 1324,32% | 2.636   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%    | 0       |
| 2   | MBG                 | 34.901    | 40.887    | 40.780    | 1.130                   | 300                     | -830          | 1.749             | -108                 | 5.879  | 408            | 38.663        | 105,47%  | 2.116   |
|     | KUR                 | 33.390    | 38.479    | 38.381    | 930                     | 300                     | -630          | 1.494             | -98                  | 4.992  | 398            | 36.969        | 103,82%  | 1.412   |
|     | Non KUR             | 1.512     | 2.409     | 2.399     | 200                     | -                       | -200          | 256               | -10                  | 887    | 10             | 1.694         | 141,55%  | 704     |
| 3   | PWG                 | 20.337    | 35.928    | 36.558    | 6.404                   | 4.606                   | -1.798        | 2.559             | 630                  | 16.221 | 3.976          | 31.928        | 114,50%  | 4.630   |
|     | Cilem               | 6.847     | 17.748    | 17.928    | 1.830                   | 830                     | -1.001        | 1.290             | 180                  | 11.081 | 650            | 15.562        | 115,21%  | 2.367   |
|     | Gadai               | 13.490    | 18.180    | 18.630    | 4.574                   | 3.776                   | -798          | 1.269             | 450                  | 5.140  | 3.326          | 16.366        | 113,83%  | 2.264   |
| 4   | CFG                 | 92.645    | 100.930   | 100.755   | 2.863                   | 669                     | -2.195        | 3.814             | -175                 | 8.110  | 844            | 103.398       | 97,44%   | (2.643) |
|     | CF 1                | 21.426    | 20.334    | 20.383    | 357                     | 109                     | -249          | 245               | 49                   | -1.043 | 59             | 22.707        | 89,77%   | (2.323) |
|     | Total Griya         | 17.556    | 15.516    | 15.504    | -                       | -                       | 0             | 0                 | -12                  | -2.052 | 12             | 17.879        | 86,72%   | (2.375) |
|     | • Total Non Program | 17.556    | 15.516    | 15.504    | -                       | -                       | 0             | -167              | -12                  | -2.052 | 12             | 17.879        | 86,72%   | (2.375) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%    | 0       |
|     | Oto                 | 3.870     | 4.818     | 4.879     | 357                     | 109                     | -249          | 245               | 61                   | 1.010  | 48             | 4.828         | 101,07%  | 52      |
|     | CF 2                | 71.219    | 80.596    | 80.371    | 2.506                   | 560                     | -1.946        | 3.569             | -224                 | 9.153  | 784            | 80.691        | 99,60%   | (320)   |
|     | Mitraguna & Others  | 67.517    | 76.973    | 76.783    | 2.506                   | 560                     | -1.946        | 3.605             | -189                 | 9.266  | 749            | 76.113        | 100,88%  | 670     |
|     | Pensiun             | 3.701     | 3.623     | 3.588     | -                       | -                       | 0             | -37               | -35                  | -113   | 35             | 4.579         | 78,36%   | (991)   |
|     | Total Pembiayaan    | 148.099   | 179.913   | 180.944   | 10.397                  | 6.274                   | -4.123        | 8.106             | 1.032                | 32.845 | 5.243          | 174.205       | 103,87%  | 6.739   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 131       | 334       | 106       | 4.384     | 0,38%     | 0,26%     | 10,75%    | 4.278         | 4.253 | 4.050 |               |        |       |
|     | KUR                | 131       | 170       | 106       | 3.114     | 0,39%     | 0,28%     | 8,11%     | 3.008         | 2.983 | 2.944 |               |        |       |
|     | Non KUR            | -         | 165       | -         | 1.270     | 0,00%     | 0,00%     | 52,95%    | 1.270         | 1.270 | 1.105 |               |        |       |
| 3   | PWG                | -         | -         | -         | 652       | 0,00%     | 0,00%     | 1,78%     | 652           | 652   | 652   |               |        |       |
|     | Cilem              | -         | -         | -         | 463       | 0,00%     | 0,00%     | 2,58%     | 463           | 463   | 463   |               |        |       |
|     | Gadai              | -         | -         | -         | 189       | 0,00%     | 0,00%     | 1,02%     | 189           | 189   | 189   |               |        |       |
| 4   | CFG                | 616       | 1.647     | 1.495     | 2.467     | 0,67%     | 1,48%     | 2,45%     | 972           | 1.851 | 820   |               |        |       |
|     | CF 1               | 588       | 544       | 325       | 1.018     | 2,74%     | 1,60%     | 4,99%     | 693           | 430   | 473   |               |        |       |
|     | Total Griya        | 588       | 420       | 202       | 506       | 3,35%     | 1,30%     | 3,26%     | 303           | (82)  | 86    |               |        |       |
|     | Oto                | -         | 125       | 122       | 512       | 0,00%     | 2,54%     | 10,49%    | 389           | 512   | 387   |               |        |       |
|     | CF 2               | 28        | 1.102     | 1.170     | 1.449     | 0,04%     | 1,45%     | 1,80%     | 279           | 1.421 | 347   |               |        |       |
|     | Mitraguna & Others | 28        | 1.102     | 1.170     | 1.449     | 0,04%     | 1,52%     | 1,89%     | 279           | 1.421 | 347   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 748       | 1.981     | 1.601     | 7.503     | 0,50%     | 0,89%     | 4,15%     | 5.903         | 6.756 | 5.523 | 0,05%         | 98,77% | -4,1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD  | MtM | %             | Penc.    | Gap  |
| 1   | SME                | 215       | 215       | 215       | 215       | 100,00%   | 9,94%     | 7,55%     | -             | -    | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |          |      |
|     | Non-Linkage        | 215       | 215       | 215       | 215       | 100,00%   | 9,94%     | 7,55%     | -             | -    | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |          |      |
| 2   | MBG                | -         | 64        | 64        | 64        | 0,00%     | 0,16%     | 0,16%     | -             | 64   | (0) |               |          |      |
|     | KUR                | -         | 64        | 64        | 64        | 0,00%     | 0,17%     | 0,17%     | -             | 64   | (0) |               |          |      |
|     | 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                | 565       | 941       | 996       | 996       | 0,61%     | 0,99%     | 0,99%     | -             | 431  | 55  |               |          |      |
|     | CF 1               | 63        | -         | -         | -         | 0,29%     | 0,00%     | 0,00%     | -             | (63) | -   |               |          |      |
|     | Total Griya        | 63        | -         | -         | -         | 0,36%     | 0,00%     | 0,00%     | -             | (63) | -   |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |          |      |
|     | CF 2               | 502       | 941       | 996       | 996       | 0,70%     | 1,24%     | 1,24%     | -             | 494  | 55  |               |          |      |
|     | Mitraguna & Others | 502       | 941       | 996       | 996       | 0,74%     | 1,29%     | 1,30%     | -             | 494  | 55  |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |          |      |
|     | Total Pembiayaan   | 780       | 1.220     | 1.275     | 1.275     | 0,53%     | 0,71%     | 0,70%     | -             | 494  | 55  | 1,62%         | -130,08% | 0,9% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 179.071 | 197.616 | 228.180 | 49.109       |          |
| 2   | Contribution Margin | 7.331   | 11.720  | 9.072   | 1.741        | -23,7%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,80   | 3,24   | 2,97   | (0,26)       | 0,18         |
| CIF Payroll | 1.443  | 851    | 1.572  | 721          | 129          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |       |         |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                   | DtD                  | MtD   | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 420       | 215       | 174       | 174       | 118               | 0                    | (41)  | -19,06% | (246)    | -58,52% | 8.110         | 2,15%  | (7.936)  |
| 2   | Tabungan      | 44.796    | 52.259    | 52.258    | 52.150    | 2.396             | (109)                | (109) | -0,21%  | 7.354    | 16,42%  | 57.103        | 91,33% | (4.953)  |
| 3   | Deposito      | 28.737    | 6.132     | 6.186     | 6.126     | (200)             | (60)                 | (6)   | -0,10%  | (22.611) | -78,68% | 29.411        | 20,83% | (23.285) |
|     | Total         | 73.953    | 58.606    | 58.619    | 58.450    | 2.313             | (169)                | (156) | -0,27%  | (15.503) | -20,96% | 94.623        | 61,77% | (36.174) |
|     | CASA          | 45.216    | 52.474    | 52.433    | 52.324    | 2.513             | (109)                | (150) | -0,29%  | 7.108    | 15,72%  | 65.213        | 80,24% | (12.889) |
|     | (%) CASA      | 61,14%    | 89,54%    | 89,45%    | 89,52%    |                   |                      |       |         |          |         |               |        |          |
|     | FDR           | 129,31%   | 188,04%   | 189,46%   | 190,00%   |                   |                      |       |         |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |      |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 907       | 1.171     | 1.938     | 2.070     |  | 132                  | 899  | 76,79%  | 1.162 | 128,11% | -             | 0,00% | 2.070 |
| 2   | Giro ISE      | 390       | 210       | 168       | 169       |  | 0                    | (41) | -19,57% | (221) | -56,74% |               | 0,00% | 169   |
| 3   | Tabungan ISE  | 518       | 961       | 1.770     | 1.901     |  | 131                  | 940  | 97,80%  | 1.383 | 267,17% |               | 0,00% | 1.901 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 140       | 152       | 152       | 152       |  | 0                    | 0    | 0,00%   | 12    | 8,57%   |               | 0,00% | 152   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | 739       | 739       | -                       | -                       | 0             | -5                | 0                    | 739    | -              | 0             | 0,00%   | 739     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | 739       | 739       | -                       | -                       | 0             | -5                | 0                    | 739    | -              | 0             | 0,00%   | 739     |
|     | • Local Champion    | -         | 739       | 739       | -                       | -                       | 0             | -5                | 0                    | 739    | -              | 0             | 0,00%   | 739     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 19.772    | 19.596    | 19.257    | 300                     | -                       | -300          | -449              | -339                 | -515   | 339            | 22.803        | 84,45%  | (3.546) |
|     | KUR                 | 19.175    | 18.883    | 18.552    | 200                     | -                       | -200          | -532              | -331                 | -624   | 331            | 22.059        | 84,10%  | (3.507) |
|     | Non KUR             | 597       | 713       | 706       | 100                     | -                       | -100          | 83                | -8                   | 109    | 8              | 745           | 94,78%  | (39)    |
| 3   | PWG                 | 2.596     | 7.836     | 8.070     | 526                     | 472                     | -54           | 735               | 233                  | 5.473  | 239            | 8.830         | 91,39%  | (760)   |
|     | Cilem               | 2.069     | 5.965     | 5.867     | 316                     | 75                      | -241          | 287               | -98                  | 3.798  | 173            | 6.810         | 86,15%  | (943)   |
|     | Gadai               | 527       | 1.871     | 2.202     | 210                     | 397                     | 187           | 448               | 332                  | 1.675  | 66             | 2.019         | 109,07% | 183     |
| 4   | CFG                 | 73.258    | 82.031    | 82.991    | 1.763                   | 1.676                   | -86           | 2.392             | 959                  | 9.733  | 717            | 83.932        | 98,88%  | (941)   |
|     | CF 1                | 2.294     | 3.647     | 4.278     | 221                     | 660                     | 440           | 276               | 631                  | 1.984  | 29             | 3.570         | 119,84% | 708     |
|     | Total Griya         | 712       | 1.611     | 1.600     | -                       | -                       | 0             | 0                 | -11                  | 888    | 11             | 1.034         | 154,71% | 566     |
|     | • Total Non Program | 712       | 1.611     | 1.600     | -                       | -                       | 0             | -22               | -11                  | 888    | 11             | 1.034         | 154,71% | 566     |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 1.583     | 2.036     | 2.678     | 221                     | 660                     | 440           | 276               | 643                  | 1.096  | 17             | 2.536         | 105,62% | 143     |
|     | CF 2                | 70.963    | 78.385    | 78.712    | 1.542                   | 1.016                   | -526          | 2.117             | 328                  | 7.749  | 688            | 80.362        | 97,95%  | (1.650) |
|     | Mitraguna & Others  | 52.047    | 60.807    | 61.163    | 1.200                   | 854                     | -346          | 2.208             | 356                  | 9.116  | 498            | 60.577        | 100,97% | 586     |
|     | Pensiun             | 18.916    | 17.577    | 17.549    | 342                     | 162                     | -180          | -91               | -28                  | -1.367 | 190            | 19.785        | 88,70%  | (2.236) |
|     | Total Pembiayaan    | 95.626    | 110.202   | 111.056   | 2.589                   | 2.149                   | -440          | 2.673             | 854                  | 15.430 | 1.294          | 115.565       | 96,10%  | (4.509) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |       |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc. | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 2   | MBG                | 67        | 493       | 314       | 2.182     | 0,34%     | 1,60%     | 11,33%    | 1.868         | 2.116 | 1.689 |               |       |       |
|     | KUR                | 67        | 397       | 286       | 2.182     | 0,35%     | 1,52%     | 11,76%    | 1.896         | 2.116 | 1.785 |               |       |       |
|     | Non KUR            | -         | 96        | 28        | -         | 0,00%     | 3,93%     | 0,00%     | (28)          | -     | (96)  |               |       |       |
| 3   | PWG                | -         | -         | -         | 115       | 0,00%     | 0,00%     | 1,43%     | 115           | 115   | 115   |               |       |       |
|     | Cilem              | -         | -         | -         | 115       | 0,00%     | 0,00%     | 1,96%     | 115           | 115   | 115   |               |       |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 4   | CFG                | 1         | 2.095     | 2.308     | 2.790     | 0,00%     | 2,81%     | 3,36%     | 482           | 2.789 | 695   |               |       |       |
|     | CF 1               | -         | -         | -         | 144       | 0,00%     | 0,00%     | 3,36%     | 144           | 144   | 144   |               |       |       |
|     | Total Griya        | -         | -         | -         | 91        | 0,00%     | 0,00%     | 5,66%     | 91            | 91    | 91    |               |       |       |
|     | Oto                | -         | -         | -         | 53        | 0,00%     | 0,00%     | 1,98%     | 53            | 53    | 53    |               |       |       |
|     | CF 2               | 1         | 2.095     | 2.308     | 2.646     | 0,00%     | 2,94%     | 3,36%     | 338           | 2.645 | 551   |               |       |       |
|     | Mitraguna & Others | 1         | 2.095     | 2.308     | 2.377     | 0,00%     | 3,80%     | 3,89%     | 68            | 2.376 | 281   |               |       |       |
|     | Pensiun            | -         | -         | -         | 270       | 0,00%     | 0,00%     | 1,54%     | 270           | 270   | 270   |               |       |       |
|     | Total Pembiayaan   | 68        | 2.589     | 2.623     | 5.088     | 0,07%     | 2,38%     | 4,58%     | 2.465         | 5.020 | 2.499 | 4,14%         | 9,57% | -0,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |      | Target Nov'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|------|---------------|-------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD  | MtM  | %             | Penc. | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -    |               |       |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -    |               |       |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -    |               |       |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -    |               |       |      |
| 2   | MBG                | 181       | 116       | 120       | 120       | 0,91%     | 0,61%     | 0,63%     | -             | (60) | 4    |               |       |      |
|     | KUR                | 181       | 116       | 120       | 120       | 0,94%     | 0,64%     | 0,65%     | -             | (60) | 4    |               |       |      |
|     | 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                | -         | 363       | 352       | 352       | 0,00%     | 0,43%     | 0,42%     | -             | 352  | (11) |               |       |      |
|     | 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               | -         | 363       | 352       | 352       | 0,00%     | 0,45%     | 0,45%     | -             | 352  | (11) |               |       |      |
|     | Mitraguna & Others | -         | 207       | 207       | 207       | 0,00%     | 0,34%     | 0,34%     | -             | 207  | 0    |               |       |      |
|     | Pensiun            | -         | 156       | 145       | 145       | 0,00%     | 0,13%     | 0,83%     | -             | 145  | (11) |               |       |      |
|     | Total Pembiayaan   | 181       | 479       | 473       | 473       | 0,19%     | 0,43%     | 0,43%     | -             | 292  | (7)  | 8,57%         | ##### | 8,1% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |         |         |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 38.579    | 21.981    | 19.416    | 18.616    | (662)            | (800)                | (3.365) | -15,31% | (19.963) | -51,74% | 50.912        | 36,57%  | (32.296) |
| 2   | Tabungan      | 168.056   | 173.709   | 180.015   | 179.933   | (401)            | (82)                 | 6.225   | 3,58%   | 11.878   | 7,07%   | 188.094       | 95,66%  | (8.160)  |
| 3   | Deposito      | 55.027    | 67.591    | 67.130    | 67.230    | (3.993)          | 100                  | (360)   | -0,53%  | 12.203   | 22,18%  | 56.195        | 119,64% | 11.035   |
|     | Total         | 261.662   | 263.281   | 266.561   | 265.780   | (5.056)          | (781)                | 2.499   | 0,95%   | 4.118    | 1,57%   | 295.201       | 90,03%  | (29.421) |
|     | CASA          | 206.634   | 195.690   | 199.431   | 198.550   | (1.063)          | (882)                | 2.859   | 1,46%   | (8.085)  | -3,91%  | 239.006       | 83,07%  | (40.456) |
|     | (%) CASA      | 78,97%    | 74,33%    | 74,82%    | 74,70%    |                  |                      |         |         |          |         |               |         |          |
|     | FDR           | 64,72%    | 74,36%    | 74,24%    | 74,45%    |                  |                      |         |         |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |       |         |      |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.039     | 4.018     | 3.938     | 3.436     |  | (502)                | (582) | -14,50% | 396  | 13,04%  | -             | 0,00% | 3.436 |
| 2   | Giro ISE      | 335       | 326       | 278       | 278       |  | (1)                  | (48)  | -14,83% | (57) | -17,09% |               | 0,00% | 278   |
| 3   | Tabungan ISE  | 2.705     | 3.692     | 3.660     | 3.158     |  | (502)                | (534) | -14,47% | 454  | 16,77%  |               | 0,00% | 3.158 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0    | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 146       | 162       | 163       | 163       |  | 0                    | 1     | 0,62%   | 17   | 11,64%  |               | 0,00% | 163   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 24.774    | 25.227    | 25.235    | -                       | -                       | 0             | -291             | 8                    | 461    | (8)            | 30.626        | 82,40%  | (5.391) |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 2.548         | 0,00%   | (2.548) |
|     | Non-Linkage         | 24.774    | 25.227    | 25.235    | -                       | -                       | 0             | -291             | 8                    | 461    | (8)            | 28.077        | 89,88%  | (2.842) |
|     | • Local Champion    | 24.387    | 24.877    | 24.885    | -                       | -                       | 0             | -288             | 8                    | 498    | (8)            | 25.953        | 95,88%  | (1.068) |
|     | • Value Chain       | 387       | 350       | 350       | -                       | -                       | -             | -4               | 0                    | -37    | -              | 2.124         | 16,47%  | (1.774) |
| 2   | MBG                 | 21.941    | 24.298    | 24.209    | 700                     | 200                     | -500          | 240              | -89                  | 2.269  | 289            | 24.965        | 96,97%  | (755)   |
|     | KUR                 | 20.349    | 22.920    | 22.840    | 700                     | 200                     | -500          | 272              | -79                  | 2.491  | 279            | 23.226        | 98,34%  | (386)   |
|     | Non KUR             | 1.592     | 1.379     | 1.369     | -                       | -                       | 0             | -32              | -9                   | -223   | 9              | 1.739         | 78,74%  | (370)   |
| 3   | PWG                 | 23.945    | 36.403    | 37.735    | 6.620                   | 6.090                   | -530          | 2.540            | 1.332                | 13.790 | 4.759          | 36.734        | 102,72% | 1.000   |
|     | Cilem               | 8.631     | 15.736    | 16.466    | 1.435                   | 1.316                   | -119          | 745              | 730                  | 7.835  | 586            | 18.820        | 87,49%  | (2.354) |
|     | Gadai               | 15.314    | 20.667    | 21.269    | 5.185                   | 4.774                   | -411          | 1.795            | 602                  | 5.955  | 4.172          | 17.914        | 118,73% | 3.355   |
| 4   | CFG                 | 98.692    | 109.855   | 110.706   | 1.620                   | 1.599                   | -21           | 956              | 852                  | 12.015 | 747            | 114.514       | 96,67%  | (3.808) |
|     | CF 1                | 13.574    | 19.937    | 20.451    | 403                     | 607                     | 204           | 121              | 513                  | 6.876  | 93             | 15.455        | 132,33% | 4.996   |
|     | Total Griya         | 9.477     | 14.029    | 14.023    | -                       | -                       | 0             | 0                | -6                   | 4.546  | 6              | 9.952         | 140,91% | 4.072   |
|     | • Total Non Program | 9.477     | 14.029    | 14.023    | -                       | -                       | 0             | 128              | -6                   | 4.546  | 6              | 9.952         | 140,91% | 4.072   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 4.097     | 5.908     | 6.427     | 403                     | 607                     | 204           | 121              | 519                  | 2.330  | 87             | 5.503         | 116,80% | 924     |
|     | CF 2                | 85.118    | 89.918    | 90.256    | 1.217                   | 992                     | -225          | 835              | 338                  | 5.138  | 654            | 99.060        | 91,11%  | (8.804) |
|     | Mitraguna & Others  | 51.909    | 55.390    | 55.642    | 475                     | 692                     | 217           | 194              | 252                  | 3.733  | 440            | 64.565        | 86,18%  | (8.923) |
|     | Pensiun             | 33.208    | 34.527    | 34.614    | 742                     | 300                     | -442          | 641              | 86                   | 1.405  | 214            | 34.495        | 100,34% | 119     |
|     | Total Pembiayaan    | 169.351   | 195.783   | 197.885   | 8.940                   | 7.889                   | -1.051        | 3.445            | 2.103                | 28.534 | 5.786          | 206.839       | 95,67%  | (8.954) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | 1.402     | 0,00%     | 0,00%     | 5,56%     | 1.402         | 1.402 | 1.402 |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | 1.402     | 0,00%     | 0,00%     | 5,56%     | 1.402         | 1.402 | 1.402 |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 113       | 99        | 71        | 1.180     | 0,51%     | 0,29%     | 4,87%     | 1.109         | 1.067 | 1.081 |               |        |       |
|     | KUR                | 113       | 35        | 11        | 967       | 0,55%     | 0,05%     | 4,23%     | 956           | 854   | 931   |               |        |       |
|     | Non KUR            | -         | 64        | 60        | 213       | 0,00%     | 4,35%     | 15,57%    | 153           | 213   | 149   |               |        |       |
| 3   | PWG                | -         | -         | -         | 782       | 0,00%     | 0,00%     | 2,07%     | 782           | 782   | 782   |               |        |       |
|     | Cilem              | -         | -         | -         | 686       | 0,00%     | 0,00%     | 4,17%     | 686           | 686   | 686   |               |        |       |
|     | Gadai              | -         | -         | -         | 95        | 0,00%     | 0,00%     | 0,45%     | 95            | 95    | 95    |               |        |       |
| 4   | CFG                | 211       | 347       | 851       | 1.734     | 0,21%     | 0,78%     | 1,57%     | 882           | 1.522 | 1.387 |               |        |       |
|     | CF 1               | -         | 132       | 505       | 572       | 0,00%     | 2,53%     | 2,80%     | 67            | 572   | 440   |               |        |       |
|     | Total Griya        | -         | 132       | 349       | 349       | 0,00%     | 2,49%     | 2,49%     | -             | 349   | 217   |               |        |       |
|     | Oto                | -         | -         | 156       | 223       | 0,00%     | 2,64%     | 3,47%     | 67            | 223   | 223   |               |        |       |
|     | CF 2               | 211       | 215       | 347       | 1.162     | 0,25%     | 0,39%     | 1,29%     | 815           | 950   | 947   |               |        |       |
|     | Mitraguna & Others | 211       | 9         | 13        | 736       | 0,41%     | 0,02%     | 1,32%     | 723           | 525   | 727   |               |        |       |
|     | Pensiun            | -         | 206       | 334       | 426       | 0,00%     | 0,97%     | 1,23%     | 92            | 426   | 220   |               |        |       |
|     | Total Pembiayaan   | 324       | 446       | 922       | 5.098     | 0,19%     | 0,47%     | 2,58%     | 4.176         | 4.773 | 4.651 | 0,35%         | 86,30% | -2,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | 2.988     | 2.988     | 2.988     | 0,00%     | 11,84%    | 11,84%    | -             | 2.988 | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | -         | 2.988     | 2.988     | 2.988     | 0,00%     | 11,84%    | 11,84%    | -             | 2.988 | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | 44        | -         | -         | -         | 0,20%     | 0,00%     | 0,00%     | -             | (44)  | -   |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non KUR            | 44        | -         | -         | -         | 2,77%     | 0,00%     | 0,00%     | -             | (44)  | -   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | 2.124     | 1.483     | 1.478     | 1.478     | 2,15%     | 1,35%     | 1,34%     | -             | (646) | (5) |               |        |       |
|     | CF 1               | 445       | 402       | 402       | 402       | 3,28%     | 2,02%     | 1,97%     | -             | (43)  | -   |               |        |       |
|     | Total Griya        | 405       | 386       | 386       | 386       | 4,28%     | 2,75%     | 2,75%     | -             | (20)  | -   |               |        |       |
|     | Oto                | 40        | 16        | 16        | 16        | 0,98%     | 0,28%     | 0,25%     | -             | (24)  | -   |               |        |       |
|     | CF 2               | 1.679     | 1.081     | 1.076     | 1.076     | 1,97%     | 1,20%     | 1,19%     | -             | (603) | (5) |               |        |       |
|     | Mitraguna & Others | 1.585     | 1.081     | 1.076     | 1.076     | 3,05%     | 1,94%     | 1,93%     | -             | (509) | (5) |               |        |       |
|     | Pensiun            | 94        | -         | -         | -         | 0,06%     | 0,00%     | 0,00%     | -             | (94)  | -   |               |        |       |
|     | Total Pembiayaan   | 2.169     | 4.471     | 4.466     | 4.466     | 1,28%     | 2,28%     | 2,26%     | -             | 2.297 | (5) | 1,30%         | 42,51% | -1,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 241.297 | 261.587 | 268.263 | 26.966       |          |
| 2   | Contribution Margin | 7.706   | 12.167  | 8.223   | 517          | -6,7%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.46   | 2.67   | 2.62   | (0,05)       | 0,16         |
| CIF Payroll | 1.460  | 1.621  | 1.821  | 200          | 361          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |       |        |         |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                  | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 4.607     | 703       | 796       | 796       | (31)             | 0                    | 93    | 13,28% | (3.811) | -82,72% | 12.486        | 6,37%  | (11.690) |
| 2   | Tabungan      | 52.069    | 51.523    | 50.156    | 50.869    | 1.708            | 713                  | (654) | -1,27% | (1.200) | -2,30%  | 64.775        | 78,53% | (13.906) |
| 3   | Deposito      | 11.396    | 8.222     | 8.232     | 8.232     | (495)            | 0                    | 10    | 0,12%  | (3.164) | -27,71% | 12.114        | 67,96% | (3.882)  |
|     | Total         | 68.072    | 60.448    | 59.184    | 59.897    | 1.182            | 713                  | (551) | -0,91% | (8.175) | -12,01% | 89.374        | 67,02% | (29.477) |
|     | CASA          | 56.676    | 52.226    | 50.952    | 51.665    | 1.677            | 713                  | (561) | -1,07% | (5.011) | -8,84%  | 77.261        | 66,87% | (25.596) |
|     | (%) CASA      | 83,26%    | 86,40%    | 86,09%    | 86,26%    |                  |                      |       |        |         |         |               |        |          |
|     | FDR           | 200,44%   | 262,77%   | 269,72%   | 266,51%   |                  |                      |       |        |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |   | Growth (1-17 Nov'25) |         |       |         |      | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|---|----------------------|---------|-------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |   | DtD                  | MtD     | %MtD  | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.583     | 1.304     | 1.403     | 1.412     | 9 | 108                  | 8,26%   | (171) | -10,83% | -    | 0,00%         | 1.412 |     |
| 2   | Giro ISE      | 116       | 4         | 4         | 4         | 0 | 0                    | 0,00%   | (111) | -96,15% |      | 0,00%         | 4     |     |
| 3   | Tabungan ISE  | 1.468     | 1.300     | 1.398     | 1.407     | 9 | 108                  | 8,29%   | (60)  | -4,11%  |      | 0,00%         | 1.407 |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0     | #DIV/0! |      | 0,00%         | 0     |     |
| 5   | CIF ISE       | 122       | 133       | 133       | 133       | 0 | 0                    | 0,00%   | 11    | 9,02%   |      | 0,00%         | 133   |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 39.654    | 41.111    | 40.711    | 825                     | 350                     | -475          | 465              | -400                 | 1.057  | 750            | 42.501        | 95,79%  | (1.790) |
|     | KUR                 | 35.878    | 38.336    | 37.961    | 825                     | 350                     | -475          | 572              | -375                 | 2.084  | 725            | 38.587        | 98,38%  | (626)   |
|     | Non KUR             | 3.776     | 2.775     | 2.750     | -                       | -                       | 0             | -107             | -25                  | -1.026 | 25             | 3.914         | 70,26%  | (1.164) |
| 3   | PWG                 | 12.336    | 26.611    | 27.064    | 4.912                   | 3.919                   | -993          | 2.289            | 452                  | 14.728 | 3.467          | 21.563        | 125,51% | 5.501   |
|     | Cilem               | 3.767     | 8.461     | 8.947     | 600                     | 712                     | 113           | 418              | 486                  | 5.179  | 227            | 8.648         | 103,45% | 298     |
|     | Gadai               | 8.569     | 18.150    | 18.117    | 4.312                   | 3.207                   | -1.105        | 1.871            | -33                  | 9.548  | 3.240          | 12.915        | 140,28% | 5.202   |
| 4   | CFG                 | 84.451    | 91.118    | 91.858    | 753                     | 1.370                   | 617           | 1.254            | 740                  | 7.407  | 630            | 95.541        | 96,15%  | (3.683) |
|     | CF 1                | 4.785     | 7.248     | 7.228     | 158                     | -                       | -158          | 144              | -20                  | 2.443  | 20             | 6.077         | 118,94% | 1.151   |
|     | Total Griya         | 4.537     | 6.373     | 6.358     | -                       | -                       | 0             | 0                | -15                  | 1.820  | 15             | 4.894         | 129,91% | 1.464   |
|     | • Total Non Program | 4.383     | 5.720     | 5.706     | -                       | -                       | 0             | -45              | -14                  | 1.323  | 14             | 4.721         | 120,86% | 985     |
|     | • Program           | 154       | 653       | 651       | -                       | -                       | 0             | -3               | -1                   | 497    | 1              | 172           | 377,91% | 479     |
|     | Oto                 | 248       | 875       | 870       | 158                     | -                       | -158          | 144              | -5                   | 622    | 5              | 1.183         | 73,54%  | (313)   |
|     | CF 2                | 79.665    | 83.870    | 84.630    | 596                     | 1.370                   | 775           | 1.110            | 760                  | 4.965  | 610            | 89.464        | 94,60%  | (4.834) |
|     | Mitraguna & Others  | 63.755    | 65.327    | 66.205    | 323                     | 1.370                   | 1.047         | 936              | 877                  | 2.450  | 493            | 72.645        | 91,13%  | (6.440) |
|     | Pensiun             | 15.910    | 18.542    | 18.425    | 273                     | -                       | -273          | 174              | -117                 | 2.515  | 117            | 16.818        | 109,55% | 1.607   |
|     | Total Pembiayaan    | 136.441   | 158.840   | 159.633   | 6.490                   | 5.639                   | -851          | 4.007            | 793                  | 23.192 | 4.847          | 159.605       | 100,02% | 28      |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 187       | 588       | 302       | 3.925     | 0,47%     | 0,73%     | 9,64%     | 3.623         | 3.738 | 3.338 |               |        |       |
|     | KUR                | 48        | 449       | 302       | 3.382     | 0,13%     | 0,79%     | 8,91%     | 3.080         | 3.334 | 2.933 |               |        |       |
|     | Non KUR            | 140       | 138       | -         | 543       | 3,70%     | 0,00%     | 19,75%    | 543           | 404   | 405   |               |        |       |
| 3   | PWG                | -         | -         | -         | 687       | 0,00%     | 0,00%     | 2,54%     | 687           | 687   | 687   |               |        |       |
|     | Cilem              | -         | -         | -         | 506       | 0,00%     | 0,00%     | 5,66%     | 506           | 506   | 506   |               |        |       |
|     | Gadai              | -         | -         | -         | 181       | 0,00%     | 0,00%     | 1,00%     | 181           | 181   | 181   |               |        |       |
| 4   | CFG                | 1.300     | 448       | 445       | 3.599     | 1,54%     | 0,49%     | 3,92%     | 3.154         | 2.299 | 3.151 |               |        |       |
|     | CF 1               | -         | -         | -         | 375       | 0,00%     | 0,00%     | 5,19%     | 375           | 375   | 375   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | -         | -         | 375       | 0,00%     | 0,00%     | 43,14%    | 375           | 375   | 375   |               |        |       |
|     | CF 2               | 1.300     | 448       | 445       | 3.223     | 1,63%     | 0,53%     | 3,81%     | 2.779         | 1.923 | 2.776 |               |        |       |
|     | Mitraguna & Others | 1.135     | 448       | 445       | 3.223     | 1,78%     | 0,68%     | 4,87%     | 2.779         | 2.088 | 2.776 |               |        |       |
|     | Pensiun            | 165       | -         | -         | -         | 1,04%     | 0,00%     | 0,00%     | -             | (165) | -     |               |        |       |
|     | Total Pembiayaan   | 1.487     | 1.035     | 747       | 8.211     | 1,09%     | 0,47%     | 5,14%     | 7.464         | 6.724 | 7.176 | 0,51%         | 90,15% | -4,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |      |
| 2   | MBG                | -         | 74        | 442       | 434       | 0,00%     | 1,07%     | 1,07%     | (8)           | 434   | 360 |               |        |      |
|     | KUR                | -         | -         | 238       | 235       | 0,00%     | 0,62%     | 0,62%     | (3)           | 235   | 235 |               |        |      |
|     | Non KUR            | -         | 74        | 204       | 199       | 0,00%     | 7,34%     | 7,24%     | (4)           | 199   | 125 |               |        |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |      |
| 4   | CFG                | 643       | 446       | 445       | 445       | 0,76%     | 0,49%     | 0,48%     | -             | (198) | (1) |               |        |      |
|     | 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               | 643       | 446       | 445       | 445       | 0,81%     | 0,53%     | 0,53%     | -             | (198) | (1) |               |        |      |
|     | Mitraguna & Others | 643       | 284       | 283       | 283       | 1,01%     | 0,43%     | 0,43%     | -             | (360) | (1) |               |        |      |
|     | Pensiun            | -         | 162       | 162       | 162       | 0,00%     | 0,10%     | 0,88%     | -             | 162   | 0   |               |        |      |
|     | Total Pembiayaan   | 643       | 520       | 887       | 879       | 0,47%     | 0,56%     | 0,55%     | (8)           | 236   | 359 | 0,59%         | -7,91% | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 129.714 | 140.227 | 159.236 | 29.522       |          |
| 2   | Contribution Margin | 4.510   | 6.037   | 5.712   | 1.202        | -26,7%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,90   | 3,25   | 3,22   | (0,03)       | 0,32         |
| CIF Payroll | 486    | 669    | 712    | 43           | 226          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |         |         |         |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 4.381     | 5.890     | 4.322     | 4.313     | (495)             | (9)                  | (1.577) | -26,77% | (67)    | -1,53%  | 12.255        | 35,20% | (7.941)  |
| 2   | Tabungan      | 121.239   | 126.909   | 124.823   | 124.389   | (1.862)           | (434)                | (2.520) | -1,99%  | 3.151   | 2,60%   | 133.893       | 92,90% | (9.503)  |
| 3   | Deposito      | 26.839    | 21.290    | 20.817    | 21.117    | (120)             | 300                  | (173)   | -0,81%  | (5.722) | -21,32% | 27.590        | 76,54% | (6.473)  |
|     | Total         | 152.459   | 154.089   | 149.963   | 149.820   | (2.477)           | (143)                | (4.269) | -2,77%  | (2.639) | -1,73%  | 173.738       | 86,23% | (23.918) |
|     | CASA          | 125.619   | 132.799   | 129.146   | 128.703   | (2.357)           | (443)                | (4.096) | -3,08%  | 3.083   | 2,45%   | 146.148       | 88,06% | (17.445) |
|     | (%) CASA      | 82,40%    | 86,18%    | 86,12%    | 85,91%    |                   |                      |         |         |         |         |               |        |          |
|     | FDR           | 80,08%    | 82,67%    | 84,87%    | 84,95%    |                   |                      |         |         |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |     |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.251     | 3.346     | 3.579     | 3.664     |  | 86                   | 318 | 9,51%   | 413 | 12,72%  | -             | 0,00% | 3.664 |
| 2   | Giro ISE      | 1.707     | 1.958     | 2.016     | 2.088     |  | 72                   | 130 | 6,62%   | 381 | 22,35%  |               | 0,00% | 2.088 |
| 3   | Tabungan ISE  | 1.544     | 1.388     | 1.563     | 1.576     |  | 13                   | 188 | 13,58%  | 32  | 2,08%   |               | 0,00% | 1.576 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 155       | 164       | 166       | 166       |  | 0                    | 2   | 1,22%   | 11  | 7,10%   |               | 0,00% | 166   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 14.885    | 14.604    | 14.601    | -                       | -                       | 0             | -46               | -3                   | -284   | 3              | 14.885        | 98,09%  | (284)    |
|     | Linkage             | 10.703    | 10.703    | 10.703    | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 10.703        | 100,00% | 0        |
|     | Non-Linkage         | 4.183     | 3.901     | 3.898     | -                       | -                       | 0             | -46               | -3                   | -284   | 3              | 4.183         | 93,20%  | (284)    |
|     | • Local Champion    | 2.186     | 2.083     | 2.080     | -                       | -                       | 0             | -28               | -3                   | -106   | 3              | 2.186         | 95,14%  | (106)    |
|     | • Value Chain       | 1.997     | 1.819     | 1.819     | -                       | -                       | -             | -19               | 0                    | -178   | -              | 1.997         | 91,08%  | (178)    |
| 2   | MBG                 | 31.186    | 27.744    | 27.842    | 130                     | 350                     | 220           | 247               | 98                   | -3.344 | 252            | 34.233        | 81,33%  | (6.390)  |
|     | KUR                 | 27.378    | 24.973    | 25.081    | 130                     | 350                     | 220           | 362               | 108                  | -2.296 | 242            | 30.277        | 82,84%  | (5.196)  |
|     | Non KUR             | 3.809     | 2.771     | 2.761     | -                       | -                       | 0             | -115              | -10                  | -1.048 | 10             | 3.955         | 69,80%  | (1.194)  |
| 3   | PWG                 | 1.449     | 4.989     | 5.293     | 548                     | 545                     | -3            | 228               | 304                  | 3.844  | 241            | 6.624         | 79,91%  | (1.331)  |
|     | Cilem               | 1.449     | 4.989     | 5.293     | 548                     | 545                     | -3            | 228               | 304                  | 3.844  | 241            | 6.624         | 79,91%  | (1.331)  |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 74.563    | 80.047    | 79.542    | 780                     | 460                     | -320          | 1.047             | -505                 | 4.979  | 965            | 87.647        | 90,75%  | (8.105)  |
|     | CF 1                | 26.770    | 24.847    | 24.783    | 650                     | -                       | -650          | -83               | -64                  | -1.987 | 64             | 28.738        | 86,24%  | (3.955)  |
|     | Total Griya         | 26.477    | 21.706    | 21.663    | 650                     | -                       | -650          | 0                 | -43                  | -4.814 | 43             | 27.317        | 79,30%  | (5.654)  |
|     | • Total Non Program | 23.147    | 18.793    | 18.764    | 650                     | -                       | -650          | 389               | -28                  | -4.383 | 28             | 23.590        | 79,54%  | (4.826)  |
|     | • Program           | 3.330     | 2.913     | 2.899     | -                       | -                       | 0             | -38               | -15                  | -432   | 15             | 3.727         | 77,78%  | (828)    |
|     | Oto                 | 293       | 3.141     | 3.120     | -                       | -                       | 0             | -83               | -21                  | 2.827  | 21             | 1.421         | 219,57% | 1.699    |
|     | CF 2                | 47.792    | 55.199    | 54.759    | 130                     | 460                     | 330           | 1.130             | -441                 | 6.966  | 901            | 58.909        | 92,96%  | (4.150)  |
|     | Mitraguna & Others  | 41.537    | 46.694    | 46.306    | 130                     | 460                     | 330           | 12                | -388                 | 4.769  | 848            | 51.622        | 89,70%  | (5.317)  |
|     | Pensiun             | 6.255     | 8.506     | 8.453     | -                       | -                       | 0             | 1.119             | -53                  | 2.198  | 53             | 7.286         | 116,01% | 1.167    |
|     | Total Pembiayaan    | 122.084   | 127.384   | 127.278   | 1.458                   | 1.355                   | -103          | 1.476             | -105                 | 5.194  | 1.461          | 143.389       | 88,76%  | (16.111) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | 602       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (602) |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | 602       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (602) |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 83        | 1.083     | 713       | 2.017     | 0,27%     | 2,57%     | 7,25%     | 1.304         | 1.934 | 935   |               |        |       |
|     | KUR                | 83        | 412       | 159       | 1.534     | 0,30%     | 0,64%     | 6,11%     | 1.375         | 1.450 | 1.121 |               |        |       |
|     | Non KUR            | -         | 670       | 554       | 484       | 0,00%     | 20,01%    | 17,51%    | (71)          | 484   | (187) |               |        |       |
| 3   | PWG                | 10        | -         | -         | 44        | 0,69%     | 0,00%     | 0,84%     | 44            | 34    | 44    |               |        |       |
|     | Cilem              | 10        | -         | -         | 44        | 0,69%     | 0,00%     | 0,84%     | 44            | 34    | 44    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.636     | 2.166     | 3.103     | 5.034     | 2,19%     | 3,88%     | 6,33%     | 1.931         | 3.398 | 2.868 |               |        |       |
|     | CF 1               | 1.522     | 1.690     | 2.499     | 4.673     | 5,68%     | 10,06%    | 18,86%    | 2.174         | 3.152 | 2.983 |               |        |       |
|     | Total Griya        | 1.522     | 1.690     | 2.499     | 2.006     | 5,75%     | 11,51%    | 9,26%     | (493)         | 484   | 316   |               |        |       |
|     | Oto                | -         | -         | -         | 2.667     | 0,00%     | 0,00%     | 85,48%    | 2.667         | 2.667 | 2.667 |               |        |       |
|     | CF 2               | 114       | 476       | 603       | 361       | 0,24%     | 1,09%     | 0,66%     | (242)         | 247   | (115) |               |        |       |
|     | Mitraguna & Others | 114       | 476       | 603       | 361       | 0,27%     | 1,29%     | 0,78%     | (242)         | 247   | (115) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 1.729     | 3.851     | 3.816     | 7.096     | 1,42%     | 3,00%     | 5,57%     | 3.280         | 5.366 | 3.245 | 0,94%         | 83,16% | -4,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |        |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|--------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap    |
| 1   | SME                | 11.982    | 11.982    | 12.559    | 12.559    | 80,49%    | 86,00%    | 86,01%    | -             | 577   | 577   |               |        |        |
|     | Linkage            | 10.703    | 10.703    | 10.703    | 10.703    | 100,00%   | 100,00%   | 100,00%   | -             | -     | -     |               |        |        |
|     | Non-Linkage        | 1.279     | 1.279     | 1.856     | 1.856     | 30,58%    | 47,58%    | 47,61%    | -             | 577   | 577   |               |        |        |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
| 2   | MBG                | 479       | 764       | 1.056     | 1.261     | 1,54%     | 3,81%     | 4,53%     | 205           | 783   | 497   |               |        |        |
|     | KUR                | 111       | 276       | 479       | 470       | 0,41%     | 1,92%     | 1,87%     | (9)           | 359   | 194   |               |        |        |
|     | Non KUR            | 368       | 489       | 577       | 792       | 9,65%     | 20,81%    | 28,67%    | 215           | 424   | 303   |               |        |        |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
| 4   | CFG                | 1.365     | 1.723     | 1.266     | 1.534     | 1,83%     | 1,58%     | 1,93%     | 269           | 170   | (189) |               |        |        |
|     | CF 1               | 1.118     | 655       | 388       | 657       | 4,18%     | 1,56%     | 2,65%     | 269           | (461) | 1     |               |        |        |
|     | Total Griya        | 1.118     | 655       | 388       | 657       | 4,22%     | 1,79%     | 3,03%     | 269           | (461) | 1     |               |        |        |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | CF 2               | 247       | 1.068     | 878       | 878       | 0,52%     | 1,59%     | 1,60%     | -             | 631   | (190) |               |        |        |
|     | Mitraguna & Others | 247       | 1.068     | 878       | 878       | 0,59%     | 1,88%     | 1,90%     | -             | 631   | (190) |               |        |        |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Total Pembiayaan   | 13.825    | 14.469    | 14.880    | 15.355    | 11,32%    | 11,68%    | 12,06%    | 474           | 1.529 | 885   | 1,28%         | 89,38% | -10,8% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |         |        |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 5.919     | 3.421     | 4.537     | 4.557     | (1.283)           | 19                   | 1.136   | 33,21% | (1.363) | -23,02% | 14.361        | 31,73%  | (9.805)  |
| 2   | Tabungan      | 49.567    | 53.824    | 52.056    | 51.902    | (527)             | (155)                | (1.923) | -3,57% | 2.335   | 4,71%   | 63.134        | 82,21%  | (11.232) |
| 3   | Deposito      | 19.983    | 50.227    | 50.102    | 50.102    | (658)             | 0                    | (125)   | -0,25% | 30.119  | 150,72% | 20.773        | 241,19% | 29.329   |
|     | Total         | 75.469    | 107.472   | 106.696   | 106.560   | (2.469)           | (135)                | (912)   | -0,85% | 31.091  | 41,20%  | 98.268        | 108,44% | 8.292    |
|     | CASA          | 55.486    | 57.245    | 56.594    | 56.458    | (1.811)           | (135)                | (787)   | -1,37% | 972     | 1,75%   | 77.495        | 72,85%  | (21.037) |
|     | (%) CASA      | 73,52%    | 53,26%    | 53,04%    | 52,98%    |                   |                      |         |        |         |         |               |         |          |
|     | FDR           | 164,25%   | 127,15%   | 128,27%   | 128,43%   |                   |                      |         |        |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |   | Growth (1-17 Nov'25) |       |       |         |      | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|---|----------------------|-------|-------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |   | DtD                  | MtD   | %MtD  | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.169     | 1.016     | 1.030     | 1.031     | 0 | 14                   | 1,41% | (138) | -11,84% | -    | 0,00%         | 1.031 |     |
| 2   | Giro ISE      | 176       | 1         | 1         | 1         | 0 | 0                    | 0,00% | (175) | -99,41% |      | 0,00%         | 1     |     |
| 3   | Tabungan ISE  | 994       | 865       | 879       | 880       | 0 | 14                   | 1,65% | (114) | -11,47% |      | 0,00%         | 880   |     |
| 4   | Deposito ISE  | -         | 150       | 150       | 150       | 0 | 0                    | 0,00% | 150   | #DIV/0! |      | 0,00%         | 150   |     |
| 5   | CIF ISE       | 25        | 30        | 30        | 30        | 0 | 0                    | 0,00% | 5     | 20,00%  |      | 0,00%         | 30    |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 14        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -14    | -              | 88            | 0,00%   | (88)    |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non KUR             | 14        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -14    | -              | 88            | 0,00%   | (88)    |
| 3   | PWG                 | 2.503     | 4.324     | 4.787     | 204                     | 702                     | 499           | -38               | 463                  | 2.284  | 239            | 8.497         | 56,33%  | (3.710) |
|     | Cilem               | 2.503     | 4.324     | 4.787     | 204                     | 702                     | 499           | -38               | 463                  | 2.284  | 239            | 8.497         | 56,33%  | (3.710) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 121.441   | 132.330   | 132.069   | 1.850                   | 1.251                   | -599          | 2.692             | -261                 | 10.629 | 1.512          | 133.806       | 98,70%  | (1.737) |
|     | CF 1                | 4.796     | 5.901     | 5.979     | -                       | 111                     | 111           | 151               | 79                   | 1.184  | 32             | 6.269         | 95,38%  | (290)   |
|     | Total Griya         | 4.549     | 4.764     | 4.750     | -                       | -                       | 0             | 0                 | -14                  | 201    | 14             | 4.920         | 96,54%  | (170)   |
|     | • Total Non Program | 4.549     | 4.764     | 4.750     | -                       | -                       | 0             | -45               | -14                  | 201    | 14             | 4.920         | 96,54%  | (170)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 246       | 1.137     | 1.229     | -                       | 111                     | 111           | 151               | 92                   | 983    | 19             | 1.349         | 91,14%  | (120)   |
|     | CF 2                | 116.645   | 126.430   | 126.090   | 1.850                   | 1.140                   | -710          | 2.541             | -340                 | 9.445  | 1.480          | 127.537       | 98,87%  | (1.447) |
|     | Mitraguna & Others  | 110.497   | 118.744   | 118.474   | 1.730                   | 1.140                   | -590          | 1.766             | -271                 | 7.977  | 1.411          | 120.379       | 98,42%  | (1.905) |
|     | Pensiun             | 6.148     | 7.685     | 7.616     | 120                     | -                       | -120          | 775               | -69                  | 1.467  | 69             | 7.157         | 106,40% | 458     |
|     | Total Pembiayaan    | 123.957   | 136.654   | 136.856   | 2.054                   | 1.953                   | -100          | 2.653             | 202                  | 12.899 | 1.752          | 142.391       | 96,11%  | (5.535) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 34        | 0,00%     | 0,00%     | 0,71%     | 34            | 34    | 34    |               |        |       |
|     | Cilem              | -         | -         | -         | 34        | 0,00%     | 0,00%     | 0,71%     | 34            | 34    | 34    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | -         | 1.454     | 1.507     | 3.277     | 0,00%     | 1,14%     | 2,48%     | 1.770         | 3.277 | 1.823 |               |        |       |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | CF 2               | -         | 1.454     | 1.507     | 3.277     | 0,00%     | 1,19%     | 2,60%     | 1.770         | 3.277 | 1.823 |               |        |       |
|     | Mitraguna & Others | -         | 1.454     | 1.507     | 3.277     | 0,00%     | 1,27%     | 2,77%     | 1.770         | 3.277 | 1.823 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | -         | 1.454     | 1.507     | 3.311     | 0,00%     | 1,10%     | 2,42%     | 1.804         | 3.311 | 1.857 | 0,80%         | 67,10% | -1,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD     | MtM | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
| 2   | MBG                | 14        | -         | -         | -         | 100,00%   | 0,00%     | 0,00%     | -             | (14)    | -   |               |          |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Non KUR            | 14        | -         | -         | -         | 100,00%   | 0,00%     | 0,00%     | -             | (14)    | -   |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
| 4   | CFG                | 2.522     | 69        | 69        | 69        | 2,08%     | 0,05%     | 0,05%     | -             | (2.453) | (1) |               |          |      |
|     | CF 1               | 65        | 55        | 54        | 54        | 1,36%     | 0,91%     | 0,90%     | -             | (12)    | (1) |               |          |      |
|     | Total Griya        | 65        | 55        | 54        | 54        | 1,44%     | 1,13%     | 1,13%     | -             | (12)    | (1) |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | CF 2               | 2.456     | 15        | 15        | 15        | 2,11%     | 0,01%     | 0,01%     | -             | (2.442) | -   |               |          |      |
|     | Mitraguna & Others | 2.456     | 15        | 15        | 15        | 2,22%     | 0,01%     | 0,01%     | -             | (2.442) | -   |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Total Pembiayaan   | 2.536     | 69        | 69        | 69        | 2,05%     | 0,05%     | 0,05%     | -             | (2.467) | (1) | 0,53%         | -955,90% | 0,5% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |         |        |         |        | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|--------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD     | %YtD   | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 1.601     | 1.890     | 1.924     | 2.432     | 60                | 508                  | 542     | 28,68% | 832     | 51,95% | 13.559        | 17,94% | (11.127) |
| 2   | Tabungan      | 117.228   | 130.045   | 124.061   | 124.800   | (157)             | 738                  | (5.245) | -4,03% | 7.572   | 6,46%  | 136.263       | 91,59% | (11.463) |
| 3   | Deposito      | 47.162    | 44.283    | 44.423    | 44.318    | 267               | (105)                | 35      | 0,08%  | (2.844) | -6,03% | 48.271        | 91,81% | (3.952)  |
|     | Total         | 165.991   | 176.218   | 170.409   | 171.550   | 170               | 1.141                | (4.668) | -2,65% | 5.560   | 3,35%  | 198.093       | 86,60% | (26.543) |
|     | CASA          | 118.829   | 131.935   | 125.986   | 127.232   | (97)              | 1.246                | (4.703) | -3,56% | 8.403   | 7,07%  | 149.822       | 84,92% | (22.590) |
|     | (%) CASA      | 71,59%    | 74,87%    | 73,93%    | 74,17%    |                   |                      |         |        |         |        |               |        |          |
|     | FDR           | 85,30%    | 86,41%    | 90,19%    | 89,59%    |                   |                      |         |        |         |        |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |     |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.067     | 2.847     | 3.896     | 3.703     |  | (193)                | 856 | 30,06%  | 636 | 20,74%  | -             | 0,00% | 3.703 |
| 2   | Giro ISE      | 515       | 1.030     | 1.147     | 1.053     |  | (94)                 | 23  | 2,27%   | 538 | 104,57% |               | 0,00% | 1.053 |
| 3   | Tabungan ISE  | 2.552     | 1.818     | 2.749     | 2.650     |  | (99)                 | 833 | 45,81%  | 98  | 3,84%   |               | 0,00% | 2.650 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 109       | 117       | 121       | 121       |  | 0                    | 4   | 3,42%   | 12  | 11,01%  |               | 0,00% | 121   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 21        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -21    | -              | 21            | 0,00%   | (21)     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 21        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -21    | -              | 21            | 0,00%   | (21)     |
|     | • Local Champion    | 21        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -21    | -              | 21            | 0,00%   | (21)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 23.548    | 26.904    | 26.581    | 850                     | -                       | -850          | 297               | -322                 | 3.033  | 322            | 26.408        | 100,66% | 173      |
|     | KUR                 | 22.685    | 26.325    | 26.005    | 850                     | -                       | -850          | 507               | -319                 | 3.321  | 319            | 25.406        | 102,36% | 600      |
|     | Non KUR             | 863       | 579       | 576       | -                       | -                       | 0             | -210              | -3                   | -287   | 3              | 1.002         | 57,46%  | (426)    |
| 3   | PWG                 | 16.913    | 28.940    | 31.092    | 3.520                   | 4.423                   | 903           | 1.211             | 2.153                | 14.179 | 2.271          | 29.768        | 104,45% | 1.324    |
|     | Cilem               | 9.701     | 18.563    | 20.896    | 1.523                   | 2.931                   | 1.409         | 807               | 2.333                | 11.195 | 598            | 19.909        | 104,96% | 987      |
|     | Gadai               | 7.212     | 10.377    | 10.196    | 1.998                   | 1.492                   | -506          | 404               | -181                 | 2.984  | 1.673          | 9.859         | 103,42% | 337      |
| 4   | CFG                 | 101.109   | 96.418    | 96.026    | 137                     | 175                     | 38            | -1.473            | -393                 | -5.083 | 568            | 114.649       | 83,76%  | (18.624) |
|     | CF 1                | 13.632    | 14.256    | 14.178    | 17                      | -                       | -17           | -42               | -78                  | 546    | 78             | 15.245        | 93,00%  | (1.067)  |
|     | Total Griya         | 12.067    | 12.042    | 11.997    | -                       | -                       | 0             | 0                 | -45                  | -69    | 45             | 12.473        | 96,19%  | (476)    |
|     | • Total Non Program | 12.067    | 12.042    | 11.997    | -                       | -                       | 0             | -108              | -45                  | -69    | 45             | 12.473        | 96,19%  | (476)    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 1.565     | 2.214     | 2.181     | 17                      | -                       | -17           | -42               | -33                  | 616    | 33             | 2.772         | 78,67%  | (591)    |
|     | CF 2                | 87.476    | 82.163    | 81.847    | 120                     | 175                     | 55            | -1.430            | -315                 | -5.629 | 490            | 99.404        | 82,34%  | (17.557) |
|     | Mitraguna & Others  | 79.108    | 74.436    | 74.006    | 70                      | -                       | -70           | -1.400            | -430                 | -5.102 | 430            | 89.931        | 82,29%  | (15.925) |
|     | Pensiun             | 8.368     | 7.726     | 7.841     | 50                      | 175                     | 125           | -30               | 115                  | -527   | 60             | 9.473         | 82,77%  | (1.632)  |
|     | Total Pembiayaan    | 141.591   | 152.262   | 153.699   | 4.507                   | 4.598                   | 91            | 35                | 1.438                | 12.109 | 3.161          | 170.846       | 89,96%  | (17.147) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 190       | -         | -         | 1.127     | 0,81%     | 0,00%     | 4,24%     | 1.127         | 937   | 1.127 |               |        |       |
|     | KUR                | -         | -         | -         | 1.040     | 0,00%     | 0,00%     | 4,00%     | 1.040         | 1.040 | 1.040 |               |        |       |
|     | Non KUR            | 190       | -         | -         | 86        | 21,98%    | 0,00%     | 14,98%    | 86            | (103) | 86    |               |        |       |
| 3   | PWG                | -         | -         | -         | 1.210     | 0,00%     | 0,00%     | 3,89%     | 1.210         | 1.210 | 1.210 |               |        |       |
|     | Cilem              | -         | -         | -         | 855       | 0,00%     | 0,00%     | 4,09%     | 855           | 855   | 855   |               |        |       |
|     | Gadai              | -         | -         | -         | 355       | 0,00%     | 0,00%     | 3,48%     | 355           | 355   | 355   |               |        |       |
| 4   | CFG                | 854       | 607       | 82        | 3.927     | 0,84%     | 0,08%     | 4,09%     | 3.845         | 3.072 | 3.320 |               |        |       |
|     | CF 1               | -         | 84        | 82        | 523       | 0,00%     | 0,57%     | 3,69%     | 441           | 523   | 438   |               |        |       |
|     | Total Griya        | -         | 72        | 70        | 348       | 0,00%     | 0,58%     | 2,90%     | 277           | 348   | 276   |               |        |       |
|     | Oto                | -         | 12        | 11        | 175       | 0,00%     | 0,52%     | 8,03%     | 164           | 175   | 163   |               |        |       |
|     | CF 2               | 854       | 522       | -         | 3.404     | 0,98%     | 0,00%     | 4,16%     | 3.404         | 2.550 | 2.882 |               |        |       |
|     | Mitraguna & Others | 854       | 522       | -         | 3.404     | 1,08%     | 0,00%     | 4,60%     | 3.404         | 2.550 | 2.882 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 1.044     | 607       | 82        | 6.263     | 0,74%     | 0,05%     | 4,07%     | 6.181         | 5.219 | 5.656 | 0,72%         | 82,28% | -3,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |       | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD  | MtM   | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |         |      |
| 2   | MBG                | 74        | 189       | -         | -         | 0,32%     | 0,00%     | 0,00%     | -             | (74) | (189) |               |         |      |
|     | KUR                | 33        | -         | -         | -         | 0,15%     | 0,00%     | 0,00%     | -             | (33) | -     |               |         |      |
|     | Non KUR            | 41        | 189       | -         | -         | 4,73%     | 0,00%     | 0,00%     | -             | (41) | (189) |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |         |      |
| 4   | CFG                | 597       | 1.073     | 1.073     | 1.073     | 0,59%     | 1,11%     | 1,12%     | (0)           | 476  | (0)   |               |         |      |
|     | CF 1               | 91        | 239       | 239       | 238       | 0,67%     | 1,67%     | 1,68%     | (0)           | 148  | (0)   |               |         |      |
|     | Total Griya        | 91        | 88        | 88        | 88        | 0,75%     | 0,73%     | 0,73%     | (0)           | (3)  | (0)   |               |         |      |
|     | Oto                | -         | 151       | 151       | 151       | 0,00%     | 6,81%     | 6,91%     | -             | 151  | -     |               |         |      |
|     | CF 2               | 506       | 835       | 835       | 835       | 0,58%     | 1,02%     | 1,02%     | -             | 329  | 0     |               |         |      |
|     | Mitraguna & Others | 506       | 835       | 835       | 835       | 0,64%     | 1,12%     | 1,13%     | -             | 329  | 0     |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |         |      |
|     | Total Pembiayaan   | 671       | 1.262     | 1.073     | 1.073     | 0,47%     | 0,70%     | 0,70%     | (0)           | 402  | (189) | 0,85%         | -21,19% | 0,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 164.736 | 165.991 | 176.048 | 11.312       |          |
| 2   | Contribution Margin | 5.710   | 8.178   | 6.671   | 961          | -16,8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,86   | 2,99   | 2,99   | (0,00)       | 0,13         |
| CIF Payroll | 974    | 923    | 1.012  | 89           | 38           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |       |        |         |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                  | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 6.062     | 4.272     | 4.873     | 4.869     | 26               | (4)                  | 597   | 13,96% | (1.193) | -19,69% | 17.587        | 27,68% | (12.718) |
| 2   | Tabungan      | 115.416   | 127.376   | 130.318   | 129.393   | 2.673            | (925)                | 2.018 | 1,58%  | 13.977  | 12,11%  | 133.777       | 96,72% | (4.384)  |
| 3   | Deposito      | 39.351    | 36.505    | 38.778    | 38.754    | 486              | (25)                 | 2.248 | 6,16%  | (597)   | -1,52%  | 40.431        | 95,85% | (1.678)  |
|     | Total         | 160.829   | 168.153   | 173.969   | 173.015   | 3.185            | (954)                | 4.863 | 2,89%  | 12.187  | 7,58%   | 191.795       | 90,21% | (18.780) |
|     | CASA          | 121.478   | 131.648   | 135.191   | 134.262   | 2.699            | (929)                | 2.614 | 1,99%  | 12.784  | 10,52%  | 151.364       | 88,70% | (17.102) |
|     | (%) CASA      | 75,53%    | 78,29%    | 77,71%    | 77,60%    |                  |                      |       |        |         |         |               |        |          |
|     | FDR           | 76,61%    | 88,43%    | 86,33%    | 86,81%    |                  |                      |       |        |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |     |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.481     | 2.174     | 2.465     | 2.476     |  | 11                   | 302 | 13,89%  | 995   | 67,17%  | -             | 0,00% | 2.476 |
| 2   | Giro ISE      | 43        | 10        | 10        | 10        |  | 0                    | 0   | 0,01%   | (33)  | -76,65% |               | 0,00% | 10    |
| 3   | Tabungan ISE  | 1.438     | 2.164     | 2.455     | 2.466     |  | 11                   | 302 | 13,95%  | 1.028 | 71,43%  |               | 0,00% | 2.466 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 458       | 472       | 473       | 473       |  | 0                    | 1   | 0,21%   | 15    | 3,28%   |               | 0,00% | 473   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 373       | 1.272     | 1.472     | -                       | 200                     | 200           | -16              | 200                  | 1.099  | -              | 373           | 394,42% | 1.099   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 373       | 1.272     | 1.472     | -                       | 200                     | 200           | -16              | 200                  | 1.099  | -              | 373           | 394,42% | 1.099   |
|     | • Local Champion    | 373       | 1.272     | 1.472     | -                       | 200                     | 200           | -16              | 200                  | 1.099  | -              | 373           | 394,42% | 1.099   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 8.334     | 9.573     | 9.481     | -                       | -                       | 0             | -303             | -92                  | 1.147  | 92             | 10.704        | 88,57%  | (1.223) |
|     | KUR                 | 8.171     | 9.393     | 9.301     | -                       | -                       | 0             | -298             | -92                  | 1.130  | 92             | 10.425        | 89,21%  | (1.125) |
|     | Non KUR             | 163       | 180       | 180       | -                       | -                       | 0             | -5               | 0                    | 17     | -              | 279           | 64,62%  | (99)    |
| 3   | PWG                 | 22.470    | 32.445    | 33.642    | 4.507                   | 4.374                   | -134          | 246              | 1.197                | 11.171 | 3.177          | 34.600        | 97,23%  | (959)   |
|     | Cilem               | 8.736     | 15.740    | 16.614    | 1.003                   | 1.326                   | 323           | 671              | 875                  | 7.878  | 451            | 18.452        | 90,04%  | (1.837) |
|     | Gadai               | 13.734    | 16.705    | 17.027    | 3.504                   | 3.047                   | -457          | -426             | 322                  | 3.293  | 2.725          | 16.149        | 105,44% | 879     |
| 4   | CFG                 | 92.027    | 105.411   | 105.600   | 756                     | 1.456                   | 701           | 1.720            | 189                  | 13.573 | 1.267          | 103.661       | 101,87% | 1.939   |
|     | CF 1                | 36.305    | 36.820    | 36.698    | 48                      | 160                     | 113           | 156              | -121                 | 394    | 281            | 37.690        | 97,37%  | (992)   |
|     | Total Griya         | 33.468    | 33.176    | 33.123    | -                       | 160                     | 160           | 0                | -53                  | -345   | 214            | 33.817        | 97,95%  | (694)   |
|     | • Total Non Program | 33.468    | 31.174    | 30.965    | -                       | -                       | 0             | -651             | -209                 | -2.504 | 209            | 33.817        | 91,57%  | (2.852) |
|     | • Program           | -         | 2.002     | 2.158     | -                       | 160                     | 160           | -10              | 156                  | 2.158  | 4              | 0             | 0,00%   | 2.158   |
|     | Oto                 | 2.837     | 3.643     | 3.575     | 48                      | -                       | -48           | 156              | -68                  | 739    | 68             | 3.873         | 92,31%  | (298)   |
|     | CF 2                | 55.722    | 68.591    | 68.902    | 708                     | 1.296                   | 588           | 1.564            | 310                  | 13.180 | 986            | 65.971        | 104,44% | 2.930   |
|     | Mitraguna & Others  | 47.599    | 55.350    | 55.738    | 708                     | 1.296                   | 588           | -567             | 388                  | 8.139  | 908            | 56.899        | 97,96%  | (1.161) |
|     | Pensiun             | 8.123     | 13.242    | 13.164    | -                       | -                       | 0             | 2.131            | -78                  | 5.041  | 78             | 9.072         | 145,10% | 4.091   |
|     | Total Pembiayaan    | 123.205   | 148.701   | 150.195   | 5.263                   | 6.030                   | 767           | 1.647            | 1.494                | 26.990 | 4.536          | 149.339       | 100,57% | 856     |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | -         | 94        | 758       | 0,00%     | 0,98%     | 8,00%     | 665           | 758   | 758   |               |        |       |
|     | KUR                | -         | -         | 94        | 758       | 0,00%     | 1,00%     | 8,16%     | 665           | 758   | 758   |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 792       | 0,00%     | 0,00%     | 2,35%     | 792           | 792   | 792   |               |        |       |
|     | Cilem              | -         | -         | -         | 242       | 0,00%     | 0,00%     | 1,45%     | 242           | 242   | 242   |               |        |       |
|     | Gadai              | -         | -         | -         | 550       | 0,00%     | 0,00%     | 3,23%     | 550           | 550   | 550   |               |        |       |
| 4   | CFG                | 1.195     | 325       | 701       | 969       | 1,30%     | 0,67%     | 0,92%     | 268           | (226) | 645   |               |        |       |
|     | CF 1               | 69        | 154       | 536       | 178       | 0,19%     | 1,46%     | 0,48%     | (358)         | 109   | 24    |               |        |       |
|     | Total Griya        | 69        | 154       | 536       | 178       | 0,21%     | 1,62%     | 0,54%     | (358)         | 109   | 24    |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | CF 2               | 1.127     | 171       | 165       | 792       | 2,02%     | 0,24%     | 1,15%     | 626           | (335) | 621   |               |        |       |
|     | Mitraguna & Others | 1.127     | 171       | 165       | 792       | 2,37%     | 0,30%     | 1,42%     | 626           | (335) | 621   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 1.195     | 325       | 795       | 2.520     | 0,97%     | 0,53%     | 1,68%     | 1.725         | 1.324 | 2.195 | 0,48%         | 71,19% | -1,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | 373       | 373       | 373       | 373       | 100,00%   | 29,34%    | 25,35%    | -             | -     | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | 373       | 373       | 373       | 373       | 100,00%   | 29,34%    | 25,35%    | -             | -     | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | -         | 94        | 94        | 94        | 0,00%     | 0,98%     | 0,99%     | -             | 94    | (0) |               |        |       |
|     | KUR                | -         | 94        | 94        | 94        | 0,00%     | 1,00%     | 1,01%     | -             | 94    | (0) |               |        |       |
|     | 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                | 802       | 821       | 819       | 818       | 0,87%     | 0,78%     | 0,77%     | (1)           | 16    | (3) |               |        |       |
|     | CF 1               | 46        | 163       | 161       | 160       | 0,13%     | 0,44%     | 0,44%     | (1)           | 114   | (3) |               |        |       |
|     | Total Griya        | 46        | 163       | 161       | 160       | 0,14%     | 0,49%     | 0,48%     | (1)           | 114   | (3) |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | CF 2               | 756       | 658       | 658       | 658       | 1,36%     | 0,96%     | 0,95%     | -             | (98)  | (0) |               |        |       |
|     | Mitraguna & Others | 629       | 470       | 470       | 470       | 1,32%     | 0,85%     | 0,84%     | -             | (159) | 0   |               |        |       |
|     | Pensiun            | 127       | 188       | 188       | 188       | 0,10%     | 0,13%     | 1,43%     | -             | 61    | (0) |               |        |       |
|     | Total Pembiayaan   | 1.175     | 1.288     | 1.286     | 1.285     | 0,95%     | 0,86%     | 0,86%     | (1)           | 109   | (3) | 0,08%         | 90,81% | -0,8% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 160.176 | 160.829 | 164.968 | 4.792        |          |
| 2   | Contribution Margin | 4.673   | 6.838   | 8.092   | 3.419        | -73,2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,13   | 3,37   | 3,35   | (0,02)       | 0,22         |
| CIF Payroll | 888    | 1.027  | 1.066  | 39           | 178          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |          |        |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|--------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                  | DtD                  | MtD      | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 6.729     | 5.547     | 5.725     | 5.232     | 617              | (493)                | (316)    | -5,69% | (1.498) | -22,26% | 19.651        | 26,62%  | (14.419) |
| 2   | Tabungan      | 220.302   | 236.315   | 251.022   | 241.901   | (5.076)          | (9.121)              | 5.586    | 2,36%  | 21.599  | 9,80%   | 240.832       | 100,44% | 1.069    |
| 3   | Deposito      | 143.210   | 171.686   | 157.022   | 157.025   | (10.775)         | 3                    | (14.661) | -8,54% | 13.815  | 9,65%   | 144.430       | 108,72% | 12.596   |
|     | Total         | 370.242   | 413.548   | 413.769   | 404.158   | (15.234)         | (9.611)              | (9.391)  | -2,27% | 33.916  | 9,16%   | 404.913       | 99,81%  | (755)    |
|     | CASA          | 227.032   | 241.862   | 256.747   | 247.133   | (4.459)          | (9.614)              | 5.271    | 2,18%  | 20.101  | 8,85%   | 260.483       | 94,87%  | (13.351) |
|     | (%) CASA      | 61,32%    | 58,48%    | 62,05%    | 61,15%    |                  |                      |          |        |         |         |               |         |          |
|     | FDR           | 58,19%    | 64,23%    | 65,08%    | 66,63%    |                  |                      |          |        |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |       |        |       |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD   | %MtD   | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 20.511    | 21.097    | 21.998    | 22.353    |  | 356                  | 1.256 | 5,96%  | 1.842 | 8,98%   | -             | 0,00% | 22.353 |
| 2   | Giro ISE      | 3.669     | 3.228     | 3.243     | 3.125     |  | (118)                | (104) | -3,21% | (545) | -14,85% |               | 0,00% | 3.125  |
| 3   | Tabungan ISE  | 6.637     | 8.351     | 9.237     | 9.711     |  | 474                  | 1.360 | 16,28% | 3.075 | 46,33%  |               | 0,00% | 9.711  |
| 4   | Deposito ISE  | 10.205    | 9.517     | 9.517     | 9.517     |  | 0                    | 0     | 0,00%  | (688) | -6,74%  |               | 0,00% | 9.517  |
| 5   | CIF ISE       | 142       | 172       | 174       | 174       |  | 0                    | 2     | 1,16%  | 32    | 22,54%  |               | 0,00% | 174    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 28        | 13.192    | 13.154    | -                       | -                       | 0             | -300             | -39                  | 13.125 | 39             | 8.808         | 149,33% | 4.345   |
|     | Linkage             | -         | 9.569     | 9.569     | -                       | -                       | -             | 56               | 0                    | 9.569  | -              | 3.824         | 250,26% | 5.745   |
|     | Non-Linkage         | 28        | 3.623     | 3.585     | -                       | -                       | 0             | -356             | -39                  | 3.556  | 39             | 4.985         | 71,91%  | (1.400) |
|     | • Local Champion    | 28        | 3.393     | 3.374     | -                       | -                       | 0             | -55              | -18                  | 3.346  | 18             | 2.378         | 141,89% | 996     |
|     | • Value Chain       | -         | 231       | 210       | -                       | -                       | -             | -301             | -20                  | 210    | 20             | 2.607         | 8,07%   | (2.396) |
| 2   | MBG                 | 7.817     | 12.075    | 11.984    | -                       | -                       | 0             | 126              | -91                  | 4.168  | 91             | 12.205        | 98,19%  | (221)   |
|     | KUR                 | 7.418     | 11.668    | 11.579    | -                       | -                       | 0             | 134              | -89                  | 4.161  | 89             | 11.593        | 99,87%  | (15)    |
|     | Non KUR             | 399       | 407       | 406       | -                       | -                       | 0             | -8               | -1                   | 7      | 1              | 612           | 66,31%  | (206)   |
| 3   | PWG                 | 19.390    | 31.868    | 34.448    | 4.321                   | 6.520                   | 2.199         | 51               | 2.580                | 15.057 | 3.941          | 31.974        | 107,74% | 2.474   |
|     | Cilem               | 9.334     | 14.807    | 16.937    | 496                     | 3.525                   | 3.029         | -1.168           | 2.130                | 7.604  | 1.395          | 18.810        | 90,05%  | (1.872) |
|     | Gadai               | 10.057    | 17.061    | 17.510    | 3.825                   | 2.995                   | -830          | 1.219            | 449                  | 7.454  | 2.546          | 13.164        | 133,01% | 4.346   |
| 4   | CFG                 | 188.225   | 208.494   | 209.715   | 3.827                   | 4.068                   | 241           | 3.008            | 1.221                | 21.490 | 2.847          | 202.408       | 103,61% | 7.306   |
|     | CF 1                | 13.467    | 13.805    | 13.542    | 600                     | -                       | -600          | 37               | -263                 | 75     | 263            | 15.211        | 89,03%  | (1.669) |
|     | Total Griya         | 8.915     | 8.773     | 8.576     | 200                     | -                       | -200          | 0                | -197                 | -340   | 197            | 9.339         | 91,82%  | (764)   |
|     | • Total Non Program | 8.915     | 8.773     | 8.576     | 200                     | -                       | -200          | 495              | -197                 | -340   | 197            | 9.339         | 91,82%  | (764)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 4.551     | 5.032     | 4.966     | 400                     | -                       | -400          | 37               | -66                  | 415    | 66             | 5.871         | 84,59%  | (905)   |
|     | CF 2                | 174.758   | 194.689   | 196.173   | 3.227                   | 4.068                   | 841           | 2.971            | 1.484                | 21.415 | 2.584          | 187.198       | 104,79% | 8.975   |
|     | Mitraguna & Others  | 169.164   | 188.986   | 190.505   | 3.227                   | 4.068                   | 841           | 3.012            | 1.519                | 21.341 | 2.549          | 180.451       | 105,57% | 10.054  |
|     | Pensiun             | 5.594     | 5.703     | 5.668     | -                       | -                       | 0             | -41              | -35                  | 74     | 35             | 6.747         | 84,01%  | (1.079) |
|     | Total Pembiayaan    | 215.460   | 265.630   | 269.301   | 8.148                   | 10.588                  | 2.441         | 2.886            | 3.671                | 53.840 | 6.917          | 255.396       | 105,44% | 13.905  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 181       | -         | 66        | 425       | 2,32%     | 0,55%     | 3,55%     | 359           | 244   | 425   |               |        |       |
|     | KUR                | 181       | -         | -         | 285       | 2,44%     | 0,00%     | 2,46%     | 285           | 103   | 285   |               |        |       |
|     | Non KUR            | -         | -         | 66        | 141       | 0,00%     | 16,19%    | 34,64%    | 75            | 141   | 141   |               |        |       |
| 3   | PWG                | -         | -         | -         | 994       | 0,00%     | 0,00%     | 2,88%     | 994           | 994   | 994   |               |        |       |
|     | Cilem              | -         | -         | -         | 800       | 0,00%     | 0,00%     | 4,72%     | 800           | 800   | 800   |               |        |       |
|     | Gadai              | -         | -         | -         | 194       | 0,00%     | 0,00%     | 1,11%     | 194           | 194   | 194   |               |        |       |
| 4   | CFG                | 461       | 366       | -         | 1.329     | 0,24%     | 0,00%     | 0,63%     | 1.329         | 869   | 964   |               |        |       |
|     | CF 1               | 356       | 255       | -         | 585       | 2,64%     | 0,00%     | 4,32%     | 585           | 229   | 329   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | 356       | 255       | -         | 585       | 7,82%     | 0,00%     | 11,77%    | 585           | 229   | 329   |               |        |       |
|     | CF 2               | 105       | 110       | -         | 745       | 0,06%     | 0,00%     | 0,38%     | 745           | 640   | 635   |               |        |       |
|     | Mitraguna & Others | 105       | 110       | -         | 647       | 0,06%     | 0,00%     | 0,34%     | 647           | 541   | 536   |               |        |       |
|     | Pensiun            | -         | -         | -         | 98        | 0,00%     | 0,00%     | 1,73%     | 98            | 98    | 98    |               |        |       |
|     | Total Pembiayaan   | 642       | 366       | 66        | 2.748     | 0,30%     | 0,02%     | 1,02%     | 2.682         | 2.106 | 2.382 | 0,11%         | 88,94% | -0,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |     | Target Nov'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|-----|---------------|-------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD  | MtM | %             | Penc. | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
| 2   | MBG                | 35        | -         | -         | -         | 0,45%     | 0,00%     | 0,00%     | -             | (35) | -   |               |       |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Non KUR            | 35        | -         | -         | -         | 8,74%     | 0,00%     | 0,00%     | -             | (35) | -   |               |       |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
| 4   | CFG                | 77        | 147       | 147       | 146       | 0,04%     | 0,07%     | 0,07%     | (1)           | 69   | (1) |               |       |      |
|     | CF 1               | 48        | -         | -         | -         | 0,35%     | 0,00%     | 0,00%     | -             | (48) | -   |               |       |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Oto                | 48        | -         | -         | -         | 1,05%     | 0,00%     | 0,00%     | -             | (48) | -   |               |       |      |
|     | CF 2               | 30        | 147       | 147       | 146       | 0,02%     | 0,08%     | 0,07%     | (1)           | 117  | (1) |               |       |      |
|     | Mitraguna & Others | 30        | 147       | 147       | 146       | 0,02%     | 0,08%     | 0,08%     | (1)           | 117  | (1) |               |       |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Total Pembiayaan   | 112       | 147       | 147       | 146       | 0,05%     | 0,06%     | 0,05%     | (1)           | 34   | (1) | 1,20%         | ##### | 1,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 366.144 | 370.242 | 428.782 | 62.638       |          |
| 2   | Contribution Margin | 12.598  | 17.513  | 13.836  | 1.238        | -9,8%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,52   | 3,62   | 3,65   | 0,02         | 0,13         |
| CIF Payroll | 1.007  | 1.106  | 1.137  | 31           | 130          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |         |         |         |          | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|---------|----------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD     | %YtD     | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 145       | 10.641    | 6.288     | 6.287     | 5.080            | (1)                  | (4.354) | -40,91% | 6.142   | 4222,68% | 4.064         | 154,69% | 2.223   |
| 2   | Tabungan      | 93.148    | 114.005   | 121.911   | 114.398   | 2.110            | (7.513)              | 393     | 0,34%   | 21.250  | 22,81%   | 106.141       | 107,78% | 8.257   |
| 3   | Deposito      | 25.397    | 122.050   | 123.705   | 123.845   | (192)            | 140                  | 1.796   | 1,47%   | 98.448  | 387,64%  | 26.151        | 473,57% | 97.694  |
|     | Total         | 118.690   | 246.696   | 251.904   | 244.531   | 6.998            | (7.373)              | (2.165) | -0,88%  | 125.841 | 106,02%  | 136.357       | 179,33% | 108.174 |
|     | CASA          | 93.293    | 124.646   | 128.199   | 120.686   | 7.190            | (7.513)              | (3.961) | -3,18%  | 27.392  | 29,36%   | 110.205       | 109,51% | 10.480  |
|     | (%) CASA      | 78,60%    | 50,53%    | 50,89%    | 49,35%    |                  |                      |         |         |         |          |               |         |         |
|     | FDR           | 96,89%    | 55,72%    | 54,78%    | 56,43%    |                  |                      |         |         |         |          |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |       |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 817       | 1.776     | 1.607     | 1.592     |  | (15)                 | (184) | -10,37% | 775 | 94,76%  | -             | 0,00% | 1.592 |
| 2   | Giro ISE      | 33        | 60        | 60        | 60        |  | 0                    | 0     | 0,00%   | 27  | 79,95%  |               | 0,00% | 60    |
| 3   | Tabungan ISE  | 784       | 1.717     | 1.547     | 1.532     |  | (15)                 | (184) | -10,74% | 748 | 95,39%  |               | 0,00% | 1.532 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 70        | 82        | 82        | 82        |  | 0                    | 0     | 0,00%   | 12  | 17,14%  |               | 0,00% | 82    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25 | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 29.770    | 34.624    | 34.963    | 970                     | 1.370                   | 400           | -37              | 339                  | 5.193  | 1.031          | 33.477        | 104,44% | 1.486   |
|     | KUR                 | 28.200    | 32.668    | 33.044    | 870                     | 1.370                   | 500           | -59              | 376                  | 4.844  | 994            | 31.727        | 104,15% | 1.317   |
|     | Non KUR             | 1.570     | 1.956     | 1.919     | 100                     | -                       | -100          | 23               | -37                  | 349    | 37             | 1.750         | 109,66% | 169     |
| 3   | PWG                 | 4.527     | 9.694     | 10.062    | 420                     | 565                     | 144           | -227             | 368                  | 5.535  | 197            | 10.876        | 92,52%  | (814)   |
|     | Cilem               | 4.527     | 9.694     | 10.062    | 420                     | 565                     | 144           | -227             | 368                  | 5.535  | 197            | 10.876        | 92,51%  | (814)   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | -             | 0,00%   | 0       |
| 4   | CFG                 | 80.701    | 93.137    | 92.974    | 1.078                   | 868                     | -210          | 933              | -162                 | 12.274 | 1.030          | 93.313        | 99,64%  | (339)   |
|     | CF 1                | 1.386     | 7.900     | 8.444     | 198                     | 588                     | 390           | 535              | 544                  | 7.058  | 44             | 2.892         | 291,94% | 5.552   |
|     | Total Griya         | 404       | 3.752     | 3.744     | -                       | -                       | 0             | 0                | -7                   | 3.340  | 7              | 784           | 477,69% | 2.961   |
|     | • Total Non Program | 404       | 3.752     | 3.744     | -                       | -                       | 0             | -9               | -7                   | 3.340  | 7              | 784           | 477,69% | 2.961   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 982       | 4.148     | 4.699     | 198                     | 588                     | 390           | 535              | 551                  | 3.718  | 37             | 2.108         | 222,89% | 2.591   |
|     | CF 2                | 79.315    | 85.237    | 84.531    | 880                     | 280                     | -600          | 398              | -706                 | 5.216  | 986            | 90.421        | 93,49%  | (5.890) |
|     | Mitraguna & Others  | 60.800    | 65.858    | 65.423    | 880                     | 280                     | -600          | 437              | -435                 | 4.623  | 715            | 70.877        | 92,30%  | (5.455) |
|     | Pensiun             | 18.515    | 19.378    | 19.108    | -                       | -                       | 0             | -39              | -271                 | 593    | 271            | 19.543        | 97,77%  | (436)   |
|     | Total Pembiayaan    | 114.997   | 137.454   | 137.999   | 2.468                   | 2.803                   | 335           | 670              | 545                  | 23.002 | 2.258          | 137.665       | 100,24% | 334     |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 214       | 103       | 349       | 1.206     | 0,72%     | 1,01%     | 3,45%     | 856           | 992   | 1.103 |               |        |       |
|     | KUR                | 129       | 103       | 349       | 1.094     | 0,46%     | 1,07%     | 3,31%     | 745           | 965   | 991   |               |        |       |
|     | Non KUR            | 85        | -         | -         | 112       | 5,40%     | 0,00%     | 5,81%     | 112           | 27    | 112   |               |        |       |
| 3   | PWG                | -         | -         | -         | 133       | 0,00%     | 0,00%     | 1,33%     | 133           | 133   | 133   |               |        |       |
|     | Cilem              | -         | -         | -         | 133       | 0,00%     | 0,00%     | 1,33%     | 133           | 133   | 133   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 3         | 1.139     | 467       | 1.215     | 0,00%     | 0,50%     | 1,31%     | 749           | 1.212 | 76    |               |        |       |
|     | CF 1               | -         | 177       | 177       | -         | 0,00%     | 2,24%     | 0,00%     | (177)         | -     | (177) |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | 177       | 177       | -         | 0,00%     | 4,27%     | 0,00%     | (177)         | -     | (177) |               |        |       |
|     | CF 2               | 3         | 962       | 289       | 1.215     | 0,00%     | 0,34%     | 1,44%     | 926           | 1.212 | 253   |               |        |       |
|     | Mitraguna & Others | 3         | 962       | 289       | 608       | 0,01%     | 0,44%     | 0,93%     | 319           | 605   | (354) |               |        |       |
|     | Pensiun            | -         | -         | -         | 607       | 0,00%     | 0,00%     | 3,18%     | 607           | 607   | 607   |               |        |       |
|     | Total Pembiayaan   | 217       | 1.242     | 816       | 2.554     | 0,19%     | 0,59%     | 1,85%     | 1.738         | 2.337 | 1.312 | 0,06%         | 96,50% | -1,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 212       | 119       | 118       | 7         | 0,71%     | 0,34%     | 0,02%     | (112)         | (205) | (113) |               |        |       |
|     | KUR                | 21        | 7         | 7         | 7         | 0,08%     | 0,02%     | 0,02%     | -             | (15)  | -     |               |        |       |
|     | Non KUR            | 190       | 113       | 112       | -         | 12,12%    | 5,70%     | 0,00%     | (112)         | (190) | (113) |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 2.503     | 2.759     | 2.754     | 2.931     | 3,10%     | 2,96%     | 3,15%     | 177           | 428   | 172   |               |        |       |
|     | CF 1               | -         | 23        | 23        | 200       | 0,00%     | 0,30%     | 2,37%     | 177           | 200   | 177   |               |        |       |
|     | Total Griya        | -         | 23        | 23        | 23        | 0,00%     | 0,62%     | 0,63%     | -             | 23    | -     |               |        |       |
|     | Oto                | -         | -         | -         | 177       | 0,00%     | 0,00%     | 3,76%     | 177           | 177   | 177   |               |        |       |
|     | CF 2               | 2.503     | 2.735     | 2.731     | 2.731     | 3,16%     | 3,20%     | 3,23%     | (0)           | 227   | (5)   |               |        |       |
|     | Mitraguna & Others | 2.503     | 2.521     | 2.517     | 2.517     | 4,12%     | 3,82%     | 3,85%     | (0)           | 13    | (5)   |               |        |       |
|     | Pensiun            | -         | 214       | 214       | 214       | 0,00%     | 0,16%     | 1,12%     | -             | 214   | -     |               |        |       |
|     | Total Pembiayaan   | 2.715     | 2.878     | 2.873     | 2.938     | 2,36%     | 2,09%     | 2,13%     | 65            | 223   | 60    | 0,10%         | 95,42% | -2,0% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |       |        |         |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                   | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 3.456     | 1.870     | 2.679     | 2.766     | 386               | 86                   | 896   | 47,93% | (690)   | -19,96% | 15.621        | 17,71% | (12.855) |
| 2   | Tabungan      | 145.385   | 150.842   | 151.909   | 151.268   | 1.827             | (641)                | 426   | 0,28%  | 5.882   | 4,05%   | 164.624       | 91,89% | (13.356) |
| 3   | Deposito      | 14.811    | 12.606    | 12.548    | 12.545    | (141)             | (3)                  | (61)  | -0,48% | (2.266) | -15,30% | 15.935        | 78,73% | (3.390)  |
|     | Total         | 163.652   | 165.317   | 167.136   | 166.579   | 2.072             | (558)                | 1.261 | 0,76%  | 2.926   | 1,79%   | 196.180       | 84,91% | (29.601) |
|     | CASA          | 148.841   | 152.712   | 154.588   | 154.034   | 2.214             | (555)                | 1.322 | 0,87%  | 5.192   | 3,49%   | 180.244       | 85,46% | (26.211) |
|     | (%) CASA      | 90,95%    | 92,37%    | 92,49%    | 92,47%    |                   |                      |       |        |         |         |               |        |          |
|     | FDR           | 119,93%   | 128,22%   | 127,50%   | 127,92%   |                   |                      |       |        |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |       |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2.534     | 2.992     | 2.526     | 2.561     |  | 36                   | (430) | -14,39% | 28    | 1,09%   | -             | 0,00% | 2.561 |
| 2   | Giro ISE      | 1.520     | 903       | 816       | 761       |  | (55)                 | (143) | -15,80% | (759) | -49,94% |               | 0,00% | 761   |
| 3   | Tabungan ISE  | 1.014     | 2.088     | 1.710     | 1.801     |  | 91                   | (288) | -13,78% | 787   | 77,55%  |               | 0,00% | 1.801 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 275       | 291       | 294       | 294       |  | 0                    | 3     | 1,03%   | 19    | 6,91%   |               | 0,00% | 294   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 4.568     | 4.240     | 4.240     | -                       | -                       | 0             | -17               | 0                    | -327   | -              | 4.568         | 92,83%  | (327)    |
|     | Linkage             | 4.142     | 4.139     | 4.139     | -                       | -                       | -             | -0                | 0                    | -3     | -              | 4.142         | 99,92%  | (3)      |
|     | Non-Linkage         | 426       | 102       | 102       | -                       | -                       | 0             | -16               | 0                    | -324   | -              | 426           | 23,86%  | (324)    |
|     | • Local Champion    | 426       | 102       | 102       | -                       | -                       | 0             | -16               | 0                    | -324   | -              | 426           | 23,86%  | (324)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 35.924    | 37.212    | 37.709    | 1.220                   | 1.240                   | 20            | 1.224             | 497                  | 1.785  | 743            | 39.840        | 94,65%  | (2.131)  |
|     | KUR                 | 33.748    | 34.096    | 34.554    | 620                     | 1.170                   | 550           | 770               | 458                  | 806    | 712            | 37.473        | 92,21%  | (2.920)  |
|     | Non KUR             | 2.176     | 3.116     | 3.156     | 600                     | 70                      | -530          | 454               | 39                   | 979    | 31             | 2.367         | 133,34% | 789      |
| 3   | PWG                 | 12.551    | 23.986    | 25.344    | 3.219                   | 3.696                   | 477           | 978               | 1.358                | 12.794 | 2.338          | 24.637        | 102,87% | 707      |
|     | Cilem               | 6.245     | 13.402    | 13.864    | 1.425                   | 900                     | -525          | 994               | 463                  | 7.619  | 437            | 15.931        | 87,03%  | (2.067)  |
|     | Gadai               | 6.305     | 10.585    | 11.480    | 1.794                   | 2.796                   | 1.002         | -16               | 895                  | 5.175  | 1.901          | 8.706         | 131,86% | 2.774    |
| 4   | CFG                 | 143.228   | 146.529   | 145.799   | 1.069                   | 647                     | -422          | 61                | -730                 | 2.572  | 1.377          | 159.883       | 91,19%  | (14.083) |
|     | CF 1                | 29.589    | 26.539    | 26.431    | 129                     | -                       | -129          | -13               | -107                 | -3.158 | 107            | 34.388        | 76,86%  | (7.957)  |
|     | Total Griya         | 26.165    | 23.673    | 23.588    | -                       | -                       | 0             | 0                 | -85                  | -2.577 | 85             | 29.764        | 79,25%  | (6.176)  |
|     | • Total Non Program | 3.355     | 2.439     | 2.427     | -                       | -                       | 0             | -56               | -12                  | -928   | 12             | 4.239         | 57,25%  | (1.812)  |
|     | • Program           | 22.810    | 21.235    | 21.161    | -                       | -                       | 0             | -156              | -74                  | -1.649 | 74             | 25.525        | 82,90%  | (4.364)  |
|     | Oto                 | 3.424     | 2.865     | 2.843     | 129                     | -                       | -129          | -13               | -22                  | -580   | 22             | 4.624         | 61,49%  | (1.780)  |
|     | CF 2                | 113.639   | 119.991   | 119.368   | 940                     | 647                     | -293          | 73                | -623                 | 5.729  | 1.270          | 125.494       | 95,12%  | (6.127)  |
|     | Mitraguna & Others  | 94.023    | 97.309    | 96.853    | 842                     | 647                     | -195          | 156               | -456                 | 2.830  | 1.103          | 104.779       | 92,44%  | (7.926)  |
|     | Pensiun             | 19.615    | 22.682    | 22.515    | 98                      | -                       | -98           | -83               | -167                 | 2.899  | 167            | 20.716        | 108,69% | 1.799    |
|     | Total Pembiayaan    | 196.270   | 211.968   | 213.093   | 5.508                   | 5.583                   | 75            | 2.246             | 1.125                | 16.823 | 4.458          | 228.928       | 93,08%  | (15.834) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |       |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc. | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 2   | MBG                | 635       | 96        | 91        | 2.571     | 1,77%     | 0,24%     | 6,82%     | 2.480         | 1.936 | 2.475 |               |       |       |
|     | KUR                | 580       | 96        | 91        | 2.566     | 1,72%     | 0,27%     | 7,43%     | 2.475         | 1.987 | 2.470 |               |       |       |
|     | Non KUR            | 55        | -         | -         | 5         | 2,54%     | 0,00%     | 0,16%     | 5             | (50)  | 5     |               |       |       |
| 3   | PWG                | -         | -         | -         | 1.045     | 0,00%     | 0,00%     | 4,12%     | 1.045         | 1.045 | 1.045 |               |       |       |
|     | Cilem              | -         | -         | -         | 606       | 0,00%     | 0,00%     | 4,37%     | 606           | 606   | 606   |               |       |       |
|     | Gadai              | -         | -         | -         | 439       | 0,00%     | 0,00%     | 3,82%     | 439           | 439   | 439   |               |       |       |
| 4   | CFG                | 3.895     | 4.268     | 3.612     | 4.635     | 2,72%     | 2,46%     | 3,18%     | 1.023         | 740   | 367   |               |       |       |
|     | CF 1               | 3.671     | 3.535     | 2.934     | 4.019     | 12,41%    | 11,06%    | 15,21%    | 1.085         | 348   | 485   |               |       |       |
|     | Total Griya        | 3.671     | 3.535     | 2.934     | 3.876     | 14,03%    | 12,39%    | 16,43%    | 942           | 205   | 341   |               |       |       |
|     | Oto                | -         | -         | -         | 143       | 0,00%     | 0,00%     | 5,04%     | 143           | 143   | 143   |               |       |       |
|     | CF 2               | 224       | 733       | 678       | 616       | 0,20%     | 0,56%     | 0,52%     | (62)          | 392   | (117) |               |       |       |
|     | Mitraguna & Others | 224       | 733       | 678       | 616       | 0,24%     | 0,70%     | 0,64%     | (62)          | 392   | (117) |               |       |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Total Pembiayaan   | 4.530     | 4.364     | 3.703     | 8.252     | 2,31%     | 1,75%     | 3,87%     | 4.549         | 3.722 | 3.888 | 3,66%         | 5,49% | -0,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap  |
| 1   | SME                | 4.142     | 4.139     | 4.139     | 4.139     | 90,68%    | 97,61%    | 97,61%    | -             | (3)   | (0)   |               |        |      |
|     | Linkage            | 4.142     | 4.139     | 4.139     | 4.139     | 100,00%   | 100,00%   | 100,00%   | -             | (3)   | (0)   |               |        |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
| 2   | MBG                | 334       | 204       | 199       | 199       | 0,93%     | 0,54%     | 0,53%     | -             | (135) | (4)   |               |        |      |
|     | KUR                | 146       | 148       | 145       | 145       | 0,43%     | 0,43%     | 0,42%     | -             | (1)   | (3)   |               |        |      |
|     | Non KUR            | 188       | 56        | 54        | 54        | 8,65%     | 1,74%     | 1,72%     | -             | (134) | (2)   |               |        |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
| 4   | CFG                | 3.590     | 3.419     | 3.402     | 3.370     | 2,51%     | 2,32%     | 2,31%     | (32)          | (220) | (50)  |               |        |      |
|     | CF 1               | 3.133     | 3.178     | 3.018     | 2.985     | 10,59%    | 11,37%    | 11,30%    | (32)          | (147) | (193) |               |        |      |
|     | Total Griya        | 3.118     | 3.178     | 3.018     | 2.985     | 11,91%    | 12,75%    | 12,66%    | (32)          | (132) | (193) |               |        |      |
|     | Oto                | 15        | -         | -         | -         | 0,45%     | 0,00%     | 0,00%     | -             | (15)  | -     |               |        |      |
|     | CF 2               | 457       | 241       | 384       | 384       | 0,40%     | 0,32%     | 0,32%     | -             | (73)  | 143   |               |        |      |
|     | Mitraguna & Others | 221       | 123       | 266       | 266       | 0,23%     | 0,27%     | 0,28%     | -             | 46    | 143   |               |        |      |
|     | Pensiun            | 236       | 118       | 118       | 118       | 0,12%     | 0,06%     | 0,52%     | -             | (118) | (0)   |               |        |      |
|     | Total Pembiayaan   | 8.066     | 7.762     | 7.740     | 7.708     | 4,11%     | 3,65%     | 3,62%     | (32)          | (358) | (55)  | 3,62%         | -0,20% | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 199.916 | 206.366 | 215.712 | 15.796       |          |
| 2   | Contribution Margin | 7.972   | 11.176  | 10.149  | 2.177        | -27,3%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,85   | 3,01   | 3,06   | 0,05         | 0,21         |
| CIF Payroll | 1.884  | 2.250  | 2.281  | 31           | 397          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |         |        |         |        | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|--------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD     | %YtD   | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 540       | 446       | 503       | 606       | (431)             | 103                  | 160     | 35,76% | 66      | 12,18% | 13.456        | 4,50%  | (12.850) |
| 2   | Tabungan      | 125.992   | 133.746   | 131.055   | 131.958   | 3                 | 903                  | (1.788) | -1,34% | 5.967   | 4,74%  | 146.385       | 90,14% | (14.427) |
| 3   | Deposito      | 49.100    | 48.466    | 46.607    | 46.607    | 1.128             | 0                    | (1.859) | -3,84% | (2.493) | -5,08% | 50.288        | 92,68% | (3.681)  |
|     | Total         | 175.632   | 182.658   | 178.165   | 179.171   | 701               | 1.006                | (3.487) | -1,91% | 3.539   | 2,02%  | 210.129       | 85,27% | (30.958) |
|     | CASA          | 126.532   | 134.192   | 131.558   | 132.564   | (428)             | 1.006                | (1.628) | -1,21% | 6.032   | 4,77%  | 159.842       | 82,93% | (27.277) |
|     | (%) CASA      | 72,04%    | 73,47%    | 73,84%    | 73,99%    |                   |                      |         |        |         |        |               |        |          |
|     | FDR           | 182,36%   | 176,18%   | 180,64%   | 179,62%   |                   |                      |         |        |         |        |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Nov'25) |     |         |      |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |  | DtD                  | MtD | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.252     | 1.695     | 1.846     | 1.848     |  | 2                    | 153 | 9,03%   | 596  | 47,58%  | -             | 0,00% | 1.848 |
| 2   | Giro ISE      | 222       | 144       | 173       | 169       |  | (4)                  | 25  | 17,18%  | (53) | -23,93% |               | 0,00% | 169   |
| 3   | Tabungan ISE  | 1.030     | 1.551     | 1.673     | 1.679     |  | 7                    | 128 | 8,28%   | 649  | 62,98%  |               | 0,00% | 1.679 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0    | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 195       | 221       | 222       | 222       |  | 0                    | 1   | 0,45%   | 27   | 13,85%  |               | 0,00% | 222   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Oct'25) | Pencairan (1-18 Nov'25) | Pencairan MtM | MtD (1-18 Oct'25) | Growth (1-18 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 |                         |                         |               |                   | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 14.678    | 14.401    | 14.357    | -                       | -                       | 0             | -316              | -44                  | -321    | 44             | 17.854        | 80,41%  | (3.497)  |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0       | -              | 1.383         | 0,00%   | (1.383)  |
|     | Non-Linkage         | 14.678    | 14.401    | 14.357    | -                       | -                       | 0             | -316              | -44                  | -321    | 44             | 16.471        | 87,17%  | (2.114)  |
|     | • Local Champion    | 14.678    | 14.401    | 14.357    | -                       | -                       | 0             | -316              | -44                  | -321    | 44             | 15.528        | 92,46%  | (1.171)  |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0       | -              | 943           | 0,00%   | (943)    |
| 2   | MBG                 | 34.274    | 33.724    | 33.011    | 125                     | -                       | -125          | 90                | -713                 | -1.263  | 713            | 38.153        | 86,52%  | (5.143)  |
|     | KUR                 | 31.590    | 31.015    | 30.334    | 125                     | -                       | -125          | 38                | -681                 | -1.256  | 681            | 35.282        | 85,98%  | (4.948)  |
|     | Non KUR             | 2.684     | 2.709     | 2.677     | -                       | -                       | 0             | 52                | -33                  | -7      | 33             | 2.872         | 93,21%  | (195)    |
| 3   | PWG                 | 22.430    | 34.472    | 36.210    | 5.098                   | 4.300                   | -797          | 1.427             | 1.739                | 13.780  | 2.562          | 34.960        | 103,58% | 1.250    |
|     | Cilem               | 9.274     | 14.615    | 16.280    | 983                     | 1.867                   | 884           | 216               | 1.665                | 7.006   | 202            | 18.979        | 85,78%  | (2.699)  |
|     | Gadai               | 13.156    | 19.856    | 19.930    | 4.115                   | 2.433                   | -1.682        | 1.211             | 74                   | 6.774   | 2.359          | 15.981        | 124,71% | 3.949    |
| 4   | CFG                 | 248.904   | 239.210   | 238.252   | 629                     | 1.093                   | 464           | -240              | -958                 | -10.651 | 2.051          | 271.752       | 87,67%  | (33.500) |
|     | CF 1                | 66.307    | 61.912    | 61.560    | 149                     | -                       | -149          | 40                | -351                 | -4.747  | 351            | 75.221        | 81,84%  | (13.660) |
|     | Total Griya         | 63.771    | 58.025    | 57.713    | -                       | -                       | 0             | 0                 | -312                 | -6.058  | 312            | 71.325        | 80,92%  | (13.612) |
|     | • Total Non Program | 13.172    | 11.709    | 11.571    | -                       | -                       | 0             | -143              | -139                 | -1.601  | 139            | 14.703        | 78,70%  | (3.132)  |
|     | • Program           | 50.599    | 46.315    | 46.142    | -                       | -                       | 0             | -522              | -173                 | -4.457  | 173            | 56.622        | 81,49%  | (10.480) |
|     | Oto                 | 2.536     | 3.887     | 3.847     | 149                     | -                       | -149          | 40                | -40                  | 1.311   | 40             | 3.896         | 98,75%  | (49)     |
|     | CF 2                | 182.596   | 177.298   | 176.692   | 480                     | 1.093                   | 613           | -280              | -606                 | -5.904  | 1.699          | 196.531       | 89,91%  | (19.839) |
|     | Mitraguna & Others  | 145.742   | 143.741   | 143.365   | 355                     | 924                     | 569           | -121              | -377                 | -2.377  | 1.301          | 158.383       | 90,52%  | (15.019) |
|     | Pensiun             | 36.854    | 33.557    | 33.327    | 125                     | 169                     | 44            | -159              | -230                 | -3.527  | 399            | 38.148        | 87,36%  | (4.821)  |
|     | Total Pembiayaan    | 320.285   | 321.806   | 321.830   | 5.852                   | 5.393                   | -459          | 961               | 24                   | 1.545   | 5.370          | 362.719       | 88,73%  | (40.890) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |        | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD    | MtM    | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | 2.209     | 0,00%     | 0,00%     | 15,39%    | 2.209         | 2.209  | 2.209  |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |        |       |
|     | Local Champion     | -         | -         | -         | 2.209     | 0,00%     | 0,00%     | 15,39%    | 2.209         | 2.209  | 2.209  |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |        |       |
| 2   | MBG                | 158       | 531       | 548       | 2.492     | 0,46%     | 1,62%     | 7,55%     | 1.944         | 2.333  | 1.961  |               |        |       |
|     | KUR                | 138       | 436       | 452       | 2.048     | 0,44%     | 1,46%     | 6,75%     | 1.596         | 1.910  | 1.612  |               |        |       |
|     | Non KUR            | 20        | 95        | 96        | 444       | 0,75%     | 3,55%     | 16,58%    | 348           | 424    | 349    |               |        |       |
| 3   | PWG                | -         | -         | -         | 693       | 0,00%     | 0,00%     | 1,91%     | 693           | 693    | 693    |               |        |       |
|     | Cilem              | -         | -         | -         | 420       | 0,00%     | 0,00%     | 2,58%     | 420           | 420    | 420    |               |        |       |
|     | Gadai              | -         | -         | -         | 273       | 0,00%     | 0,00%     | 1,37%     | 273           | 273    | 273    |               |        |       |
| 4   | CFG                | 7.829     | 9.486     | 9.999     | 16.026    | 3,15%     | 4,18%     | 6,73%     | 6.027         | 8.197  | 6.541  |               |        |       |
|     | CF 1               | 6.309     | 7.631     | 7.665     | 11.229    | 9,51%     | 12,38%    | 18,24%    | 3.563         | 4.920  | 3.598  |               |        |       |
|     | Total Griya        | 6.204     | 7.631     | 7.665     | 10.623    | 9,73%     | 13,21%    | 18,41%    | 2.958         | 4.419  | 2.992  |               |        |       |
|     | Oto                | 105       | -         | -         | 606       | 4,15%     | 0,00%     | 15,74%    | 606           | 500    | 606    |               |        |       |
|     | CF 2               | 1.520     | 1.854     | 2.334     | 4.798     | 0,83%     | 1,32%     | 2,72%     | 2.464         | 3.278  | 2.943  |               |        |       |
|     | Mitraguna & Others | 1.215     | 1.065     | 1.695     | 4.161     | 0,83%     | 1,18%     | 2,90%     | 2.466         | 2.946  | 3.097  |               |        |       |
|     | Pensiun            | 305       | 790       | 638       | 636       | 0,83%     | 1,90%     | 1,91%     | (2)           | 332    | (154)  |               |        |       |
|     | Total Pembiayaan   | 7.988     | 10.017    | 10.547    | 21.420    | 2,49%     | 3,28%     | 6,66%     | 10.874        | 13.433 | 11.404 | 0,62%         | 90,74% | -6,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |      | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 18-Nov-25 | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | MtD           | YtD     | MtM  | %             | Penc.  | Gap   |
| 1   | SME                | 263       | 263       | 263       | 263       | 1,79%     | 1,83%     | 1,83%     | -             | -       | -    |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |        |       |
|     | Non-Linkage        | 263       | 263       | 263       | 263       | 1,79%     | 1,83%     | 1,83%     | -             | -       | -    |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |        |       |
| 2   | MBG                | 170       | 241       | 208       | 251       | 0,50%     | 0,62%     | 0,76%     | 43            | 81      | 10   |               |        |       |
|     | KUR                | 12        | 218       | 193       | 244       | 0,04%     | 0,62%     | 0,81%     | 51            | 232     | 26   |               |        |       |
|     | Non KUR            | 158       | 23        | 15        | 7         | 5,88%     | 0,55%     | 0,26%     | (8)           | (151)   | (16) |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |        |       |
| 4   | CFG                | 6.598     | 6.107     | 6.098     | 6.683     | 2,65%     | 2,55%     | 2,81%     | 585           | 86      | 576  |               |        |       |
|     | CF 1               | 4.154     | 5.019     | 4.894     | 5.479     | 6,26%     | 7,90%     | 8,90%     | 585           | 1.325   | 459  |               |        |       |
|     | Total Griya        | 4.071     | 4.937     | 4.811     | 5.396     | 6,38%     | 8,29%     | 9,35%     | 585           | 1.325   | 459  |               |        |       |
|     | Oto                | 82        | 82        | 82        | 82        | 3,25%     | 2,12%     | 2,14%     | -             | -       | -    |               |        |       |
|     | CF 2               | 2.444     | 1.088     | 1.205     | 1.205     | 1,34%     | 0,68%     | 0,68%     | -             | (1.239) | 117  |               |        |       |
|     | Mitraguna & Others | 1.967     | 1.088     | 1.059     | 1.059     | 1,35%     | 0,74%     | 0,74%     | -             | (908)   | (29) |               |        |       |
|     | Pensiun            | 477       | -         | 145       | 145       | 0,15%     | 0,05%     | 0,44%     | -             | (332)   | 145  |               |        |       |
|     | Total Pembiayaan   | 7.031     | 6.611     | 6.570     | 7.198     | 2,20%     | 2,04%     | 2,24%     | 628           | 167     | 586  | 0,30%         | 86,58% | -1,9% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 314.605 | 324.841 | 329.291 | 14.686       |          |
| 2   | Contribution Margin | 8.505   | 12.657  | 13.658  | 5.153        | -60,6%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,87   | 3,10   | 3,06   | (0,04)       | 0,20         |
| CIF Payroll | 2.199  | 2.333  | 2.316  | (17)         | 117          |