

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|------------------|---------------|----------------|--------------|------------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.111.061 | 1.414.109 | 1.207.227 | 1.207.780 | (97.170) | 552 | (206.329) | -14,59% | 96.718 | 8,71% | 1.422.021 | 84,93% | (214.242) |
| 2 | Tabungan | 4.778.169 | 5.505.119 | 5.473.188 | 5.468.877 | 387.504 | (4.311) | (36.242) | -0,66% | 690.708 | 14,46% | 5.182.062 | 105,53% | 286.815 |
| 3 | Deposito | 1.667.902 | 1.627.216 | 1.595.676 | 1.595.675 | (70.429) | (1) | (31.542) | -1,94% | (72.227) | -4,33% | 1.695.532 | 94,11% | (99.858) |
| | Total | 7.557.133 | 8.546.444 | 8.276.091 | 8.272.331 | 219.905 | (3.760) | (274.113) | -3,21% | 715.199 | 9,46% | 8.299.616 | 99,67% | (27.284) |
| | CASA | 5.889.231 | 6.919.228 | 6.680.416 | 6.676.657 | 290.334 | (3.759) | (242.571) | -3,51% | 787.426 | 13,37% | 6.604.083 | 101,10% | 72.573 |
| | (%) CASA | 77,93% | 80,96% | 80,72% | 80,71% | | | | | | | | | |
| | FDR | 79,28% | 79,23% | 82,63% | 82,67% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Dec'25) | Growth (1-27 Dec'25) | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|---------|---------|---------------|---------|---------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 304.377 | 365.768 | 362.274 | 362.096 | | (178) | (3.673) | -1,00% | 57.718 | 18,96% | 399.069 | 90,74% | (36.973) |
| 2 | Giro ISE | 93.275 | 88.775 | 92.988 | 94.801 | | 1.813 | 6.026 | 6,79% | 1.526 | 1,64% | 150.822 | 62,86% | (56.021) |
| 3 | Tabungan ISE | 174.173 | 229.504 | 238.452 | 236.461 | | (1.992) | 6.956 | 3,03% | 62.287 | 35,76% | 187.112 | 126,37% | 49.348 |
| 4 | Deposito ISE | 36.929 | 47.489 | 30.834 | 30.834 | | 0 | (16.655) | -35,07% | (6.095) | -16,50% | 61.135 | 50,44% | (30.301) |
| 5 | CIF ISE | 3.133 | 3.694 | 3.694 | 3.694 | | 0 | 0 | 0,00% | 561 | 17,91% | | 0,00% | 3.694 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|------------------|------------------|------------------|----------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | MtD | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 824.608 | 969.288 | 947.543 | 179.502 | 1.400 | -178.102 | 174.663 | -21,745 | 122.935 | 23.145 | | 901.947 | 105,06% | 45.596 |
| | Linkage | 583.855 | 720.364 | 715.279 | - | - | - | 172.022 | -5,085 | 131.424 | 5.085 | | 617.271 | 115,88% | 98.008 |
| | Non-Linkage | 240.753 | 248.924 | 232.264 | 179.502 | 1.400 | -178.102 | 2.641 | -16.660 | -8.488 | 18.060 | | 284.676 | 81,59% | (52.411) |
| | • Local Champion | 177.655 | 182.232 | 168.645 | 179.250 | - | -179.250 | 5.250 | -13.587 | -9.010 | 13.587 | | 190.795 | 88,39% | (22.150) |
| | • Value Chain | 63.098 | 66.692 | 63.619 | 252 | 1.400 | -2.610 | -3.073 | 522 | 4.473 | | | 93.880 | 67,77% | (30.261) |
| 2 | MBG | 1.025.144 | 1.051.900 | 1.063.839 | 38.847 | 45.676 | 6.829 | 1.690 | 11.939 | 38.694 | 33.737 | | 1.139.485 | 93,36% | (75.646) |
| | KUR | 965.396 | 993.508 | 1.005.411 | 37.887 | 44.035 | 6.148 | 2.886 | 11.902 | 40.015 | 32.133 | | 1.074.013 | 93,61% | (68.602) |
| 3 | PWG | 255.819 | 538.581 | 571.168 | 90.236 | 91.539 | 1.303 | 30.241 | 32.587 | 315.349 | 58.951 | | 65.472 | 89,24% | (7.044) |
| | Cilem | 149.863 | 366.173 | 393.172 | 40.820 | 47.117 | 6.297 | 19.595 | 26.999 | 243.308 | 20.118 | | 432.657 | 90,87% | (39.485) |
| | Gadai | 105.956 | 172.408 | 177.997 | 49.416 | 44.422 | -4.994 | 10.646 | 5.589 | 72.041 | 38.833 | | 168.435 | 105,68% | 9.562 |
| 4 | CFG | 3.885.901 | 4.211.869 | 4.256.284 | 106.557 | 123.459 | 16.902 | 23.924 | 44.415 | 370.383 | 79.044 | | 4.354.361 | 97,75% | (98.077) |
| | CF 1 | 838.535 | 900.893 | 912.147 | 15.819 | 26.221 | 10.402 | 4.556 | 11.255 | 73.612 | 14.967 | | 919.422 | 99,21% | (7.275) |
| | Total Griya | 595.912 | 600.711 | 606.740 | 4.614 | 11.791 | 7.177 | 0 | 6.029 | 10.828 | 5.762 | | 636.591 | 95,31% | (29.851) |
| | • Total Non Program | 435.065 | 452.228 | 458.754 | 4.456 | 11.152 | 6.696 | -4.115 | 6.526 | 23.689 | 4.627 | | 453.034 | 101,26% | 5.720 |
| | • Program | 160.848 | 148.482 | 147.986 | 158 | 639 | 481 | -1.118 | -496 | -12.862 | 1.135 | | 183.557 | 80,62% | (35.571) |
| | Oto | 242.622 | 300.182 | 305.407 | 11.206 | 14.431 | 3.225 | 4.556 | 5.225 | 26.400 | 28.651 | | 282.830 | 107,98% | 22.577 |
| | CF 2 | 3.047.367 | 3.310.976 | 3.344.137 | 90.738 | 97.238 | 6.500 | 19.368 | 33.161 | 296.770 | 64.077 | | 3.434.939 | 97,36% | (90.802) |
| | Mitraguna & Others | 2.497.673 | 2.750.501 | 2.782.098 | 81.633 | 89.559 | 7.926 | 20.016 | 31.596 | 284.425 | 57.963 | | 2.845.615 | 97,77% | (63.517) |
| | Pensiun | 549.694 | 560.475 | 562.039 | 9.105 | 7.679 | -1.426 | -648 | 1.564 | 12.345 | 6.115 | | 589.324 | 95,37% | (27.285) |
| | Total Pembiayaan | 5.991.472 | 6.771.638 | 6.838.834 | 415.142 | 262.074 | -153.068 | 230.518 | 67.197 | 847.362 | 194.878 | | 6.996.885 | 97,74% | (158.051) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | % Relatif | | MtD | Net (UG) & DG | | Run Off Dec'25 | Target Dec'25 | | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|-------------------|--------------|--------------|--------------|---------------|----------------|----------------|---------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap | |
| 1 | SME | 1.291 | 188 | 149 | 6.835 | 0,16% | 0,02% | 0,72% | 6.686 | 5.544 | 6.647 | | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Local Champion | 1.291 | 188 | 149 | 6.835 | 0,54% | 0,06% | 2,94% | 6.686 | 5.544 | 6.647 | | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| 2 | MBG | 11.476 | 19.334 | 19.334 | 54.021 | 1,12% | 1,84% | 5,08% | 34.687 | 42.545 | 34.687 | | | | | |
| | KUR | 9.838 | 15.519 | 15.519 | 46.668 | 1,02% | 1,56% | 4,64% | 31.149 | 36.830 | 31.149 | | | | | |
| | Non KUR | 1.638 | 3.815 | 3.815 | 7.353 | 2,74% | 6,53% | 12,58% | 3.538 | 5.715 | 3.538 | | | | | |
| 3 | PWG | 124 | 4 | 4 | 23.936 | 0,05% | 0,00% | 4,19% | 12.593 | 23.812 | 23.932 | | | | | |
| | Cilem | 118 | - | - | 18.983 | 0,08% | 0,00% | 4,83% | 18.983 | 18.865 | 18.983 | | | | | |
| | Gadai | 7 | 4 | 4 | 4.953 | 0,01% | 0,00% | 2,78% | 4.949 | 4.947 | 4.949 | | | | | |
| 4 | CFG | 59.411 | 72.096 | 65.976 | 117.090 | 1,53% | 1,57% | 2,75% | 51.114 | 57.678 | 44.994 | | | | | |
| | CF 1 | 35.165 | 39.232 | 37.416 | 63.816 | 4,19% | 4,15% | 7,00% | 26.400 | 28.651 | 24.584 | | | | | |
| | Total Griya | 29.490 | 30.424 | 28.365 | 44.024 | 4,95% | 4,72% | 7,26% | 15.659 | 14.534 | 13.600 | | | | | |
| | Oto | 5.675 | 8.808 | 9.051 | 19.792 | 2,34% | 3,02% | 6,48% | 10.741 | 14.117 | 10.984 | | | | | |
| | CF 2 | 24.246 | 32.864 | 28.560 | 53.273 | 0,80% | 0,86% | 1,59% | 24.714 | 29.027 | 20.410 | | | | | |
| | Mitraguna & Others | 22.605 | 29.933 | 26.523 | 48.601 | 0,91% | 0,96% | 1,75% | 22.079 | 25.997 | 18.669 | | | | | |
| | Pensiun | 1.642 | 2.931 | 2.037 | 4.672 | 0,30% | 0,17% | 0,83% | 2.635 | 3.030 | 1.741 | | | | | |
| | Total Pembiayaan | 71.311 | 96.779 | 89.996 | 95.024 | 1,19% | 1,33% | 1,39% | 5.028 | 23.713 | (1.756) | | | 1,12% | 19,05% | -0,3% |

Asset & Contribution Margin

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

<tbl_r cells="16" ix="4" maxcspan="1

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 8.977 | 13.785 | 15.884 | 15.887 | (582) | 4 | 2.102 | 15,25% | 6.910 | 76,97% | 22.506 | 70,59% | (6.619) |
| 2 | Tabungan | 318.561 | 344.246 | 361.353 | 360.635 | (2.287) | (718) | 16.389 | 4,76% | 42.074 | 13,21% | 339.786 | 106,14% | 20.849 |
| 3 | Deposito | 104.995 | 106.389 | 106.317 | 106.317 | (1.163) | 1 | (72) | -0,07% | 1.322 | 1,26% | 105.764 | 100,52% | 553 |
| | Total | 432.533 | 464.421 | 483.553 | 482.840 | (4.032) | (713) | 18.419 | 3,97% | 50.307 | 11,63% | 468.057 | 103,16% | 14.783 |
| | CASA | 327.538 | 358.031 | 377.237 | 376.523 | (2.869) | (714) | 18.491 | 5,16% | 48.984 | 14,96% | 362.292 | 103,93% | 14.230 |
| | (%) CASA | 75,73% | 77,09% | 78,01% | 77,98% | | | | | | | | | |
| | FDR | 79,97% | 81,04% | 77,63% | 77,75% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|-------|---------------|--------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 10.306 | 14.329 | 13.866 | 14.038 | | 172 | (291) | -2,03% | 3.732 | 36,21% | - | 0,00% | 14.038 |
| 2 | Giro ISE | 2.678 | 2.163 | 2.528 | 2.535 | | 7 | 373 | 17,23% | (143) | -5,33% | | 0,00% | 2.535 |
| 3 | Tabungan ISE | 7.628 | 9.166 | 8.338 | 8.503 | | 165 | (663) | -7,24% | 875 | 11,47% | | 0,00% | 8.503 |
| 4 | Deposito ISE | - | 3.000 | 3.000 | 3.000 | | 0 | 0 | 0,00% | 3.000 | #DIV/0! | | 0,00% | 3.000 |
| 5 | CIF ISE | 166 | 174 | 174 | 174 | | 0 | 0 | 0,00% | 8 | 4,82% | | 0,00% | 174 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 23.176 | 19.794 | 18.657 | - | - | 0 | -139 | -1,137 | -4.519 | 1.137 | 31.035 | 60,12% | (12.378) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.499 | 0,00% | (3.499) |
| | Non-Linkage | 23.176 | 19.794 | 18.657 | - | - | 0 | -139 | -1,137 | -4.519 | 1.137 | 27.536 | 67,75% | (8.879) |
| | • Local Champion | 13.476 | 11.751 | 11.632 | - | - | 0 | -121 | -1,18 | -1.844 | 118 | 14.852 | 78,32% | (3.220) |
| | • Value Chain | 9.700 | 8.043 | 7.025 | - | - | - | -18 | -1.018 | -2.675 | 1.018 | 12.685 | 55,38% | (5.660) |
| 2 | MBG | 32.111 | 33.279 | 33.836 | 1.110 | 1.500 | 390 | -9 | 557 | 1.724 | 943 | 37.112 | 91,17% | (3.276) |
| | KUR | 29.277 | 30.950 | 31.374 | 1.110 | 1.300 | 190 | 170 | 424 | 2.097 | 876 | 34.170 | 91,82% | (2.796) |
| | Non KUR | 2.834 | 2.329 | 2.462 | - | 200 | 200 | -178 | 133 | -372 | 67 | 2.942 | 83,70% | (479) |
| 3 | PWG | 33.786 | 48.657 | 50.665 | 7.333 | 7.171 | -162 | 1.519 | 2.009 | 16.880 | 5.163 | 40.601 | 124,79% | 10.064 |
| | Cilem | 19.457 | 29.181 | 29.403 | 2.077 | 2.089 | 13 | 255 | 222 | 9.946 | 1.868 | 22.471 | 130,85% | 6.931 |
| | Gadai | 14.329 | 19.476 | 21.263 | 5.257 | 5.082 | -175 | 1.264 | 1.787 | 6.934 | 3.295 | 18.130 | 117,28% | 3.133 |
| 4 | CFG | 256.811 | 274.638 | 272.230 | 7.089 | 5.883 | -1.205 | -800 | -2.408 | 15.419 | 8.291 | 271.098 | 100,42% | 1.132 |
| | CF 1 | 12.729 | 15.398 | 15.574 | 158 | 565 | 408 | 178 | 176 | 2.846 | 390 | 14.486 | 107,51% | 1.088 |
| | Total Griya | 2.031 | 4.248 | 4.373 | 158 | 158 | 0 | 0 | 126 | 2.342 | 32 | 2.489 | 175,71% | 1.884 |
| | • Total Non Program | 2.031 | 4.080 | 4.206 | - | 158 | 158 | -33 | 126 | 2.175 | 31 | 2.489 | 169,00% | 1.717 |
| | • Program | - | 168 | 167 | 158 | - | -158 | 168 | -1 | 167 | 1 | 0 | 0,00% | 167 |
| | Oto | 10.697 | 11.151 | 11.201 | - | 408 | 408 | 178 | 50 | 503 | 357 | 11.997 | 93,36% | (796) |
| | CF 2 | 244.083 | 259.239 | 256.656 | 6.931 | 5.318 | -1.613 | -978 | -2.583 | 12.573 | 7.901 | 256.612 | 100,02% | 44 |
| | Mitraguna & Others | 223.458 | 235.936 | 233.769 | 6.417 | 5.318 | -1.099 | -1.295 | -2.167 | 10.311 | 7.485 | 234.706 | 99,60% | (937) |
| | Pensiun | 20.624 | 23.303 | 22.887 | 514 | - | -514 | 317 | -417 | 2.262 | 417 | 21.906 | 104,48% | 981 |
| | Total Pembiayaan | 345.884 | 376.367 | 375.388 | 15.532 | 14.555 | -977 | 571 | -978 | 29.504 | 15.533 | 379.846 | 98,83% | (4.458) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|-------------------------|------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|---------------|---------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | % | Penc. | Gap | |
| 1 | SME | - | 20 | 18 | 1.412 | 0,00% | 0,09% | 7,57% | 1.394 | 1.412 | 1.392 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | | | |
| | Local Champion | - | 20 | 18 | 1.412 | 0,00% | 0,09% | 7,57% | 1.394 | 1.412 | 1.392 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | | | |
| 2 | MBG | 230 | 887 | 1.638 | 2.429 | 0,71% | 4,92% | 7,18% | 792 | 2.200 | 1.543 | | | |
| | KUR | 230 | 808 | 1.439 | 1.967 | 0,78% | 4,65% | 6,27% | 528 | 1.738 | 1.160 | | | |
| | Non KUR | - | 79 | 199 | 462 | 0,00% | 8,53% | 18,76% | 263 | 462 | 383 | | | |
| 3 | PWG | - | - | 4 | 1.754 | 0,00% | 0,01% | 3,46% | 1.750 | 1.754 | 1.754 | | | |
| | Cilem | - | - | - | 1.198 | 0,00% | 0,00% | 4,07% | 1.198 | 1.198 | 1.198 | | | |
| | Gadai | - | - | 4 | 556 | 0,00% | 0,02% | 2,61% | 552 | 556 | 556 | | | |
| 4 | CFG | 1.832 | 1.731 | 1.012 | 1.916 | 0,71% | 0,37% | 0,70% | 903 | 84 | 185 | | | |
| | CF 1 | 169 | 232 | 59 | 858 | 1,33% | 0,38% | 5,51% | 799 | 689 | 626 | | | |
| | Total Griya | 33 | 18 | - | 1.629 | 0,00% | 0,00% | 0,00% | - | (33) | (18) | | | |
| | Oto | 136 | 214 | 59 | 858 | 1,28% | 0,53% | 7,66% | 799 | 722 | 644 | | | |
| | CF 2 | 1.662 | 1.499 | 953 | 1.058 | 0,68% | 0,37% | 0,41% | 104 | (605) | (441) | | | |
| | Mitraguna & Others | 1.662 | 1.274 | 953 | 690 | 0,74% | 0,40% | 0,30% | (263) | (972) | (583) | | | |
| | Pensiun | - | 225 | - | 367 | 0,00% | 0,00% | 1,61% | 367 | 367 | 142 | | | |
| | Total Pembiayaan | 941 | 3.683 | 3.903 | 4.247 | 0,27% | 1,04% | 1,13% | 344 | 3.306 | 564 | 0,40% | 64,52% | -0,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|---------------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,09% | 7,57% | 1.394 | 1.412 | 1.392 | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | | |
| 2 | MBG | 73 | 164 | 244 | 371 | 0,23% | 0,73% | 1,10% | 127 | 299 | 208 | | |
| | KUR | 73 | 164 | 244 | 371 | 0,25% | 0,79% | 1,18% | 127 | 299 | 208 | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.486 | 3.598 | 2.423 | 2.449 | 999 | 26 | (1.148) | -31,92% | 963 | 64,83% | 8.643 | 28,34% | (6.194) |
| 2 | Tabungan | 231.208 | 252.124 | 248.604 | 248.141 | 9.602 | (462) | (3.983) | -1,58% | 16.933 | 7,32% | 249.114 | 99,61% | (973) |
| 3 | Deposito | 90.995 | 77.625 | 76.756 | 76.757 | (442) | 1 | (868) | -1,12% | (14.238) | -15,65% | 91.892 | 83,53% | (15.136) |
| | Total | 323.689 | 333.347 | 327.783 | 327.348 | 10.160 | (435) | (5.999) | -1,80% | 3.659 | 1,13% | 349.650 | 93,62% | (22.302) |
| | CASA | 232.695 | 255.722 | 251.027 | 250.591 | 10.602 | (436) | (5.131) | -2,01% | 17.896 | 7,69% | 257.758 | 97,22% | (7.167) |
| | (%) CASA | 71,89% | 76,71% | 76,58% | 76,55% | | | | | | | | | |
| | FDR | 38,52% | 40,66% | 42,52% | 42,58% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 7.762 | 9.288 | 9.946 | 9.936 | (10) | 648 | 6,98% | 2.175 | 28,02% | - | 0,00% | 9.936 | | |
| 2 | Giro ISE | 590 | 1.189 | 692 | 745 | 53 | (443) | -37,30% | 155 | 26,21% | - | 0,00% | 745 | | |
| 3 | Tabungan ISE | 7.171 | 8.100 | 9.254 | 9.191 | (63) | 1.091 | 13,47% | 2.020 | 28,17% | - | 0,00% | 9.191 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 82 | 85 | 85 | 85 | 0 | 0 | 0,00% | 3 | 3,66% | - | 0,00% | 85 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | • Local Champion | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 36.365 | 29.708 | 29.686 | 1.300 | 950 | -350 | 253 | -23 | -6.679 | 973 | 42.922 | 69,16% | (13.237) |
| | KUR | 33.975 | 26.732 | 26.648 | 1.000 | 800 | -200 | 11 | -84 | -7.327 | 884 | 40.290 | 66,14% | (13.642) |
| | Non KUR | 2.390 | 2.977 | 3.038 | 300 | 150 | -150 | 242 | 61 | 648 | 89 | 2.632 | 115,41% | 406 |
| 3 | PWG | 10.065 | 21.247 | 24.109 | 4.302 | 4.488 | 187 | 2.110 | 2.862 | 14.044 | 1.626 | 26.292 | 91,70% | (2.182) |
| | Cilem | 6.212 | 14.127 | 15.748 | 1.945 | 2.269 | 325 | 1.314 | 1.621 | 9.536 | 648 | 17.310 | 90,98% | (1.562) |
| | Gadai | 3.854 | 7.120 | 8.361 | 2.357 | 2.219 | -138 | 796 | 1.241 | 4.508 | 978 | 8.982 | 93,09% | (621) |
| 4 | CFG | 78.172 | 84.597 | 85.591 | 1.408 | 2.619 | 1.211 | -23 | 995 | 7.419 | 1.624 | 93.884 | 91,17% | (8.293) |
| | CF 1 | 15.674 | 21.488 | 21.810 | 948 | 971 | 23 | 443 | 322 | 6.136 | 649 | 17.607 | 123,87% | 4.203 |
| | Total Griya | 3.604 | 3.894 | 3.853 | - | - | 0 | 0 | -42 | 249 | 42 | 4.107 | 93,81% | (254) |
| 1 | • Total Non Program | 3.604 | 3.894 | 3.853 | - | - | 0 | 0 | -42 | 249 | 42 | 4.107 | 93,81% | (254) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 12.071 | 17.594 | 17.957 | 948 | 971 | 23 | 443 | 364 | 5.887 | 607 | 13.500 | 133,02% | 4.457 |
| | CF 2 | 62.498 | 63.109 | 63.781 | 460 | 1.648 | 1.188 | -466 | 672 | 1.283 | 976 | 76.277 | 83,62% | (12.496) |
| | Mitraguna & Others | 54.964 | 55.724 | 56.038 | 410 | 1.150 | 740 | -291 | 314 | 1.073 | 836 | 67.334 | 83,22% | (11.297) |
| | Pensiun | 7.534 | 7.385 | 7.743 | 50 | 498 | 448 | -175 | 359 | 210 | 139 | 8.943 | 86,59% | (1.199) |
| | Total Pembiayaan | 124.679 | 135.553 | 139.386 | 7.010 | 8.057 | 1.047 | 2.340 | 3.834 | 14.708 | 4.223 | 163.174 | 85,42% | (23.788) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|------------|------------|--------------|----------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | 76 | - | - | - | (100,00%) | 0,00% | 0,00% | 0,00% | - | (76) | - | | | |
| | Linkage | - | - | - | - | (0,00%) | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 76 | - | - | - | (100,00%) | 0,00% | 0,00% | 0,00% | - | (76) | - | | | |
| | Value Chain | - | - | - | - | (0,00%) | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 1.062 | 2.283 | 2.018 | 2.228 | (2,92%) | 6,79% | 7,51% | 210 | 1.166 | (55) | | | | |
| | KUR | 1.062 | 2.082 | 1.533 | 1.918 | (3,13%) | 5,73% | 7,20% | 385 | 855 | (165) | | | | |
| | Non KUR | - | 201 | 485 | 311 | (0,00%) | 16,29% | 10,23% | (174) | 311 | 110 | | | | |
| 3 | PWG | - | - | - | 399 | (0,00%) | 0,00% | 0,00% | 1,65% | 399 | 399 | | | | |
| | Cilem | - | - | - | 377 | (0,00%) | 0,00% | 0,00% | 2,39% | 377 | 377 | | | | |
| | Gadai | - | - | - | 22 | (0,00%) | 0,00% | 0,00% | 0,26% | 22 | 22 | | | | |
| 4 | CFG | 113 | 554 | 499 | 1.304 | (0,14%) | 0,59% | 0,47% | 805 | 1.191 | 750 | | | | |
| | CF 1 | 113 | 272 | 293 | 538 | (0,72%) | 1,36% | 2,47% | 246 | 426 | 266 | | | | |
| | Total Griya | - | 52 | 43 | 41 | (0,00%) | 1,10% | 1,05% | (2) | 41 | (11) | | | | |
| | Oto | 113 | 220 | 250 | 498 | (0,93%) | 1,42% | 2,77% | 248 | 385 | 277 | | | | |
| | CF 2 | - | 282 | 207 | 765 | (0,00%) | 0,33% | 0,20% | 559 | 765 | 484 | | | | |
| | Mitraguna & Others | - | 282 | 207 | 765 | (0,00%) | 0,37% | 0,52% | 559 | 765 | 484 | | | | |
| | Pensiun | - | - | - | - | (0,00%) | 0,00% | - | - | - | - | | | | |
| | Total Pembiayaan | 1.434 | 1.420 | 1.962 | 2.170 | 1,15% | 1,45% | 1,56% | 209 | 736 | 750 | 2,79% | -79,32% | 1,2% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Oct-24 | Dec-24 | Oct-25 | | | Oct-24 | Oct-25 | Oct-25 |
| 1 | Asset (Retail) T | 324.335 | 323.821 | 323.321 | (1.014) | | 3,17 | 3,64 | 3,66 |
| 2 | Contribution Margin | 10.181 | 13.391 | 12.000 | 1.819 | -17,9% | 1.136 | 1.395 | 1.458 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 23.891 | 25.896 | 28.017 | 27.992 | 1.491 | (24) | 2.096 | 8,09% | 4.102 | 17,17% | 35.529 | 78,79% | (7.536) |
| 2 | Tabungan | 197.564 | 215.010 | 220.615 | 220.108 | 3.190 | (506) | 5.099 | 2,37% | 22.544 | 11,41% | 212.134 | 103,76% | 7.974 |
| 3 | Deposito | 16.291 | 17.393 | 17.608 | 17.609 | (1.607) | -2 | 216 | 1,24% | 1.318 | 8,09% | 17.162 | 102,61% | 447 |
| | Total | 237.746 | 258.299 | 266.239 | 265.710 | 3.073 | (529) | 7.411 | 2,87% | 27.963 | 11,76% | 264.824 | 100,33% | 886 |
| | CASA | 221.455 | 240.906 | 248.631 | 248.101 | 4.680 | (531) | 7.194 | 2,99% | 26.646 | 12,03% | 247.662 | 100,18% | 438 |
| | (%) CASA | 93,15% | 93,27% | 93,39% | 93,37% | | | | | | | | | |
| | FDR | 68,74% | 65,22% | 64,68% | 64,81% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | DtD | Growth (1-27 Dec'25) | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|---------|----------------------|---------|--------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 30.813 | 43.834 | 46.480 | 44.366 | (2.114) | 532 | 1,21% | 13.553 | 43,98% | - | 0,00% | 44.366 |
| 2 | Giro ISE | 20.367 | 24.404 | 26.341 | 26.224 | (116) | 1.820 | 7,46% | 5.857 | 28,76% | - | 0,00% | 26.224 |
| 3 | Tabungan ISE | 10.446 | 19.430 | 20.139 | 18.142 | (1.997) | (1.288) | -6,63% | 7.696 | 73,67% | - | 0,00% | 18.142 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 195 | 221 | 221 | 221 | 0 | 0 | 0,00% | 26 | 13,33% | - | 0,00% | 221 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 975 | 787 | 775 | - | - | 0 | -63 | -13 | -201 | 13 | 975 | 79,41% | (201) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 975 | 787 | 775 | - | - | 0 | -63 | -13 | -201 | 13 | 975 | 79,41% | (201) |
| | • Local Champion | 975 | 787 | 775 | - | - | 0 | -63 | -13 | -201 | 13 | 975 | 79,41% | (201) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 50.182 | 44.299 | 44.703 | 650 | 1.825 | 1.175 | -776 | 404 | -5.479 | 1.421 | 52.347 | 85,40% | (7.644) |
| | KUR | 46.016 | 40.498 | 40.961 | 650 | 1.825 | 1.175 | -694 | 463 | -5.055 | 1.362 | 47.898 | 85,52% | (6.937) |
| | Non KUR | 4.166 | 3.801 | 3.742 | - | - | 0 | -83 | -59 | -424 | 59 | 4.449 | 84,12% | (707) |
| 3 | PWG | 5.806 | 13.714 | 15.286 | 1.762 | 2.776 | 1.014 | 104 | 1.573 | 9.480 | 1.203 | 23.846 | 64,10% | (8.560) |
| | Cilem | 4.026 | 10.294 | 11.722 | 662 | 2.066 | 1.404 | -10 | 1.428 | 7.696 | 638 | 16.566 | 70,76% | (4.844) |
| | Gadai | 1.780 | 3.419 | 3.564 | 1.100 | 709 | -390 | 115 | 145 | 1.784 | 565 | 7.281 | 84,95% | (3.716) |
| 4 | CFG | 106.465 | 109.661 | 111.451 | 2.937 | 3.218 | 281 | 965 | 1.790 | 4.986 | 1.428 | 117.867 | 94,56% | (6.416) |
| | CF 1 | 51.093 | 50.574 | 51.035 | 1.164 | 1.153 | -11 | 291 | 461 | -58 | 692 | 52.529 | 97,16% | (1.494) |
| | Total Griya | 39.118 | 38.098 | 38.119 | 550 | 379 | -171 | 0 | 20 | -999 | 359 | 39.521 | 96,45% | (1.402) |
| 4 | • Total Non Program | 38.883 | 37.871 | 37.892 | 550 | 379 | -171 | 35 | 21 | -991 | 358 | 39.253 | 96,53% | (1.361) |
| | • Program | 235 | 227 | 227 | - | - | 0 | -1 | -1 | -8 | 1 | 268 | 84,60% | (41) |
| | Oto | 11.975 | 12.476 | 12.916 | 614 | 774 | 160 | 291 | 441 | 941 | 333 | 13.009 | 99,29% | (92) |
| | CF 2 | 55.372 | 59.088 | 60.416 | 1.773 | 2.065 | 292 | 673 | 1.329 | 5.044 | 736 | 65.337 | 92,47% | (4.921) |
| | Mitraguna & Others | 53.214 | 55.550 | 56.905 | 1.340 | 2.065 | 725 | 270 | 1.355 | 3.691 | 710 | 62.160 | 91,55% | (5.255) |
| | Pensiun | 2.158 | 3.537 | 3.511 | 433 | - | -433 | 403 | -27 | 1.352 | 27 | 3.177 | 110,50% | 333 |
| | Total Pembiayaan | 163.429 | 168.462 | 172.215 | 5.349 | 7.818 | 2.470 | 230 | 3.753 | 8.786 | 4.065 | 195.035 | 88,30% | (22.820) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|------------|--------------|----------------|-------------|---------------|----------|----------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | |
| 2 | MBG | 1.207 | 2.234 | 2.989 | 3.261 | 2.41% | 6,75% | 7,30% | 272 | 2.054 | 1.027 | - | - | - | - | - | - | |
| | KUR | 992 | 1.476 | 2.147 | 2.535 | 2.15% | 5,30% | 6,19% | 388 | 1.544 | 1.059 | - | - | - | - | - | - | |
| | Non KUR | 216 | 758 | 842 | 726 | 5,18% | 22,15% | 19,39% | (116) | 510 | (33) | - | - | - | - | - | - | |
| 3 | PWG | - | - | - | - | 1.468 | 0,00% | 0,00% | 0,00% | 0,00% | - | 1.468 | 1.468 | 1.468 | - | - | - | |
| | Cilem | - | - | - | - | 1.007 | 0,00% | 0,00% | 0,00% | 0,00% | - | 1.007 | 1.007 | 1.007 | - | - | - | |
| | Gadai | - | - | - | - | 461 | 0,00% | 0,00% | 0,00% | 0,00% | - | 461 | 461 | 461 | - | - | - | |
| 4 | CFG | 1.664 | 4.473 | 3.583 | 5.922 | 1.56% | 3,27% | 5,31% | 239 | 4.259 | 1.449 | - | - | - | - | - | - | |
| | CF 1 | 1.143 | 2.927 | 3.357 | 5.432 | 2,24% | 6,64% | 10,64% | 2075 | 4.289 | 2.506 | - | - | - | - | - | - | |
| | Total Griya | 959 | 2.602 | 2.936 | 4.643 | 2,45% | 7,71% | 12,18% | 1.707 | 3.684 | 2.041 | - | - | - | - | - | - | |
| | Oto | 185 | 325 | 421 | 790 | 1,54% | 3,38% | 6,11% | 368 | 605 | 464 | - | - | - | - | - | - | |
| | CF 2 | 521 | 1.547 | 226 | 490 | 0,94% | 0,38% | 0,81% | 264 | (31) | (1.057) | - | - | - | - | - | - | |
| | Mitraguna & Others | 521 | 1.547 | 226 | 490 | 0,98% | 0,41% | 0,86% | 264 | (31) | (1.057) | - | - | - | - | - | - | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | - | - | - | - | - | |
| | Total Pembiayaan | 3.589 | 3.052 | 3.656 | 3.541 | 2,20% | 2,17% | 2,06% | (115) | (48) | 489 | 2,95% | -43,53% | 0,9% | - | - | - | - |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (Yoy) | % Growth | Kinerja | | | | Posisi | | | | Growth (Mtd) | Growth (YoY) |
|-----|---------------------|---------|---------|---------|--------|--------------|----------|---------|--------|--------|--------|--------|---------|---------|--------|--------------|--------------|
| | | Oct-24 | Dec-24 | Oct-25 | Oct-25 | | | Oct-24 | Oct-25 | Oct-25 | Oct-25 | Oct-24 | Oct-25 | Oct-25 | Oct-25 | | |
| 1 | Asset (Retail) T | 235.786 | 237.820 | 255.299 | 27.992 | 19.513 | | 3.190 | 5.099 | 2.37% | 22.544 | 11.41% | 212.134 | 103,76% | 7.974 | 0,01 | 0,16 |
| 2 | Contribution Margin | 10.322 | 13.411 | 10.039 | (283) | 2,7% | | 2 | 216 | 1,24% | 1.318 | 8,09% | 1 | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 22.127 | 36.633 | 37.115 | 36.956 | 11.189 | (160) | 323 | 0,88% | 14.828 | 67,01% | 38.023 | 97,19% | (1.068) |
| 2 | Tabungan | 184.167 | 209.712 | 204.296 | 204.050 | 9.425 | (246) | (5.662) | -2,70% | 19.883 | 10,80% | 207.489 | 98,34% | (3.439) |
| 3 | Deposito | 54.206 | 45.633 | 44.833 | 44.833 | (4.260) | 0 | (800) | -1,75% | (9.374) | -17,29% | 54.846 | 81,74% | (10.013) |
| | Total | 260.500 | 291.977 | 286.244 | 285.838 | 16.355 | (406) | (6.139) | -2,10% | 25.338 | 9,73% | 300.358 | 95,17% | (14.520) |
| | CASA | 206.294 | 246.345 | 241.411 | 241.005 | 20.615 | (406) | (5.339) | -2,17% | 34.711 | 16,83% | 245.512 | 98,16% | (4.507) |
| | (%) CASA | 79,19% | 84,37% | 84,34% | 84,32% | | | | | | | | | |
| | FDR | 138,97% | 141,26% | 145,22% | 145,43% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.500 | 8.808 | 7.530 | 7.136 | (393) | (1.672) | -18,98% | (1.364) | -16,05% | | - | 0,00% | 7.136 |
| 2 | Giro ISE | 2.572 | 2.040 | 927 | 792 | (135) | (1.247) | -61,16% | (1.780) | -69,20% | | | 0,00% | 792 |
| 3 | Tabungan ISE | 5.928 | 6.769 | 6.602 | 6.344 | (258) | (424) | -6,27% | 416 | 7,02% | | | 0,00% | 6.344 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 132 | 159 | 159 | 159 | 0 | 0 | 0,00% | 27 | 20,45% | | | 0,00% | 159 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 21.688 | 15.835 | 14.825 | - | - | 0 | -250 | -1.011 | -6.863 | 1.011 | 30.016 | 49,39% | (15.191) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.692 | 0,00% | (3.692) |
| | Non-Linkage | 21.688 | 15.835 | 14.825 | - | - | 0 | -250 | -1.011 | -6.863 | 1.011 | 26.324 | 56,32% | (11.499) |
| | • Local Champion | 15.491 | 11.700 | 11.551 | - | - | 0 | -250 | -148 | -3.940 | 148 | 16.943 | 68,18% | (5.392) |
| | • Value Chain | 6.197 | 4.136 | 3.273 | - | - | - | 0 | -862 | -2.923 | 862 | 9.381 | 34,89% | (6.108) |
| 2 | MBG | 56.291 | 49.937 | 49.073 | 875 | 800 | -75 | -1.259 | -863 | -7.218 | 1.663 | 57.818 | 84,88% | (8.745) |
| | KUR | 53.330 | 47.520 | 46.718 | 875 | 800 | -75 | -1.164 | -802 | -6.612 | 1.602 | 54.632 | 85,51% | (7.914) |
| | Non KUR | 2.961 | 2.416 | 2.355 | - | - | 0 | -95 | -61 | -606 | 61 | 3.186 | 73,93% | (831) |
| 3 | PWG | 18.519 | 33.535 | 35.355 | 6.956 | 7.418 | 462 | 1.672 | 1.820 | 16.837 | 5.598 | 34.982 | 101,07% | 373 |
| | Cilem | 7.342 | 16.788 | 18.050 | 2.564 | 2.594 | 30 | 1.194 | 1.262 | 10.709 | 1.332 | 20.867 | 86,50% | (2.817) |
| | Gadai | 11.177 | 16.747 | 17.305 | 4.393 | 4.824 | 431 | 478 | 558 | 6.128 | 4.266 | 14.115 | 122,60% | 3.190 |
| 4 | CFG | 265.530 | 313.132 | 316.440 | 9.931 | 8.447 | -1.484 | 7.402 | 3.308 | 50.910 | 5.139 | 296.169 | 106,84% | 20.271 |
| | CF 1 | 155.192 | 153.591 | 153.720 | 2.021 | 1.751 | -270 | 1.655 | 129 | -1.472 | 1.622 | 175.968 | 87,36% | (22.248) |
| | Total Griya | 146.765 | 137.680 | 137.691 | 120 | 1.198 | 1.078 | 0 | 11 | -9.074 | 1.187 | 166.519 | 82,69% | (28.827) |
| 4 | • Total Non Program | 29.135 | 30.941 | 31.789 | 120 | 1.198 | 1.078 | -286 | 848 | 2.654 | 350 | 32.280 | 98,48% | (491) |
| | • Program | 117.630 | 106.738 | 105.902 | - | - | 0 | -1.010 | -836 | -11.728 | 836 | 134.238 | 78,89% | (28.336) |
| | Oto | 8.426 | 15.911 | 16.029 | 1.901 | 553 | -1.348 | 1.655 | 117 | 7.602 | 436 | 9.450 | 169,62% | 6.579 |
| | CF 2 | 110.338 | 159.541 | 162.720 | 7.910 | 6.696 | -1.214 | 5.746 | 3.179 | 52.382 | 3.517 | 120.201 | 135,37% | 42.520 |
| | Mitraguna & Others | 99.558 | 147.696 | 150.871 | 7.680 | 6.596 | -1.084 | 5.730 | 3.175 | 51.314 | 3.421 | 108.412 | 139,17% | 42.460 |
| | Pensiun | 10.780 | 11.845 | 11.849 | 230 | 100 | -130 | 16 | 4 | 1.068 | 96 | 11.789 | 100,51% | 60 |
| | Total Pembiayaan | 362.027 | 412.438 | 415.693 | 17.762 | 16.665 | -1.097 | 7.565 | 3.254 | 53.666 | 13.410 | 418.985 | 99,21% | (3.292) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 1.240 | 0,00% | 0,00% | 8,36% | 1.240 | 1.240 | 1.240 | 1.240 | (0) | (0) | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 1.240 | 0,00% | 0,00% | 8,36% | 1.240 | 1.240 | 1.240 | 1.240 | (0) | (0) | | |
| 2 | MBG | 781 | 2.060 | 1.665 | 4.273 | 1.39% | 3,33% | 8,71% | 2.608 | 3.492 | 2.214 | | | | | | |
| | KUR | 645 | 1.815 | 1.319 | 3.639 | 1,21% | 2,78% | 7,79% | 2.320 | 2.995 | 1.824 | | | | | | |
| | Non KUR | 137 | 245 | 346 | 634 | 4,62% | 14,31% | 26,91% | 288 | 497 | 389 | | | | | | |
| 3 | PWG | - | - | - | - | 1.143 | 0,00% | 0,00% | 3,23% | 1.143 | 1.143 | 1.143 | 1.143 | | | | |
| | Cilem | - | - | - | - | 894 | 0,00% | 0,00% | 4,95% | 894 | 894 | 894 | 894 | | | | |
| | Gadai | - | - | - | - | 249 | 0,00% | 0,00% | 1,44% | 249 | 249 | 249 | 249 | | | | |
| 4 | CFG | 18.567 | 18.075 | 17.721 | 23.223 | 6,99% | 5,66% | 7,34% | 5.502 | 4.656 | 5.148 | | | | | | |
| | CF 1 | 18.567 | 16.819 | 16.551 | 21.534 | 11,96% | 10,78% | 14,01% | 4.983 | 2.967 | 4.715 | | | | | | |
| | Total Griya | 18.403 | 16.440 | 16.112 | 20.780 | 12,54% | 11,70% | 15,09% | 4.668 | 2.377 | 4.340 | | | | | | |
| | Oto | 164 | 379 | 439 | 754 | 1,95% | 2,76% | 4,71% | 315 | 590 | 375 | | | | | | |
| | CF 2 | - | 1.256 | 1.170 | 1.689 | 0,00% | 0,73% | 1,04% | 519 | 1.689 | 433 | | | | | | |
| | Mitraguna & Others | - | 1.072 | 984 | 1.689 | 0,02% | 0,56% | 1,12% | 705 | 1.689 | 617 | | | | | | |
| | Pensiun | - | 184 | 186 | 186 | 0,00% | 0,00% | 1,57% | 186 | 186 | 186 | | | | | | |
| | Total Pembiayaan | 5.957 | 13.315 | 13.170 | 14.359 | 1,65% | 3,19% | 3,45% | 1.188 | 8.401 | 1.044 | 0,66% | 80,81% | -2,8% | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (YoY) | | |
| 1 | Asset (Retail) T | 380.203 | 400.234 | 427.134 | 46.931 | | |
| 2 | Contribution Margin | 16.067 | 19.581 | 15.341 | (726) | 4,5% | |

PHR & Payroll

| Kinerja | Posisi |
|---------|--------|
|---------|--------|

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|---------------|---------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 16.610 | 51.545 | 48.535 | 48.580 | 6.069 | 45 | (2.965) | -5,75% | 31.970 | 192,47% | 28.863 | 168,31% | 19.717 |
| 2 | Tabungan | 236.060 | 261.490 | 268.690 | 268.725 | 1.654 | 36 | 7.235 | 2,77% | 32.665 | 13,84% | 257.992 | 104,16% | 10.733 |
| 3 | Deposito | 132.723 | 128.999 | 108.570 | 108.571 | (2.769) | 1 | (20.429) | -15,84% | (24.152) | -18,20% | 133.832 | 81,12% | (25.262) |
| | Total | 385.393 | 442.035 | 425.794 | 425.876 | 4.953 | 82 | (16.159) | -3,66% | 40.483 | 10,50% | 420.687 | 101,23% | 5.189 |
| | CASA | 252.670 | 313.035 | 317.224 | 317.305 | 7.723 | 81 | 4.270 | 1,36% | 64.635 | 25,58% | 286.855 | 110,62% | 30.450 |
| | (%) CASA | 65,56% | 70,82% | 74,50% | 74,51% | | | | | | | | | |
| | FDR | 115,76% | 125,82% | 131,38% | 131,35% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|----------|---------|---------------|--------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. |
| 1 | DPK ISE | 41.542 | 52.462 | 41.529 | 42.374 | 845 | (10.088) | -19,23% | 832 | 2,00% | - | 0,00% | 42.374 |
| 2 | Giro ISE | 8.627 | 8.734 | 11.026 | 11.777 | 751 | 3.042 | 34,83% | 3.150 | 36,51% | - | 0,00% | 11.777 |
| 3 | Tabungan ISE | 5.900 | 14.152 | 17.583 | 17.677 | 94 | 3.525 | 24,91% | 11.777 | 199,61% | - | 0,00% | 17.677 |
| 4 | Deposito ISE | 27.015 | 29.575 | 12.920 | 12.920 | 0 | (16.655) | -56,31% | (14.095) | -52,17% | - | 0,00% | 12.920 |
| 5 | CIF ISE | 181 | 211 | 211 | 211 | 0 | 0 | 0,00% | 30 | 16,57% | - | 0,00% | 211 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 184.395 | 258.195 | 254.935 | 89.000 | - | -89.000 | 85.148 | -3.260 | 70.540 | 3.260 | 191.222 | 133,32% | 63.713 |
| | Linkage | 161.832 | 240.200 | 238.869 | - | - | - | 87.708 | -1.332 | 77.037 | 1.332 | 164.906 | 144,85% | 73.963 |
| | Non-Linkage | 22.563 | 17.995 | 16.066 | 89.000 | - | -89.000 | -2.559 | -1.928 | -6.497 | 1.928 | 26.316 | 61,05% | (10.250) |
| | • Local Champion | 13.053 | 13.825 | 13.484 | 89.000 | - | -89.000 | -322 | -341 | 431 | 341 | 14.262 | 94,55% | (778) |
| | • Value Chain | 9.510 | 4.169 | 2.583 | - | - | - | -2.237 | -1.587 | -6.928 | 1.587 | 12.055 | 21,42% | (9.472) |
| 2 | MBG | 15.807 | 20.460 | 20.497 | 1.100 | 655 | -445 | 461 | 37 | 4.690 | 618 | 21.559 | 95,08% | (1.061) |
| | KUR | 15.684 | 19.746 | 19.788 | 900 | 655 | -245 | 264 | 43 | 4.104 | 612 | 21.276 | 93,01% | (1.488) |
| | Non KUR | 123 | 715 | 709 | 200 | - | -200 | 198 | -6 | 587 | 6 | 283 | 250,83% | 426 |
| 3 | PWG | 19.902 | 32.755 | 34.191 | 5.257 | 6.199 | 942 | 1.389 | 1.436 | 14.288 | 4.764 | 35.985 | 95,01% | (1.794) |
| | Cilem | 10.166 | 18.541 | 20.528 | 2.755 | 3.071 | 315 | 1.349 | 1.987 | 10.362 | 1.084 | 21.740 | 94,43% | (1.212) |
| | Gadai | 9.737 | 14.214 | 13.663 | 2.502 | 3.129 | 627 | 40 | -551 | 3.926 | 3.680 | 14.245 | 95,91% | (582) |
| 4 | CFG | 226.020 | 244.752 | 249.781 | 8.633 | 9.859 | 1.226 | 1.703 | 5.029 | 23.762 | 4.830 | 250.409 | 99,75% | (628) |
| | CF 1 | 15.856 | 23.020 | 24.197 | 2.152 | 1.600 | -552 | 529 | 1.177 | 8.341 | 423 | 18.857 | 128,32% | 5.340 |
| | Total Griya | 12.125 | 18.638 | 20.043 | 1.500 | 1.600 | 100 | 0 | 1.405 | 7.917 | 195 | 12.907 | 155,29% | 7.136 |
| 1 | • Total Non Program | 12.125 | 18.638 | 20.043 | 1.500 | 1.600 | 100 | 907 | 1.405 | 7.917 | 195 | 12.907 | 155,29% | 7.136 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.731 | 4.382 | 4.154 | 652 | - | -652 | 529 | -228 | 423 | 228 | 5.950 | 69,82% | (1.796) |
| | CF 2 | 210.163 | 221.732 | 225.584 | 6.481 | 8.259 | 1.778 | 1.174 | 3.852 | 15.421 | 4.407 | 231.552 | 97,42% | (5.968) |
| | Mitraguna & Others | 179.175 | 185.964 | 189.380 | 6.468 | 7.531 | 1.063 | 1.766 | 3.416 | 10.206 | 4.115 | 198.377 | 95,47% | (8.996) |
| | Pensiun | 30.988 | 35.768 | 36.204 | 13 | 728 | 715 | -592 | 436 | 5.215 | 292 | 33.176 | 109,13% | 3.028 |
| | Total Pembiayaan | 446.124 | 556.162 | 559.404 | 103.990 | 16.713 | -87.277 | 88.702 | 3.242 | 113.281 | 13.471 | 499.175 | 112,07% | 60.229 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|-------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| 2 | MBG | 417 | 254 | 61 | 1.606 | 2.644 | 0,30% | 7.844 | 1.546 | 1.190 | 1.352 | - | - | - | | | | |
| | KUR | 294 | 254 | 61 | 1.403 | 1.874 | 0,31% | 7.094 | 1.342 | 1.109 | 1.148 | - | - | - | | | | |
| | Non KUR | 123 | - | - | 204 | 100,00% | 0,00% | 28,724 | 204 | 81 | 204 | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 1.534 | 0,00% | 0,00% | 4,494 | 1.534 | 1.534 | 1.534 | - | - | - | | | |
| | Cilem | - | - | - | - | 882 | 0,00% | 0,00% | 4,304 | 882 | 882 | 882 | - | - | - | | | |
| | Gadai | - | - | - | - | 652 | 0,00% | 0,00% | 4,774 | 652 | 652 | 652 | - | - | - | | | |
| 4 | CFG | 3.141 | 2.689 | 4.421 | 5.505 | 1.394 | 1,81% | 1.814 | 2.204 | 1.084 | 2.364 | 2.816 | - | - | - | | | |
| | CF 1 | 52 | 41 | 143 | 189 | 0,334 | 0,62% | 0,62% | 46 | 137 | 148 | - | - | - | | | | |
| | Total Griya | 52 | 41 | 40 | 39 | 0,434 | 0,224 | 0,194 | (1) | (13) | (2) | - | - | - | | | | |
| | Oto | 442 | - | 102 | 150 | 0,00% | 2,344 | 3,614 | 48 | 150 | 150 | - | - | - | | | | |
| | CF 2 | 3.089 | 2.648 | 4.278 | 5.316 | 1,474 | 1,934 | 1,934 | 2,364 | 1.038 | 2.226 | 2.668 | - | - | - | | | |
| | Mitraguna & Others | 2.920 | 2.648 | 3.836 | 4.877 | 1,634 | 2,064 | 2,064 | 1.041 | 1.957 | 1.957 | 2.229 | - | - | - | | | |
| | Pensiun | - | - | - | - | 439 | 0,554 | 1,244 | (3) | 269 | 439 | - | - | - | | | | |
| | Total Pembiayaan | 4.675 | 5.136 | 4.752 | 4.451 | 1,054 | 0,854 | 0,808 | (300) | (224) | (685) | 1,06% | -32,99% | 0,3% | - | - | - | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|--------|--------|----------------|-----------|-----------|-----------|-----------|--|--|-----|-----|-----|---------------|--|--|
| | | 31-Dec-24 | Dec-24 | Oct-25 | Growth (Yoy)</ | | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|----------------|---------------|-----------------|---------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 628.971 | 502.282 | 498.396 | 498.583 | (189.493) | 187 | (3.699) | -0,74% | (130.388) | -20,73% | 710.323 | 70,19% | (211.740) |
| 2 | Tabungan | 522.123 | 612.606 | 605.946 | 611.945 | 78.303 | 5.999 | (661) | -0,11% | 89.822 | 17,20% | 554.516 | 110,36% | 57.429 |
| 3 | Deposito | 264.012 | 230.344 | 231.829 | 231.788 | (13.229) | (41) | 1.444 | 0,63% | (32.225) | -12,21% | 264.620 | 87,59% | (32.832) |
| | Total | 1.415.106 | 1.345.232 | 1.336.170 | 1.342.316 | (124.419) | 6.145 | (2.916) | -0,22% | (72.791) | -5,14% | 1.529.459 | 87,76% | (187.143) |
| | CASA | 1.151.094 | 1.114.888 | 1.104.342 | 1.110.528 | (111.190) | 6.186 | (4.360) | -0,39% | (40.566) | -3,52% | 1.264.839 | 87,80% | (154.311) |
| | (%) CASA | 81,34% | 82,88% | 82,65% | 82,73% | | | | | | | | | |
| | FDR | 55,59% | 68,66% | 68,33% | 68,01% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|-------|----------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 39.608 | 49.513 | 47.446 | 47.776 | | 330 | (1.737) | -3,51% | 8.167 | 20,62% | - | 0,00% | 47.776 |
| 2 | Giro ISE | 24.819 | 26.480 | 26.257 | 26.732 | | 475 | 252 | 0,95% | 1.912 | 7,70% | | 0,00% | 26.732 |
| 3 | Tabungan ISE | 14.728 | 20.972 | 19.128 | 18.983 | | (145) | (1.989) | -9,49% | 4.255 | 28,89% | | 0,00% | 18.983 |
| 4 | Deposito ISE | 61 | 2.061 | 2.061 | 2.061 | | 0 | 0 | 0,00% | 2.000 | 3278,69% | | 0,00% | 2.061 |
| 5 | CIF ISE | 155 | 175 | 175 | 175 | | 0 | 0 | 0,00% | 20 | 12,90% | | 0,00% | 175 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|----------------|----------------|---------------|---------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | 493.137 | 586.493 | 570.894 | 89.952 | 190 | -89.762 | 90.687 | -15.599 | 77.757 | 15.789 | 524.148 | 108,92% | 46.747 | |
| | Linkage | 388.874 | 450.575 | 447.158 | - | - | - | 84.653 | -3.417 | 58.284 | 3.417 | 401.901 | 111,26% | 45.256 | |
| | Non-Linkage | 104.263 | 135.918 | 123.737 | 89.952 | 190 | -89.762 | 6.034 | -12.182 | 19.473 | 12.372 | 122.246 | 101,22% | 1.490 | |
| | • Local Champion | 71.739 | 90.083 | 78.534 | 89.700 | - | -89.700 | 6.354 | -11.549 | 6.796 | 11.549 | 76.862 | 102,18% | 1.673 | |
| | • Value Chain | 32.524 | 45.835 | 45.202 | 252 | 190 | (62) | -320 | -633 | 12.678 | 823 | 45.385 | 99,60% | (182) | |
| 2 | MBG | 11.179 | 17.002 | 17.126 | 1.250 | 600 | -650 | 766 | 123 | 5.947 | 477 | 15.758 | 108,68% | 1.368 | |
| | KUR | 10.795 | 16.732 | 16.862 | 1.250 | 600 | -650 | 773 | 130 | 6.067 | 470 | 15.252 | 110,55% | 1.610 | |
| | Non KUR | 384 | 270 | 264 | - | - | 0 | -7 | -7 | -120 | 7 | 505 | 52,23% | (241) | |
| 3 | PWG | 42.303 | 69.807 | 71.487 | 15.861 | 11.967 | -3.894 | 5.374 | 1.681 | 29.185 | 10.287 | 64.428 | 110,96% | 7.059 | |
| | Cilem | 16.301 | 31.198 | 32.848 | 3.980 | 3.383 | -597 | 1.799 | 1.650 | 16.547 | 1.732 | 36.881 | 89,07% | (4.033) | |
| | Gadai | 26.001 | 38.609 | 38.639 | 11.881 | 8.585 | -3.296 | 3.575 | 30 | 12.638 | 8.554 | 27.547 | 140,26% | 11.092 | |
| 4 | CFG | 239.992 | 250.295 | 253.448 | 5.148 | 8.855 | 3.708 | -1.767 | 3.153 | 13.457 | 5.702 | 267.745 | 94,66% | (14.297) | |
| | CF 1 | 49.326 | 55.954 | 56.817 | 1.511 | 1.849 | 339 | -242 | 864 | 7.491 | 986 | 52.741 | 107,73% | 4.077 | |
| | Total Griya | 38.490 | 43.621 | 44.586 | 1.291 | 1.450 | 159 | 0 | 965 | 6.096 | 485 | 39.379 | 113,22% | 5.207 | |
| | • Total Non Program | 38.490 | 43.621 | 44.586 | 1.291 | 1.450 | 159 | 250 | 965 | 6.096 | 485 | | 0,00% | 0 | |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | | 13.362 | 91,54% | (1.130) |
| | Oto | 10.837 | 12.333 | 12.231 | 219 | 399 | 180 | -242 | -101 | 1.395 | 500 | 215.005 | 91,45% | (18.374) | |
| | CF 2 | 190.665 | 194.341 | 196.631 | 3.637 | 7.006 | 3.369 | -1.526 | 2.290 | 5.966 | 4.716 | 178.005 | 92,32% | (13.667) | |
| | Mitraguna & Others | 156.155 | 162.005 | 164.339 | 3.474 | 6.598 | 3.124 | -1.703 | 2.334 | 8.184 | 4.264 | 36.999 | 87,28% | (4.707) | |
| | Pensiun | 34.510 | 32.337 | 32.292 | 163 | 408 | 245 | 178 | -45 | -2.218 | 453 | | | | |
| | Total Pembiayaan | 786.611 | 923.597 | 912.956 | 112.210 | 21.612 | -90.598 | 95.059 | -10.641 | 126.345 | 32.254 | 872.079 | 104,69% | 40.877 | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|----------------|--------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 2.581 | 0,00% | 0,00% | 0,45% | 2.581 | 2.581 | 2.581 | | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 2.581 | 0,00% | 0,00% | 2,09% | 2.581 | 2.581 | 2.581 | | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 55 | 0,00% | 0,00% | 0,32% | 55 | 55 | 55 | | | | |
| | KUR | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Non KUR | - | - | - | - | 55 | 0,00% | 0,00% | 20,92% | 55 | 55 | 55 | | | | |
| 3 | PWG | - | - | - | - | 2.081 | 0,00% | 0,00% | 2,91% | 2.081 | 2.081 | 2.081 | | | | |
| | Cilem | - | - | - | - | 1.252 | 0,00% | 0,00% | 3,81% | 1.252 | 1.252 | 1.252 | | | | |
| | Gadai | - | - | - | - | 828 | 0,00% | 0,00% | 2,14% | 828 | 828 | 828 | | | | |
| 4 | CFG | 1.445 | 2.548 | 3.699 | 3.703 | 0,00% | 0,00% | 0,00% | 1,46% | 365 | (1.176) | (446) | | | | |
| | CF 1 | - | - | - | - | 366 | 0,00% | 0,00% | 0,64% | 366 | 366 | 366 | | | | |
| | Total Griya | - | - | - | - | 366 | 0,00% | 0,00% | 0,82% | 366 | 366 | 366 | | | | |
| | Oto | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | CF 2 | 4.879 | 4.149 | 3.338 | 3.337 | 0,00% | 0,00% | 0,00% | 1,72% | 1.70% | (1) | (1.542) | (812) | | | |
| | Mitraguna & Others | 4.851 | 4.149 | 3.338 | 3.337 | 0,00% | 0,00% | 0,00% | 2,06% | 2.03% | (1) | (1.514) | (812) | | | |
| | Pensiun | 28 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | (28) | - | | | | |
| | Total Pembiayaan | 4.879 | 4.149 | 3.338 | 3.703 | 0,62% | 0,36% | 0,41% | 1,46% | 365 | (1.176) | (446) | 0,12% | 70,74% | -0,3% | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap |
| 1 | Asset (Retail) T | 1.335.686 | 1.415.515 | 1.474.602 | 1.498.396 | 138.916 | | | | | | | | | | |
| 2 | Contribution Margin | 67.389 | 81.475 | 59.416 | (7 | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 28.143 | 28.462 | 26.695 | 27.137 | (9.448) | 443 | (1.325) | -4,66% | (1.006) | -3,57% | 39.098 | 69,41% | (11.960) |
| 2 | Tabungan | 312.220 | 335.697 | 346.472 | 346.279 | 573 | (194) | 10.582 | 3,15% | 34.059 | 10,91% | 334.511 | 103,52% | 11.767 |
| 3 | Deposito | 88.440 | 68.089 | 71.864 | 71.864 | (2.247) | 0 | 3.774 | 5,54% | (16.576) | -18,74% | 89.381 | 80,40% | (17.517) |
| | Total | 428.803 | 432.249 | 445.031 | 445.280 | (11.123) | 249 | 13.031 | 3,01% | 16.477 | 3,84% | 462.990 | 96,17% | (17.710) |
| | CASA | 340.363 | 364.159 | 373.167 | 373.416 | (8.875) | 249 | 9.257 | 2,54% | 33.053 | 9,71% | 373.609 | 99,95% | (193) |
| | (%) CASA | 79,38% | 84,25% | 83,85% | 83,86% | | | | | | | | | |
| | FDR | 84,89% | 91,40% | 90,52% | 90,47% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|--------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 40.281 | 43.680 | 46.011 | 46.252 | 240 | 2.572 | 5,89% | 5.970 | 14,82% | - | 0,00% | 46.252 | |
| 2 | Giro ISE | 7.566 | 4.370 | 5.361 | 6.573 | 1.211 | 2.203 | 50,40% | (993) | -13,13% | - | 0,00% | 6.573 | |
| 3 | Tabungan ISE | 32.715 | 39.309 | 40.650 | 39.679 | (971) | 369 | 0,94% | 6.963 | 21,28% | - | 0,00% | 39.679 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 182 | 207 | 207 | 207 | 0 | 0 | 0,00% | 25 | 13,74% | - | 0,00% | 207 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 57.968 | 52.952 | 52.105 | - | - | 0 | -815 | -847 | -5.864 | 847 | 73.583 | 70,81% | (21.478) |
| | Linkage | 31.740 | 28.625 | 28.330 | - | - | - | -297 | -296 | -3.410 | 296 | 38.430 | 73,72% | (10.101) |
| | Non-Linkage | 26.229 | 24.327 | 23.775 | - | - | 0 | -517 | -552 | -2.454 | 552 | 35.153 | 67,63% | (11.378) |
| | • Local Champion | 25.361 | 21.619 | 21.083 | - | - | 0 | -502 | -536 | -4.279 | 536 | 27.992 | 75,32% | (6.910) |
| | • Value Chain | 867 | 2.708 | 2.692 | - | - | - | -15 | -15 | 1.825 | 15 | 7.160 | 37,60% | (4.468) |
| 2 | MBG | 34.002 | 30.083 | 31.017 | 700 | 1.800 | 1.100 | -596 | 934 | -2.985 | 866 | 35.710 | 86,86% | (4.693) |
| | KUR | 32.921 | 28.859 | 29.818 | 700 | 1.800 | 1.100 | -571 | 959 | -3.104 | 841 | 34.485 | 86,47% | (4.667) |
| | Non KUR | 1.081 | 1.224 | 1.199 | - | - | 0 | -24 | -25 | 118 | 25 | 1.225 | 97,86% | (26) |
| 3 | PWG | 9.475 | 21.262 | 22.736 | 3.944 | 3.545 | -399 | 1.878 | 1.474 | 13.261 | 2.071 | 29.851 | 76,17% | (7.115) |
| | Cilem | 5.148 | 13.382 | 13.929 | 1.657 | 1.175 | -481 | 1.083 | 547 | 8.781 | 628 | 19.940 | 69,85% | (6.011) |
| | Gadai | 4.327 | 7.880 | 8.807 | 2.287 | 2.369 | 83 | 796 | 927 | 4.480 | 1.443 | 9.911 | 88,86% | (1.104) |
| 4 | CFG | 262.577 | 290.785 | 296.994 | 4.998 | 10.257 | 5.259 | 1.832 | 6.209 | 34.417 | 4.048 | 286.430 | 103,69% | 10.564 |
| | CF 1 | 159.367 | 166.652 | 169.872 | 580 | 5.283 | 4.703 | -174 | 3.220 | 10.505 | 2.063 | 162.301 | 104,66% | 7.571 |
| | Total Griya | 139.426 | 143.053 | 146.442 | - | 4.813 | 4.813 | 0 | 3.389 | 7.016 | 1.424 | 140.190 | 104,46% | 6.252 |
| 4 | • Total Non Program | 139.426 | 143.053 | 146.442 | - | 4.813 | 4.813 | -2.889 | 3.389 | 7.016 | 1.424 | 140.190 | 104,46% | 6.252 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 19.941 | 23.599 | 23.430 | 580 | 470 | -110 | -174 | -169 | 3.489 | 639 | 22.111 | 105,97% | 1.319 |
| | CF 2 | 103.210 | 124.133 | 127.121 | 4.418 | 4.974 | 556 | 2.007 | 2.989 | 23.912 | 1.985 | 124.128 | 102,41% | 2.993 |
| | Mitraguna & Others | 99.172 | 118.844 | 121.827 | 4.388 | 4.924 | 536 | 2.034 | 2.982 | 22.654 | 1.942 | 117.952 | 103,29% | 3.875 |
| | Pensiun | 4.038 | 5.289 | 5.295 | 30 | 50 | 20 | -27 | 6 | 1.257 | 44 | 6.177 | 85,72% | (882) |
| | Total Pembiayaan | 364.023 | 395.082 | 402.851 | 9.642 | 15.602 | 5.960 | 2.300 | 7.770 | 38.828 | 7.832 | 425.574 | 94,66% | (22.723) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|----------------|---------------|-------|-----|--|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | | |
| 1 | SME | - | 30 | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | (30) | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Local Champion | - | 30 | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | (30) | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| 2 | MBG | 872 | 1.641 | 1.419 | 1.131 | 2.57% | 4.72% | 3.65% | (288) | 259 | (510) | | | | | | | |
| | KUR | 703 | 1.487 | 1.263 | 1.062 | 2,14% | 4,38% | 3,56% | (201) | 359 | (425) | | | | | | | |
| | Non KUR | 169 | 154 | 156 | 69 | 15,61% | 12,75% | 5,76% | (87) | (100) | (85) | | | | | | | |
| 3 | PWG | - | - | - | - | 1.321 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1.321 | 1.321 | 1.321 | | | | |
| | Cilem | - | - | - | - | 796 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 796 | 796 | 796 | | | | |
| | Gadai | - | - | - | - | 525 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 525 | 525 | 525 | | | | |
| 4 | CFG | 4.689 | 3.445 | 2.895 | 8.788 | 1,79% | 1,00% | 1,00% | 2,96% | 5.892 | 4.099 | 5.343 | | | | | | |
| | CF 1 | 4.583 | 2.690 | 2.084 | 5.872 | 2,88% | 1,25% | 1,25% | 3,46% | 3.788 | 1.289 | 3.182 | | | | | | |
| | Total Griya | 3.651 | 1.566 | 1.079 | 3.183 | 2,62% | 0,75% | 0,75% | 2,17% | 2.103 | (469) | 1.617 | | | | | | |
| | Oto | 932 | 1.124 | 1.004 | 2.689 | 4,67% | 4,26% | 4,26% | 11,48% | 1.685 | 1.757 | 1.565 | | | | | | |
| | CF 2 | 106 | 755 | 812 | 2.916 | 0,10% | 0,65% | 0,65% | 2,29% | 2.104 | 2.810 | 2.161 | | | | | | |
| | Mitraguna & Others | 106 | 755 | 812 | 2.916 | 0,11% | 0,68% | 0,68% | 2,39% | 2.104 | 2.810 | 2.161 | | | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Total Pembiayaan | 3.318 | 8.754 | 7.533 | 7.778 | 0,91% | 1,91% | 1,91% | 2.44 | 4.459 | (976) | 0,00% | 100,00% | -1,9% | | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|---------------|--------|--------|--------------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (Mtd) | | | Oct-24 | Oct-25 | Oct-25 | Growth (YoY) |
| 1 | Asset (Retail) T | 413.890 | 431.152 | 444.499 | 30.609 | | | 3,30 | 3,50 | 3,52 | 0,02 |
| 2 | Contribution Margin | 22.373 | 28.098 | 23.223 | 850 | -3,8% | | 1.359 | 1.730 | 1.856 | 497 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 218 | 69 | 96 | 96 | 21 | 0 | 27 | 39,96% | (122) | -55,88% | 5.816 | 1,65% | (5.720) |
| 2 | Tabungan | 144.169 | 164.349 | 165.700 | 164.828 | 1.752 | (872) | 479 | 0,29% | 20.659 | 14,33% | 156.198 | 105,52% | 8.630 |
| 3 | Deposito | 10.918 | 21.051 | 22.146 | 22.146 | 909 | 0 | 1.095 | 5,20% | 11.228 | 102,84% | 11.620 | 190,58% | 10.526 |
| | Total | 155.304 | 185.469 | 187.942 | 187.070 | 2.683 | (872) | 1.601 | 0,86% | 31.765 | 20,45% | 173.634 | 107,74% | 13.435 |
| | CASA | 144.386 | 164.418 | 165.796 | 164.924 | 1.774 | (872) | 506 | 0,31% | 20.537 | 14,22% | 162.014 | 101,80% | 2.910 |
| | (%) CASA | 92,97% | 88,65% | 88,22% | 88,16% | | | | | | | | | |
| | FDR | 134,72% | 123,06% | 122,97% | 123,55% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.260 | 1.516 | 1.661 | 1.589 | | (72) | 74 | 4,86% | 329 | 26,11% | - | 0,00% | 1.589 |
| 2 | Giro ISE | 0 | 0 | 0 | 0 | | 0 | 0 | 0,00% | (0) | -79,71% | - | 0,00% | 0 |
| 3 | Tabungan ISE | 1.260 | 1.516 | 1.661 | 1.589 | | (72) | 74 | 4,86% | 329 | 26,14% | - | 0,00% | 1.589 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 71 | 87 | 87 | 87 | | 0 | 0 | 0,00% | 16 | 22,54% | - | 0,00% | 87 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 2.258 | 1.857 | 1.849 | - | - | 0 | -15 | -8 | -409 | 8 | 2.258 | 81,87% | (409) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 2.258 | 1.857 | 1.849 | - | - | 0 | -15 | -8 | -409 | 8 | 2.258 | 81,87% | (409) |
| | • Local Champion | 2.258 | 1.857 | 1.849 | - | - | 0 | -15 | -8 | -409 | 8 | 2.258 | 81,87% | (409) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 54.913 | 59.589 | 60.498 | 1.700 | 2.850 | 1.150 | -418 | 909 | 5.584 | 1.941 | 61.295 | 98,70% | (798) |
| | KUR | 53.824 | 58.285 | 59.220 | 1.700 | 2.850 | 1.150 | -385 | 936 | 5.396 | 1.914 | 59.797 | 99,04% | (576) |
| | Non KUR | 1.089 | 1.304 | 1.277 | - | - | 0 | -32 | -27 | 188 | 27 | 1.498 | 85,24% | (221) |
| 3 | PWG | 2.063 | 7.845 | 8.421 | 473 | 957 | 484 | 79 | 576 | 6.358 | 381 | 10.922 | 77,10% | (2.501) |
| | Cilem | 2.063 | 7.845 | 8.421 | 473 | 957 | 484 | 79 | 576 | 6.358 | 381 | 10.922 | 77,10% | (2.501) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 149.998 | 158.955 | 160.351 | 4.116 | 2.962 | -1.155 | 1.534 | 1.397 | 10.354 | 1.565 | 161.312 | 99,40% | (960) |
| | CF 1 | 15.162 | 18.407 | 18.532 | 811 | 557 | -255 | 980 | 125 | 3.371 | 431 | 16.602 | 111,63% | 1.930 |
| | Total Griya | 4.320 | 3.786 | 3.750 | - | - | 0 | 0 | -36 | -571 | 36 | 4.736 | 79,17% | (987) |
| | • Total Non Program | 3.984 | 3.473 | 3.439 | - | - | 0 | -43 | -34 | -545 | 34 | 4.353 | 79,01% | (914) |
| | • Program | 336 | 312 | 310 | - | - | 0 | -2 | -2 | -26 | 2 | 383 | 80,95% | (73) |
| | Oto | 10.841 | 14.622 | 14.783 | 811 | 557 | -255 | 980 | 161 | 3.941 | 395 | 11.866 | 124,58% | 2.917 |
| | CF 2 | 134.836 | 140.548 | 141.819 | 3.305 | 2.405 | -900 | 554 | 1.271 | 6.983 | 1.134 | 144.710 | 98,00% | (2.890) |
| | Mitraguna & Others | 130.780 | 136.767 | 138.058 | 3.305 | 2.405 | -900 | 728 | 1.291 | 7.278 | 1.114 | 139.644 | 98,86% | (1.586) |
| | Pensiun | 4.056 | 3.781 | 3.761 | - | - | 0 | -175 | -20 | -295 | 20 | 5.065 | 74,25% | (1.304) |
| | Total Pembiayaan | 209.233 | 228.246 | 231.119 | 6.289 | 6.769 | 479 | 1.181 | 2.874 | 21.886 | 3.895 | 235.787 | 98,02% | (4.668) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|------------|--------------|---------------|--------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 604 | 0,00% | 0,00% | 32,68% | 604 | 604 | 604 | | | | | | |
| | Linkage | - | - | - | - | 604 | 0,00% | 0,00% | 32,68% | 604 | 604 | 604 | | | | | | |
| | Local Champion | - | - | - | - | 604 | 0,00% | 0,00% | 32,68% | 604 | 604 | 604 | | | | | | |
| | Value Chain | - | - | - | - | 604 | 0,00% | 0,00% | 32,68% | 604 | 604 | 604 | | | | | | |
| 2 | MBG | - | 53 | 113 | 1.732 | 0,00% | 0,19% | 2,86% | 1.619 | 1.732 | 1.679 | | | | | | | |
| | KUR | - | - | 113 | 1.275 | 0,00% | 0,19% | 2,15% | 1.162 | 1.275 | 1.275 | | | | | | | |
| | Non KUR | - | 53 | - | 457 | 0,00% | 0,00% | 35,80% | 457 | 457 | 404 | | | | | | | |
| 3 | PWG | - | - | - | - | 162 | 0,00% | 0,00% | 1,92% | 162 | 162 | 162 | | | | | | |
| | Cilem | - | - | - | - | 162 | 0,00% | 0,00% | 1,92% | 162 | 162 | 162 | | | | | | |
| | Gadai | - | - | - | - | 162 | 0,00% | 0,00% | 1,92% | 162 | 162 | 162 | | | | | | |
| 4 | CFG | 1.077 | 2.605 | 2.173 | 2.594 | 0,72% | 1,37% | 1,37% | 1.62% | 421 | 1.517 | (11) | | | | | | |
| | CF 1 | 278 | 426 | 376 | 714 | 1,83% | 2,04% | 3,86% | 338 | 436 | 288 | | | | | | | |
| | Total Griya | 278 | 253 | 109 | 240 | 6,43% | 2,87% | 6,40% | 131 | (38) | (13) | | | | | | | |
| | Oto | - | 173 | 267 | 474 | 0,00% | 1,83% | 3,21% | 207 | 474 | 301 | | | | | | | |
| | CF 2 | 799 | 2.179 | 1.797 | 1.880 | 0,59% | 1,28% | 1,33% | 83 | 1.081 | (299) | | | | | | | |
| | Mitraguna & Others | 799 | 2.179 | 1.797 | 1.880 | 0,51% | 1,31% | 1,36% | 83 | 1.081 | (299) | | | | | | | |
| | Pensiun | - | 68 | 68 | 68 | 0,00% | 0,00% | 1,80% | - | 68 | - | | | | | | | |
| | Total Pembiayaan | 954 | 1.822 | 2.126 | 2.461 | 0,46% | 0,93% | 1,06% | 335 | 1.507 | 639 | 0,14% | 86,77% | -0,9% | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|--------|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 750 | 0,00% | 40,39% | 40,57% | - | 750 | - | - | - | | | |
| | Linkage | - | - | - | - | 750 | 0,00% | 40,39% | 40,57% | - | 750 | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 750 | 0,00% | 40,39% | 40,57% | - | 750 | - | - | - | | | |
| | Value Chain | - | - | - | - | 750 | 0,00% | 40,39% | 40,57% | - | 750 | - | - | - | | | |
| 2 | MBG | 144 | | | | | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 238 | 2.223 | 2.083 | 2.084 | (8) | 1 | (139) | -6,27% | 1.846 | 776,61% | 5.704 | 36,54% | (3.620) |
| 2 | Tabungan | 85.480 | 97.428 | 100.689 | 100.459 | 3.265 | (230) | 3.031 | 3,11% | 14.979 | 17,52% | 95.843 | 104,82% | 4.617 |
| 3 | Deposito | 55.765 | 41.842 | 40.693 | 40.693 | (49) | 0 | (1.149) | -2,75% | (15.072) | -27,03% | 56.657 | 71,82% | (15.964) |
| | Total | 141.483 | 141.493 | 143.464 | 143.236 | 3.207 | (228) | 1.743 | 1,23% | 1.753 | 1,24% | 158.204 | 90,54% | (14.968) |
| | CASA | 85.718 | 99.652 | 102.772 | 102.543 | 3.256 | (228) | 2.892 | 2,90% | 16.826 | 19,63% | 101.547 | 100,98% | 997 |
| | (%) CASA | 60,59% | 70,43% | 71,64% | 71,59% | | | | | | | | | |
| | FDR | 57,51% | 63,37% | 64,35% | 64,45% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-------|----------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 337 | 2.376 | 2.276 | 2.321 | | 45 | (54) | -2,29% | 1.984 | 588,71% | - | 0,00% | 2.321 |
| 2 | Giro ISE | 44 | 2.016 | 1.831 | 1.874 | | 43 | (142) | -7,05% | 1.830 | 4114,40% | | 0,00% | 1.874 |
| 3 | Tabungan ISE | 293 | 359 | 445 | 447 | | 2 | 88 | 24,47% | 154 | 52,81% | | 0,00% | 447 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 90 | 98 | 98 | 98 | | 0 | 0 | 0,00% | 8 | 8,89% | | 0,00% | 98 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 28.590 | 26.190 | 26.157 | 1.050 | 1.070 | 20 | -30 | -33 | -2.434 | 1.103 | 29.195 | 89,59% | (3.038) |
| | KUR | 28.019 | 25.654 | 25.632 | 1.050 | 1.070 | 20 | -14 | -21 | -2.386 | 1.091 | 28.469 | 90,04% | (2.837) |
| | Non KUR | 572 | 536 | 524 | - | - | 0 | -16 | -12 | -48 | 12 | 726 | 72,21% | (202) |
| 3 | PWG | 2.056 | 6.594 | 7.376 | 534 | 1.090 | 557 | 257 | 782 | 5.319 | 308 | 8.284 | 89,04% | (908) |
| | Cilem | 2.056 | 6.594 | 7.376 | 534 | 1.090 | 557 | 257 | 782 | 5.319 | 308 | 8.284 | 89,04% | (908) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 50.725 | 56.887 | 58.790 | 1.568 | 2.701 | 1.133 | 842 | 1.904 | 8.065 | 798 | 59.828 | 98,27% | (1.038) |
| | CF 1 | 3.683 | 6.276 | 6.731 | - | 543 | 543 | -153 | 455 | 3.048 | 88 | 4.803 | 140,15% | 1.928 |
| | Total Griya | 695 | 353 | 348 | - | - | 0 | 0 | -5 | -347 | 5 | 987 | 35,25% | (639) |
| | • Total Non Program | 695 | 353 | 348 | - | - | 0 | -5 | -5 | -347 | 5 | 987 | 35,25% | (639) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.988 | 5.924 | 6.383 | - | 543 | 543 | -153 | 460 | 3.395 | 83 | 3.816 | 167,27% | 2.567 |
| | CF 2 | 47.042 | 50.610 | 52.059 | 1.568 | 2.158 | 590 | 995 | 1.449 | 5.017 | 709 | 55.025 | 94,61% | (2.966) |
| | Mitraguna & Others | 38.019 | 40.795 | 42.311 | 1.568 | 2.158 | 590 | 1.067 | 1.516 | 4.292 | 642 | 45.186 | 93,64% | (2.874) |
| | Pensiun | 9.023 | 9.815 | 9.748 | - | - | 0 | -72 | -67 | 725 | 67 | 9.839 | 99,07% | (92) |
| | Total Pembiayaan | 81.372 | 89.670 | 92.322 | 3.152 | 4.861 | 1.710 | 1.069 | 2.653 | 10.950 | 2.209 | 97.307 | 94,88% | (4.985) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|--------------|------------|-------------|---------------|---------------|--------------|---------------|--|--|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 2 | MBG | 574 | 300 | 215 | 2.020 | 2.019 | 0,82% | 7,72% | 1.805 | 1.446 | 1.720 | - | - | - | | | | |
| | KUR | 574 | 300 | 215 | 2.020 | 2.05% | 0,84% | 7,88% | 1.805 | 1.446 | 1.720 | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 396 | 0,00% | 0,00% | 5,37% | 396 | 396 | 396 | - | - | - | | | |
| | Cilem | - | - | - | - | 396 | 0,00% | 0,00% | 5,37% | 396 | 396 | 396 | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 4 | CFG | 234 | 933 | 583 | 2.646 | 2.646 | 0,46% | 1,03% | 4.50% | 2.063 | 2.412 | 1.713 | - | - | - | | | |
| | CF 1 | 134 | 320 | 301 | 2.147 | 3,65% | 4,79% | 31,89% | 1.846 | 2.012 | 1.827 | - | - | - | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Oto | 134 | 320 | 301 | 2.147 | 4,50% | 5,08% | 33,63% | 1.846 | 2.012 | 1.827 | - | - | - | | | | |
| | CF 2 | 100 | 613 | 283 | 500 | 0,21% | 0,56% | 0,96% | 217 | 400 | (114) | - | - | - | | | | |
| | Mitraguna & Others | - | 201 | 203 | 422 | 0,00% | 0,50% | 1,00% | 219 | 422 | 221 | - | - | - | | | | |
| | Pensiun | 100 | 412 | 80 | 78 | 1,10% | 0,81% | 0,80% | (2) | (22) | (334) | - | - | - | | | | |
| | Total Pembiayaan | 315 | 742 | 771 | 664 | 0,39% | 0,86% | 0,72% | (107) | 349 | (77) | 0,04% | 94,73% | -0,7% | | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 148.321 | 142.483 | 139.289 | (9.032) | |
| 2 | Contribution Margin | 4.450 | 6.308 | 5.378 | 928 | -20,9% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,16 | 3,84 | 3,90 | 0,06 | 0,74 |
| CIF Payroll | 594 | 641 | 660 | 19 | 66 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 20.173 | 47.125 | 41.644 | 41.659 | 1.972 | 15 | (5.466) | -11,60% | 21.486 | 106,51% | 27.208 | 153,11% | 14.451 |
| 2 | Tabungan | 135.101 | 153.880 | 156.166 | 155.648 | 8.266 | (518) | 1.768 | 1,15% | 20.547 | 15,21% | 147.092 | 105,82% | 8.557 |
| 3 | Deposito | 28.599 | 26.589 | 26.423 | 26.423 | 384 | 0 | (165) | -0,62% | (2.176) | -7,61% | 29.253 | 90,33% | (2.829) |
| | Total | 183.873 | 227.593 | 224.233 | 223.730 | 10.622 | (503) | (3.863) | -1,70% | 39.857 | 21,68% | 203.553 | 109,91% | 20.178 |
| | CASA | 155.274 | 201.005 | 197.810 | 197.307 | 10.238 | (503) | (3.698) | -1,84% | 42.033 | 27,07% | 174.300 | 113,20% | 23.007 |
| | (%) CASA | 84,45% | 88,32% | 88,22% | 88,19% | | | | | | | | | |
| | FDR | 85,47% | 88,46% | 91,49% | 91,70% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|--------|---------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.669 | 14.251 | 14.339 | 14.385 | | 46 | 135 | 0,95% | 5.717 | 65,95% | - | 0,00% | 14.385 |
| 2 | Giro ISE | 6.094 | 191 | 229 | 225 | | (4) | 34 | 17,59% | (5.869) | -96,31% | | 0,00% | 225 |
| 3 | Tabungan ISE | 2.575 | 12.260 | 12.310 | 12.361 | | 51 | 101 | 0,82% | 9.786 | 380,03% | | 0,00% | 12.361 |
| 4 | Deposito ISE | - | 1.800 | 1.800 | 1.800 | | 0 | 0 | 0,00% | 1.800 | #DIV/0! | | 0,00% | 1.800 |
| 5 | CIF ISE | 121 | 141 | 141 | 141 | | 0 | 0 | 0,00% | 20 | 16,53% | | 0,00% | 141 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | • Local Champion | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 29.889 | 36.223 | 37.039 | 1.450 | 1.975 | 525 | 273 | 816 | 7.150 | 1.159 | 34.712 | 106,70% | 2.326 |
| | KUR | 29.147 | 35.310 | 36.156 | 1.450 | 1.975 | 525 | 310 | 846 | 7.009 | 1.129 | 33.704 | 107,28% | 2.453 |
| | Non KUR | 742 | 913 | 883 | - | - | 0 | -38 | -30 | 141 | 30 | 1.009 | 87,49% | (126) |
| 3 | PWG | 5.787 | 18.975 | 20.587 | 3.092 | 2.708 | -384 | 1.201 | 1.613 | 14.800 | 1.096 | 22.274 | 92,43% | (1.687) |
| | Cilem | 4.662 | 15.117 | 16.752 | 1.968 | 2.211 | 243 | 1.328 | 1.635 | 12.091 | 576 | 17.028 | 98,38% | (276) |
| | Gadai | 1.126 | 3.858 | 3.835 | 1.124 | 497 | -627 | -127 | -23 | 2.710 | 520 | 5.246 | 73,10% | (1.411) |
| 4 | CFG | 121.436 | 146.124 | 147.524 | 5.153 | 4.242 | -911 | 3.459 | 1.400 | 26.089 | 2.842 | 132.134 | 111,65% | 15.391 |
| | CF 1 | 20.925 | 20.500 | 21.402 | - | 1.150 | 1.150 | -188 | 901 | 476 | 249 | 22.241 | 96,22% | (840) |
| | Total Griya | 15.996 | 15.201 | 16.286 | - | 1.150 | 1.150 | 0 | 1.084 | 290 | 66 | 16.338 | 99,68% | (53) |
| 4 | • Total Non Program | 15.996 | 15.201 | 16.125 | - | 990 | 990 | -75 | 924 | 130 | 66 | 16.338 | 98,70% | (213) |
| | • Program | - | - | 160 | - | 160 | 160 | 0 | 160 | 160 | - | 0 | 0,00% | 160 |
| | Oto | 4.930 | 5.299 | 5.116 | - | - | 0 | -188 | -183 | 186 | 183 | 5.903 | 86,67% | (787) |
| | CF 2 | 100.511 | 125.624 | 126.123 | 5.153 | 3.092 | -2.061 | 3.647 | 499 | 25.612 | 2.593 | 109.892 | 114,77% | 16.230 |
| | Mitraguna & Others | 63.905 | 83.472 | 84.160 | 4.558 | 3.000 | -1.558 | 3.336 | 688 | 20.255 | 2.312 | 72.328 | 116,36% | 11.833 |
| | Pensiun | 36.606 | 42.152 | 41.963 | 595 | 92 | -503 | 311 | -190 | 5.357 | 282 | 37.565 | 111,71% | 4.398 |
| | Total Pembiayaan | 157.150 | 201.322 | 205.151 | 9.695 | 8.925 | -770 | 4.933 | 3.829 | 48.000 | 5.097 | 189.158 | 108,45% | 15.992 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|---------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | | |
| 2 | MBG | 179 | 179 | 32 | 612 | 0,60% | 0,09% | 1,65% | 580 | 433 | 433 | | | | | | |
| | KUR | 179 | 124 | 32 | 612 | 0,61% | 0,09% | 1,69% | 580 | 433 | 488 | | | | | | |
| | Non KUR | - | 55 | - | - | 0 | 0,00% | 0 | 0,00% | - | - | (55) | | | | | |
| 3 | PWG | 74 | - | - | - | 613 | 1,27% | 0,00% | 2,98% | 613 | 540 | 613 | | | | | |
| | Cilem | 74 | - | - | - | 516 | 1,58% | 0,00% | 3,08% | 516 | 443 | 516 | | | | | |
| | Gadai | - | - | - | - | 97 | 0,00% | 0,00% | 2,53% | 97 | 97 | 97 | | | | | |
| 4 | CFG | 1.115 | 2.206 | 812 | 4.942 | 0,92% | 0,56% | 3,35% | 4.131 | 3.828 | 2.737 | | | | | | |
| | CF 1 | 120 | 73 | - | - | 1.919 | 0,57% | 0,00% | 8,97% | 1.919 | 1.799 | 1.846 | | | | | |
| | Total Griya | - | - | - | - | 1.671 | 0,00% | 0,00% | 10,26% | 1.671 | 1.671 | 1.671 | | | | | |
| | Oto | 120 | 73 | - | - | 248 | 2,43% | 0,00% | 4,84% | 248 | 128 | 174 | | | | | |
| | CF 2 | 995 | 2.132 | 812 | 3.024 | 0,99% | 0,65% | 2,40% | 2.212 | 2.029 | 891 | | | | | | |
| | Mitraguna & Others | 254 | 1.562 | 492 | 2.755 | 0,40% | 0,59% | 3,27% | 2.263 | 2.501 | 1.193 | | | | | | |
| | Pensiun | 740 | 570 | 319 | 269 | 2,02% | 0,76% | 0,64% | (51) | (472) | (301) | | | | | | |
| | Total Pembiayaan | 35 | 1.476 | 1.827 | 1.542 | 0,02% | 0,91% | 0,75% | (285) | 1.507 | 66 | 0,06% | 92,22% | -0,7% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | |
| 2 | MBG | 35 | 143 | 281 | 211 | 0,12% | 0,78% | 0,57% | (70) | 176 | 67 | | | | | |
| | | | | | | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 460 | 137 | 141 | 144 | 8 | 3 | 7 | 5,31% | (316) | -68,64% | 5.769 | 2,50% | (5.624) |
| 2 | Tabungan | 104.069 | 106.823 | 106.299 | 105.895 | 1.148 | (403) | (927) | -0,87% | 1.826 | 1,75% | 114.310 | 92,64% | (8.415) |
| 3 | Deposito | 24.703 | 24.802 | 24.629 | 24.629 | 145 | 0 | (173) | -0,70% | (74) | -0,30% | 25.533 | 96,46% | (904) |
| | Total | 129.233 | 131.762 | 131.070 | 130.669 | 1.301 | (400) | (1.093) | -0,83% | 1.436 | 1,11% | 145.612 | 89,74% | (14.943) |
| | CASA | 104.530 | 106.960 | 106.440 | 106.040 | 1.156 | (400) | (920) | -0,86% | 1.510 | 1,44% | 120.079 | 88,31% | (14.039) |
| | (%) CASA | 80,88% | 81,18% | 81,21% | 81,15% | | | | | | | | | |
| | FDR | 125,49% | 144,26% | 146,08% | 146,53% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.034 | 2.506 | 2.154 | 2.098 | | (57) | (409) | -16,31% | (1.936) | -48,00% | - | 0,00% | 2.098 |
| 2 | Giro ISE | 415 | 71 | 207 | 112 | | (95) | 41 | 57,94% | (303) | -73,04% | | 0,00% | 112 |
| 3 | Tabungan ISE | 3.618 | 2.435 | 1.947 | 1.986 | | 38 | (450) | -18,47% | (1.633) | -45,12% | | 0,00% | 1.986 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 119 | 146 | 146 | 146 | | 0 | 0 | 0,00% | 27 | 22,69% | | 0,00% | 146 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 22.894 | 22.322 | 22.443 | 765 | 850 | 85 | -200 | 122 | -451 | 728 | 25.007 | 89,75% | (2.564) |
| | KUR | 22.067 | 21.177 | 21.339 | 585 | 850 | 265 | -345 | 161 | -728 | 689 | 24.038 | 88,77% | (2.700) |
| | Non KUR | 827 | 1.144 | 1.105 | 180 | - | -180 | 145 | -40 | 277 | 40 | 969 | 114,03% | 136 |
| 3 | PWG | 1.733 | 7.305 | 7.395 | 482 | 471 | -11 | 17 | 90 | 5.662 | 381 | 11.387 | 64,94% | (3.993) |
| | Cilem | 1.733 | 7.305 | 7.395 | 482 | 471 | -11 | 17 | 90 | 5.662 | 381 | 11.387 | 64,94% | (3.993) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 137.551 | 160.456 | 161.632 | 5.955 | 5.307 | -648 | 2.230 | 1.176 | 24.081 | 4.131 | 159.690 | 101,22% | 1.942 |
| | CF 1 | 5.904 | 8.366 | 7.807 | 187 | - | -187 | 375 | -559 | 1.903 | 559 | 8.628 | 90,49% | (821) |
| | Total Griya | 1.926 | 1.730 | 1.713 | - | 0 | 0 | -18 | -213 | 18 | 2.635 | 64,98% | (923) | |
| 4 | • Total Non Program | 1.926 | 1.730 | 1.713 | - | 0 | 0 | -18 | -213 | 18 | 2.635 | 64,98% | (923) | |
| | • Program | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Oto | 3.978 | 6.636 | 6.095 | 187 | - | -187 | 375 | -541 | 2.116 | 541 | 5.993 | 101,70% | 102 |
| | CF 2 | 131.647 | 152.090 | 153.825 | 5.768 | 5.307 | -461 | 1.855 | 1.735 | 22.178 | 3.572 | 151.062 | 101,83% | 2.763 |
| | Mitraguna & Others | 65.693 | 84.995 | 86.594 | 5.613 | 4.182 | -1.431 | 3.295 | 1.599 | 20.901 | 2.583 | 83.123 | 104,18% | 3.471 |
| | Pensiun | 65.954 | 67.095 | 67.231 | - | 155 | 1.125 | 970 | -1.440 | 136 | 989 | 67.939 | 98,96% | (708) |
| | Total Pembiayaan | 162.178 | 190.083 | 191.470 | 7.201 | 6.628 | -574 | 2.047 | 1.387 | 29.292 | 5.240 | 196.085 | 97,65% | (4.614) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | | |
|-----|-------------------------|------------|------------|------------|------------|--|--------------|--------------|--------------|--|---------------|------------|------------|---------------|--------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | | 0,00% | 0,00% | 0,00% | | - | - | - | | | | |
| | Linkage | - | - | - | - | | 0,00% | 0,00% | 0,00% | | - | - | - | | | | |
| | Local Champion | - | - | - | - | | 0,00% | 0,00% | 0,00% | | - | - | - | | | | |
| | Value Chain | - | - | - | - | | 0,00% | 0,00% | 0,00% | | - | - | - | | | | |
| 2 | MBG | 640 | 514 | 469 | 2.129 | | 2,80% | 2,10% | 9,49% | | 1.660 | 1.489 | 1.616 | | | | |
| | KUR | 508 | 460 | 469 | 1.961 | | 2,30% | 2,22% | 9,19% | | 1.492 | 1.453 | 1.501 | | | | |
| | Non KUR | 132 | 54 | - | 168 | | 15,90% | 0,00% | 0,00% | | 15,21% | 168 | 37 | 114 | | | |
| 3 | PWG | - | - | - | 498 | | 0,00% | 0,00% | 0,00% | | 6,73% | 498 | 498 | 498 | | | |
| | Cilem | - | - | - | 498 | | 0,00% | 0,00% | 0,00% | | 6,73% | 498 | 498 | 498 | | | |
| | Gadai | - | - | - | - | | 0,00% | 0,00% | 0,00% | | - | - | - | | | | |
| 4 | CFG | 1.035 | 272 | - | 807 | | 0,75% | 0,00% | 0,00% | | 0,50% | 807 | (228) | 535 | | | |
| | CF 1 | - | - | - | 69 | | 0,00% | 0,00% | 0,00% | | 0,88% | 69 | 69 | 69 | | | |
| | Total Griya | - | - | - | - | | 0,00% | 0,00% | 0,00% | | - | - | - | | | | |
| | Oto | - | - | - | 69 | | 0,00% | 0,00% | 0,00% | | 1,13% | 69 | 69 | 69 | | | |
| | CF 2 | - | 38 | 38 | 37 | | 0,79% | 0,00% | 0,02% | | 0,02% | 738 | (296) | 466 | | | |
| | Mitraguna & Others | - | 38 | 38 | 37 | | 0,00% | 0,00% | 0,04% | | 0,04% | (0) | 37 | (1) | | | |
| | Pensiun | - | - | - | - | | 0,00% | 0,00% | 0,00% | | - | - | - | | | | |
| | Total Pembiayaan | 306 | 314 | 477 | 559 | | 0,19% | 0,25% | 0,29% | | 82 | 253 | 245 | | 0,85% | -192,38% | 0,6% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 161.454 | 165.916 | 191.691 | 30.237 | |
| 2 | Contribution Margin | 6.104 | 7.913 | 8.525 | 2.421 | -39,7% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,61 | 2,90 | 2,93 | 0,03 | 0,31 |
| CIF Payroll | 1.079 | 1.359 | 1.459 | 100 | 380 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------------|----------------|----------------|---------------|----------------|----------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 161.481 | 600.371 | 398.492 | 398.396 | 82.583 | (96) | (201.975) | -33,64% | 236.915 | 146,71% | 170.261 | 233,99% | 228.135 |
| 2 | Tabungan | 199.929 | 219.924 | 224.569 | 224.285 | 2.987 | (284) | 4.361 | 1,98% | 24.356 | 12,18% | 217.689 | 103,03% | 6.596 |
| 3 | Deposito | 133.285 | 88.384 | 87.928 | 87.938 | (2.287) | 10 | (446) | -0,50% | (45.348) | -34,02% | 135.498 | 64,90% | (47.560) |
| | Total | 494.695 | 908.679 | 710.988 | 710.618 | 83.283 | (370) | (198.060) | -21,80% | 215.923 | 43,65% | 523.448 | 135,76% | 187.170 |
| | CASA | 361.410 | 820.295 | 623.060 | 622.681 | 85.570 | (379) | (197.614) | -24,09% | 261.271 | 72,29% | 387.950 | 160,51% | 234.731 |
| | (%) CASA | 73,06% | 90,27% | 87,63% | 87,63% | | | | | | | | | |
| | FDR | 29,29% | 19,85% | 25,63% | 25,65% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|----------|------|---------------|--------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.866 | 20.440 | 20.966 | 21.312 | 347 | 872 | 4,27% | 19.447 | 1042,26% | - | 0,00% | 21.312 | |
| 2 | Giro ISE | 28 | 33 | 33 | 34 | 1 | 2 | 5,14% | 6 | 20,97% | | 0,00% | 34 | |
| 3 | Tabungan ISE | 1.837 | 18.807 | 19.332 | 19.678 | 346 | 871 | 4,63% | 17.841 | 970,97% | | 0,00% | 19.678 | |
| 4 | Deposito ISE | - | 1.600 | 1.600 | 1.600 | 0 | 0 | 0,00% | 1.600 | #DIV/0! | | 0,00% | 1.600 | |
| 5 | CIF ISE | 40 | 78 | 78 | 78 | 0 | 0 | 0,00% | 38 | 95,00% | | 0,00% | 78 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 1.656 | 1.169 | 1.154 | - | - | 0 | -41 | -15 | -501 | 15 | 1.656 | 69,72% | (501) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 1.656 | 1.169 | 1.154 | - | - | 0 | -41 | -15 | -501 | 15 | 1.656 | 69,72% | (501) |
| | • Local Champion | 1.656 | 1.169 | 1.154 | - | - | 0 | -41 | -15 | -501 | 15 | 1.656 | 69,72% | (501) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 57.809 | 60.202 | 60.224 | 2.890 | 2.151 | -739 | 220 | 22 | 2.415 | 2.129 | 64.246 | 93,74% | (4.023) |
| | KUR | 55.256 | 56.946 | 56.827 | 2.890 | 1.900 | -990 | 344 | -119 | 1.571 | 2.019 | 61.291 | 92,72% | (4.464) |
| | Non KUR | 2.553 | 3.256 | 3.397 | - | 251 | 251 | -124 | 141 | 844 | 110 | 2.956 | 114,92% | 441 |
| 3 | PWG | 4.560 | 21.203 | 21.609 | 2.441 | 1.687 | -754 | 1.569 | 406 | 17.048 | 1.281 | 17.879 | 120,86% | 3.730 |
| | Cilem | 4.560 | 21.203 | 21.609 | 2.441 | 1.687 | -754 | 1.569 | 406 | 17.048 | 1.281 | 17.879 | 120,86% | 3.730 |
| | Gadai | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 80.862 | 97.839 | 99.268 | 3.079 | 2.772 | -306 | 1.985 | 1.429 | 18.406 | 1.343 | 93.189 | 106,52% | 6.079 |
| | CF 1 | 35.630 | 44.241 | 45.148 | 394 | 1.641 | 1.248 | -124 | 907 | 9.518 | 734 | 37.878 | 119,19% | 7.270 |
| | Total Griya | 16.876 | 22.071 | 22.016 | - | 158 | 158 | 0 | -54 | 5.141 | 212 | 18.078 | 121,79% | 3.938 |
| 4 | • Total Non Program | 11.817 | 17.375 | 17.200 | - | - | 0 | -415 | -175 | 5.383 | 175 | 12.305 | 139,78% | 4.895 |
| | • Program | 5.059 | 4.695 | 4.816 | - | 158 | 158 | -40 | 121 | -242 | 37 | 5.773 | 83,43% | (957) |
| | Oto | 18.754 | 22.170 | 23.131 | 394 | 1.484 | 1.090 | -124 | 961 | 4.377 | 523 | 19.800 | 116,83% | 3.332 |
| | CF 2 | 45.232 | 53.598 | 54.120 | 2.685 | 1.131 | -1.554 | 2.109 | 522 | 8.888 | 609 | 55.311 | 97,85% | (1.191) |
| | Mitraguna & Others | 44.353 | 52.413 | 52.957 | 2.409 | 1.131 | -1.278 | 1.854 | 544 | 8.604 | 587 | 53.401 | 99,17% | (444) |
| | Pensiun | 880 | 1.185 | 1.163 | - | - | -276 | 255 | -22 | 284 | 22 | 1.910 | 60,91% | (747) |
| | Total Pembiayaan | 144.886 | 180.413 | 182.254 | 8.409 | 6.610 | -1.799 | 3.733 | 1.842 | 37.368 | 4.768 | 176.970 | 102,99% | 5.285 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|------------|------------|---------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | % | Penc. | Gap |
| 1 | SME | 1.132 | - | - | 185 | 68,36% | 0,00% | 16,05% | 185 | (947) | 185 | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | | |
| | Local Champion | 1.132 | - | - | 185 | 68,36% | 0,00% | 16,05% | 185 | (947) | 185 | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | | |
| 2 | MBG | 16 | 876 | 860 | 3.645 | 0,03% | 1,43% | 6,05% | 2.786 | 3.630 | 2.770 | | |
| | KUR | 16 | 781 | 764 | 3.398 | 0,03% | 1,34% | 5,98% | 2.634 | 3.382 | 2.616 | | |
| | Non KUR | - | 94 | 95 | 248 | 0,00% | 2,93% | 7,29% | 152 | 248 | 153 | | |
| 3 | PWG | 36 | - | - | 1.380 | 0,78% | 0,00% | 6,38% | 1.380 | 1.344 | 1.380 | | |
| | Cilem | 36 | - | - | 1.380 | 0,78% | 0,00% | 6,38% | 1.380 | 1.344 | 1.380 | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0 | - | - | | |
| 4 | CFG | 1.001 | 1.606 | 1.998 | 1.992 | 1,72% | 2,04% | 2,01% | (5) | 604 | 247 | | |
| | CF 1 | 693 | 742 | 1.003 | 997 | 1,94% | 2,27% | 2,21% | (5) | 305 | 255 | | |
| | Total Griya | 592 | 631 | 622 | 621 | 3,51% | 2,82% | 2,82% | (1) | 30 | (9) | | |
| | Oto | 101 | 112 | 381 | 376 | 0,54% | 1,72% | 1,63% | (4) | 275 | 264 | | |
| | CF 2 | 696 | 1.003 | 995 | 995 | 1,54% | 1,86% | 1,84% | (0) | 299 | (8) | | |
| | Mitraguna & Others | 696 | 1.003 | 995 | 995 | 1,57% | 1,90% | 1,88% | (0) | 299 | (8) | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | |
| | Total Pembiayaan | 1.666 | 1.745 | 2.072 | 2.662 | 1,15% | 1,46% | 590 | 995 | 916 | 0,04% | 97,33% | -1,4% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Oct-25 | | |
| 1 | Asset (Retail) T | 141.121 | 145.538 | 825.396 | 684.275 | | |
| 2 | Contribution Margin | 6.363 | 8.104 | 11.767 | 5.404 | -84,9% | |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,13 | 3,86 | 3,78 | (0,08) | 0,66 |
| CIF Payroll | 430 | 659 | 1.635 | 976 | 1.205 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|---------------|----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 33 | 335 | 290 | 294 | 64 | 4 | (41) | -12,30% | 261 | 796,46% | 7.711 | 3,81% | (7.417) |
| 2 | Tabungan | 95.230 | 94.353 | 94.254 | 94.095 | (4.503) | (159) | (258) | -0,27% | (1.135) | -1,19% | 105.081 | 89,55% | (10.986) |
| 3 | Deposito | 25.200 | 24.085 | 24.096 | 24.097 | (648) | 1 | 12 | 0,05% | (1.103) | -4,38% | 26.127 | 92,23% | (2.030) |
| | Total | 120.463 | 118.773 | 118.640 | 118.486 | (5.087) | (154) | (288) | -0,24% | (1.977) | -1,64% | 138.918 | 85,29% | (20.432) |
| | CASA | 95.263 | 94.689 | 94.544 | 94.389 | (4.439) | (155) | (299) | -0,32% | (873) | -0,92% | 112.792 | 83,68% | (18.402) |
| | (%) CASA | 79,08% | 79,72% | 79,69% | 79,66% | | | | | | | | | |
| | FDR | 167,21% | 175,24% | 175,62% | 175,85% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-----|----------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.016 | 1.549 | 1.866 | 1.871 | | 5 | 322 | 20,80% | 854 | 84,06% | - | 0,00% | 1.871 |
| 2 | Giro ISE | 1 | 45 | 24 | 30 | | 5 | (15) | -33,76% | 29 | 5692,75% | | 0,00% | 30 |
| 3 | Tabungan ISE | 1.016 | 1.504 | 1.842 | 1.841 | | (1) | 337 | 22,42% | 825 | 81,25% | | 0,00% | 1.841 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 59 | 71 | 71 | 71 | | 0 | 0 | 0,00% | 12 | 20,34% | | 0,00% | 71 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 58.418 | 60.898 | 60.613 | 1.821 | 1.440 | (381) | (239) | -285 | 2.195 | 1.725 | 59.109 | 102,54% | 1.503 |
| | KUR | 53.406 | 57.154 | 57.016 | 1.821 | 1.440 | (381) | (146) | (139) | 3.610 | 1.579 | 53.926 | 105,73% | 3.089 |
| | Non KUR | 5.013 | 3.744 | 3.597 | - | - | 0 | (92) | (146) | (1.415) | 146 | 5.183 | 69,40% | (1.586) |
| 3 | PWG | 7.973 | 12.469 | 13.030 | 961 | 1.260 | 298 | 107 | 561 | 5.057 | 699 | 16.407 | 79,41% | (3.378) |
| | Cilem | 7.973 | 12.469 | 13.030 | 961 | 1.260 | 298 | 107 | 561 | 5.057 | 699 | 16.407 | 79,41% | (3.378) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 135.040 | 134.768 | 134.710 | 840 | 2.524 | 1.683 | (2.928) | (59) | (330) | 2.582 | 162.470 | 82,91% | (27.760) |
| | CF 1 | 25.995 | 30.348 | 30.306 | 385 | 469 | 83 | 23 | (41) | 4.311 | 510 | 29.370 | 103,19% | 937 |
| | Total Griya | 13.277 | 16.005 | 15.975 | - | 115 | 115 | 0 | (30) | 2.698 | 145 | 14.156 | 112,85% | 1.819 |
| 4 | • Total Non Program | 13.277 | 16.005 | 15.975 | - | 115 | 115 | (149) | (30) | 2.698 | 145 | | | |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 12.718 | 14.342 | 14.331 | 385 | 354 | (32) | 23 | (11) | 1.614 | 365 | 15.213 | 94,20% | (882) |
| | CF 2 | 109.045 | 104.421 | 104.403 | 455 | 2.055 | 1.600 | (2.952) | (17) | (4.642) | 2.072 | 133.100 | 78,44% | (28.697) |
| | Mitraguna & Others | 98.253 | 93.901 | 93.857 | 255 | 1.965 | 1.710 | (3.105) | (44) | (4.396) | 2.009 | 119.849 | 78,31% | (25.991) |
| | Pensiun | 10.792 | 10.520 | 10.546 | 200 | 90 | (110) | 154 | 26 | (246) | 64 | 13.252 | 79,58% | (2.706) |
| | Total Pembiayaan | 201.431 | 208.136 | 208.352 | 3.622 | 5.223 | 1.601 | (3.060) | 217 | 6.921 | 5.007 | 237.987 | 87,55% | (29.635) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------|---------------|--------------|---------------|---------------|-------|-----|--|--|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | | |
| 2 | MBG | 1.180 | 1.618 | 1.713 | 4.999 | 2.029 | 2.81% | 8,25% | 3.286 | 3.819 | 3.381 | | | | | | | | |
| | KUR | 896 | 1.153 | 1.281 | 4.113 | 1.68% | 2,24% | 7,21% | 2.831 | 3.217 | 2.959 | | | | | | | | |
| | Non KUR | 284 | 465 | 431 | 886 | 5,67% | 11,52% | 24,63% | 455 | 602 | 421 | | | | | | | | |
| 3 | PWG | - | - | - | 444 | 0,00% | 0,00% | 3,41% | 444 | 444 | 444 | | | | | | | | |
| | Cilem | - | - | - | 444 | 0,00% | 0,00% | 3,41% | 444 | 444 | 444 | | | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | | |
| 4 | CFG | 795 | 1.639 | 2.264 | 4.572 | 0,59% | 1,68% | 3,39% | 2.308 | 3.777 | 2.933 | | | | | | | | |
| | CF 1 | 92 | 107 | 224 | 1.093 | 0,35% | 0,74% | 3,61% | 869 | 1.002 | 987 | | | | | | | | |
| | Total Griya | - | - | - | 288 | 0,00% | 0,00% | 1,80% | 288 | 288 | 288 | | | | | | | | |
| | Oto | 92 | 107 | 224 | 805 | 0,72% | 1,56% | 5,62% | 581 | 714 | 699 | | | | | | | | |
| | CF 2 | 704 | 1.532 | 2.040 | 3.479 | 0,65% | 1,95% | 3,33% | 1.439 | 2.775 | 1.947 | | | | | | | | |
| | Mitraguna & Others | 704 | 1.532 | 2.040 | 3.337 | 0,72% | 1,27% | 3,55% | 1.297 | 2.633 | 1.804 | | | | | | | | |
| | Pensiun | - | - | - | - | 0,10% | 0,00% | 0,00% | - | (205) | - | | | | | | | | |
| | Total Pembiayaan | 1.800 | 2.004 | 1.927 | 2.026 | 0,89% | 0,93% | 0,97% | 100 | 226 | 22 | 0,13% | 86,16% | -0,8% | | | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|---------------|--------|--------|--------------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (Mtd) | | | Posisi | Oct-24 | Oct-25 | Growth (Mtd) |
| 1 | Asset (Retail) T | 195.455 | 204.546 | 214.231 | 18.776 | | | PHR | 3,48 | 4,14 | 4,12 |
| 2 | Contribution Margin | 6.170 | 7.563 | 6.650 | 480 | -7,8% | | CIF Payroll | 412 | 359 | 363 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.175 | 528 | 95 | 96 | 272 | 1 | (432) | -81,76% | (1.079) | -91,81% | 5.025 | 1,92% | (4.929) |
| 2 | Tabungan | 91.378 | 107.649 | 106.992 | 106.811 | 1.819 | (181) | (837) | -0,78% | 15.434 | 16,89% | 99.264 | 107,60% | 7.548 |
| 3 | Deposito | 20.885 | 16.970 | 16.981 | 16.981 | (128) | 0 | 11 | 0,07% | (3.904) | -18,69% | 21.629 | 78,51% | (4.648) |
| | Total | 113.438 | 125.146 | 124.069 | 123.889 | 1.964 | (180) | (1.258) | -1,01% | 10.450 | 9,21% | 125.918 | 98,39% | (2.029) |
| | CASA | 92.553 | 108.176 | 107.088 | 106.908 | 2.092 | (180) | (1.269) | -1,17% | 14.355 | 15,51% | 104.289 | 102,51% | 2.619 |
| | (%) CASA | 81,59% | 86,44% | 86,31% | 86,29% | | | | | | | | | |
| | FDR | 111,58% | 121,41% | 124,24% | 124,42% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.413 | 1.628 | 1.578 | 1.833 | | 255 | 205 | 12,57% | 419 | 29,66% | - | 0,00% | 1.833 |
| 2 | Giro ISE | 4 | 140 | 81 | 2 | | (79) | (138) | -98,76% | (3) | -59,79% | | 0,00% | 2 |
| 3 | Tabungan ISE | 1.409 | 1.488 | 1.498 | 1.831 | | 333 | 343 | 23,05% | 422 | 29,94% | | 0,00% | 1.831 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 95 | 99 | 99 | 99 | | 0 | 0 | 0,00% | 4 | 4,21% | | 0,00% | 99 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 55 | - | - | - | - | 0 | 0 | 0 | -55 | - | 55 | 0,00% | (55) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 |
| | Non-Linkage | 55 | - | - | - | - | 0 | 0 | 0 | -55 | - | 55 | 0,00% | (55) |
| | • Local Champion | 55 | - | - | - | - | 0 | 0 | 0 | -55 | - | 55 | 0,00% | (55) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 58.188 | 61.221 | 62.277 | 2.875 | 2.955 | 80 | 781 | 1.055 | 4.088 | 1.900 | 67.018 | 92,92% | (4.742) |
| | KUR | 54.166 | 56.888 | 58.043 | 2.875 | 2.955 | 80 | 910 | 1.155 | 3.877 | 1.800 | 62.682 | 92,60% | (4.639) |
| | Non KUR | 4.022 | 4.333 | 4.234 | - | - | 0 | -129 | -99 | 212 | 99 | 4.337 | 97,62% | (103) |
| 3 | PWG | 2.382 | 10.305 | 11.240 | 1.330 | 1.308 | -22 | 897 | 935 | 8.858 | 373 | 10.963 | 102,53% | 277 |
| | Cilem | 2.382 | 10.305 | 11.240 | 1.330 | 1.308 | -22 | 897 | 935 | 8.858 | 373 | 10.963 | 102,53% | 277 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 65.943 | 80.412 | 80.622 | 2.755 | 1.157 | -1.598 | 1.572 | 210 | 14.679 | 947 | 74.165 | 108,71% | 6.458 |
| | CF 1 | 8.522 | 7.991 | 7.764 | 185 | 91 | -94 | -69 | -227 | -758 | 318 | 9.534 | 81,44% | (1.769) |
| | Total Griya | 5.933 | 5.700 | 5.450 | 185 | - | -185 | 0 | -250 | -483 | 250 | 6.197 | 87,95% | (747) |
| 4 | • Total Non Program | 5.933 | 5.700 | 5.450 | 185 | - | -185 | 140 | -250 | -483 | 250 | 6.197 | 87,95% | (747) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.589 | 2.291 | 2.315 | - | 91 | 91 | -69 | 24 | -274 | 67 | 3.337 | 69,36% | (1.022) |
| | CF 2 | 57.421 | 72.421 | 72.858 | 2.570 | 1.066 | -1.504 | 1.641 | 437 | 15.437 | 629 | 64.631 | 112,73% | 8.227 |
| | Mitraguna & Others | 56.582 | 71.055 | 71.340 | 2.570 | 906 | -1.664 | 1.649 | 284 | 14.757 | 622 | 63.055 | 113,14% | 8.285 |
| | Pensiun | 838 | 1.366 | 1.518 | - | 160 | 160 | -8 | 153 | 680 | 7 | 1.576 | 96,35% | (58) |
| | Total Pembiayaan | 126.569 | 151.938 | 154.139 | 6.960 | 5.420 | -1.540 | 3.250 | 2.201 | 27.570 | 3.219 | 152.201 | 101,27% | 1.938 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | | |
|-----|-------------------------|-----------|------------|------------|------------|--------------|--------------|--------------|--------------|------------|---------------|--------------|----------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| 2 | MBG | 130 | 560 | 553 | 3.856 | 0,22% | 0,90% | 6,19% | 3.303 | 3.726 | 3.295 | | | | | | |
| | KUR | 123 | 305 | 175 | 3.408 | 0,23% | 0,31% | 5,87% | 3.232 | 3.284 | 3.103 | | | | | | |
| | Non KUR | 6 | 255 | 377 | 448 | 0,16% | 8,71% | 10,58% | 71 | 442 | 193 | | | | | | |
| 3 | PWG | - | - | - | - | 780 | 0,00% | 0,00% | 6,94% | 780 | 780 | 780 | | | | | |
| | Cilem | - | - | - | - | 780 | 0,00% | 0,00% | 6,94% | 780 | 780 | 780 | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| 4 | CFG | 447 | 635 | 186 | 644 | 0,68% | 0,23% | 0,80% | 459 | 197 | 10 | | | | | | |
| | CF 1 | 217 | 533 | - | 564 | 2,55% | 0,00% | 7,27% | 564 | 347 | 31 | | | | | | |
| | Total Griya | - | 533 | - | 480 | 0,00% | 0,00% | 8,81% | 480 | 480 | (53) | | | | | | |
| | Oto | 217 | - | - | 84 | 8,39% | 0,00% | 3,63% | 84 | (133) | 84 | | | | | | |
| | CF 2 | 230 | 101 | 186 | 80 | 0,40% | 0,26% | 0,11% | (106) | (150) | (21) | | | | | | |
| | Mitraguna & Others | 230 | 101 | 186 | 80 | 0,41% | 0,26% | 0,11% | (106) | (150) | (21) | | | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | | | | |
| | Total Pembiayaan | 47 | 201 | 621 | 365 | 0,04% | 0,41% | 0,24% | (256) | 318 | 164 | 0,46% | -93,06% | 0,2% | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 127.856 | 131.801 | 151.161 | 23.305 | |
| 2 | Contribution Margin | 4.393 | 6.199 | 6.827 | 2.434 | -55,4% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,94 | 4,16 | 4,29 | 0,13 | 1,35 |
| CIF Payroll | 116 | 444 | 465 | 21 | 349 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|----------------|---------------|---------------|---------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.878 | 3.539 | 6.893 | 6.893 | 263 | 0 | 3.354 | 94,75% | 5.016 | 267,12% | 4.551 | 151,45% | 2.342 |
| 2 | Tabungan | 48.550 | 62.403 | 58.281 | 57.794 | 3.671 | (487) | (4.609) | -7,39% | 9.244 | 19,04% | 56.302 | 102,65% | 1.492 |
| 3 | Deposito | 7.602 | 13.430 | 10.890 | 10.890 | (120) | 0 | (2.540) | -18,91% | 3.288 | 43,26% | 8.529 | 127,69% | 2.362 |
| | Total | 58.030 | 79.373 | 76.065 | 75.577 | 3.814 | (487) | (3.796) | -4,78% | 17.547 | 30,24% | 69.382 | 108,93% | 6.195 |
| | CASA | 50.428 | 65.943 | 65.174 | 64.687 | 3.934 | (487) | (1.256) | -1,90% | 14.259 | 28,28% | 60.853 | 106,30% | 3.834 |
| | (%) CASA | 86,90% | 83,08% | 85,68% | 85,59% | | | | | | | | | |
| | FDR | 148,42% | 125,88% | 131,74% | 132,59% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 458 | 511 | 652 | 604 | (49) | 92 | 18,04% | 145 | 31,70% | - | 0,00% | 604 | |
| 2 | Giro ISE | 360 | 411 | 480 | 464 | (16) | 53 | 12,85% | 104 | 28,99% | - | 0,00% | 464 | |
| 3 | Tabungan ISE | 99 | 100 | 172 | 140 | (33) | 39 | 39,30% | 41 | 41,56% | - | 0,00% | 140 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 26 | 34 | 34 | 34 | 0 | 0 | 0,00% | 8 | 30,77% | - | 0,00% | 34 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 45.037 | 49.670 | 49.449 | 1.930 | 1.270 | -660 | 641 | -222 | 4.411 | 1.492 | 53.035 | 93,24% | (3.586) |
| | KUR | 43.986 | 48.092 | 47.916 | 1.830 | 1.270 | -560 | 580 | -176 | 3.930 | 1.446 | 51.611 | 92,84% | (3.695) |
| | Non KUR | 1.052 | 1.578 | 1.533 | 100 | - | -100 | 60 | -45 | 481 | 45 | 1.424 | 107,66% | 109 |
| 3 | PWG | 3.221 | 9.211 | 9.852 | 1.024 | 946 | -78 | 688 | 641 | 6.631 | 305 | 9.152 | 107,64% | 700 |
| | Cilem | 3.221 | 9.211 | 9.852 | 1.024 | 946 | -78 | 688 | 641 | 6.631 | 305 | 9.152 | 107,64% | 700 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 37.871 | 41.037 | 40.905 | 829 | 921 | 93 | 690 | -132 | 3.034 | 1.053 | 44.519 | 91,88% | (3.613) |
| | CF 1 | 26.387 | 25.220 | 25.204 | 479 | 886 | 408 | -13 | -16 | -1.183 | 902 | 27.205 | 92,64% | (2.001) |
| | Total Griya | 5.331 | 5.249 | 5.190 | - | - | 0 | 0 | -59 | -141 | 59 | 5.544 | 93,62% | (354) |
| 4 | • Total Non Program | 5.331 | 4.918 | 4.861 | - | - | 0 | -58 | -57 | -469 | 57 | 5.544 | 87,69% | (682) |
| | • Program | - | 330 | 329 | - | - | 0 | -2 | -2 | 329 | 2 | 0 | 0,00% | 329 |
| | Oto | 21.057 | 19.971 | 20.014 | 479 | 886 | 408 | -13 | 43 | -1.043 | 843 | 21.662 | 92,39% | (1.647) |
| | CF 2 | 11.484 | 15.817 | 15.701 | 350 | 35 | -315 | 703 | -116 | 4.218 | 151 | 17.313 | 90,69% | (1.612) |
| | Mitraguna & Others | 8.469 | 10.930 | 10.838 | - | 35 | 35 | 375 | -91 | 2.370 | 126 | 13.702 | 79,10% | (2.864) |
| | Pensiun | 3.015 | 4.888 | 4.863 | 350 | - | -350 | 327 | -25 | 1.848 | 25 | 3.611 | 134,67% | 1.252 |
| | Total Pembiayaan | 86.130 | 99.919 | 100.206 | 3.782 | 3.138 | -645 | 2.019 | 287 | 14.076 | 2.850 | 106.706 | 93,91% | (6.500) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | | |
|-----|-------------------------|------------|------------|------------|--------------|--------------|--------------|--------------|------------|------------|------------|---------------|-----------------|-------------|---------------|--|--|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 2 | MBG | 409 | 293 | 285 | 191 | 0,91% | 0,57% | 0,39% | 95 | (218) | (103) | | | | | | | |
| | KUR | 384 | 293 | 285 | 191 | 0,87% | 0,59% | 0,40% | 95 | (194) | (103) | | | | | | | |
| | Non KUR | 25 | - | - | - | 2,33% | 0,00% | 0,00% | - | - | (25) | | | | | | | |
| 3 | PWG | 6 | - | - | - | 181 | 0,18% | 0,00% | 181 | 176 | 181 | | | | | | | |
| | Cilem | 6 | - | - | - | 181 | 0,18% | 0,00% | 181 | 176 | 181 | | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| 4 | CFG | 1.220 | 2.133 | 2.516 | 2.906 | 3,22% | 6,13% | 7,10% | 390 | 1.686 | 773 | | | | | | | |
| | CF 1 | 985 | 1.070 | 980 | 1.306 | 3,73% | 3,88% | 5,18% | 327 | 322 | 236 | | | | | | | |
| | Total Griya | - | 63 | 62 | 194 | 0,00% | 1,18% | 3,74% | 132 | 194 | 131 | | | | | | | |
| | Oto | 985 | 1.007 | 917 | 1.112 | 4,68% | 4,59% | 5,56% | 195 | 128 | 105 | | | | | | | |
| | CF 2 | 235 | 1.063 | 1.537 | 1.600 | 2,05% | 9,71% | 10,19% | 63 | 1.364 | 537 | | | | | | | |
| | Mitraguna & Others | 235 | 799 | 1.176 | 1.600 | 2,78% | 10,76% | 14,76% | 424 | 1.364 | 801 | | | | | | | |
| | Pensiun | - | 264 | 361 | - | 0,00% | 7,38% | 0,00% | (361) | - | (264) | | | | | | | |
| | Total Pembiayaan | 662 | 938 | 900 | 1.150 | 0,77% | 0,90% | 1,15% | 250 | 488 | 212 | 3,49% | -204,24% | 2,3% | | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth |
|-----|---------------------|--------|--------|---------|--------------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (YoY) | | |
| 1 | Asset (Retail) T | 82.688 | 88.011 | 101.076 | 18.388 | | |
| 2 | Contribution Margin | 1.473 | 2.311 | 2.651 | 1.178 | -80,0% | |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,92 | 3,55 | 3,60 | 0,05 | 0,67 |
| CIF Payroll | 239 | 188 | 222 | 34 | (17) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 28.187 | 22.217 | 22.537 | 22.538 | 706 | 0 | 321 | 1,44% | (5.649) | -20,04% | 36.108 | 62,42% | (13.570) |
| 2 | Tabungan | 231.223 | 248.416 | 256.242 | 255.501 | 7.527 | (741) | 7.085 | 2,85% | 24.277 | 10,50% | 245.837 | 103,93% | 9.664 |
| 3 | Deposito | 34.752 | 33.262 | 33.525 | 33.525 | (6.292) | 0 | 264 | 0,79% | (1.226) | -3,53% | 34.808 | 96,31% | (1.283) |
| | Total | 294.162 | 303.894 | 312.305 | 311.564 | 1.941 | (741) | 7.669 | 2,52% | 17.402 | 5,92% | 316.753 | 98,36% | (5.189) |
| | CASA | 259.410 | 270.633 | 278.779 | 278.038 | 8.233 | (741) | 7.406 | 2,74% | 18.628 | 7,18% | 281.944 | 98,61% | (3.906) |
| | (%) CASA | 88,19% | 89,05% | 89,27% | 89,24% | | | | | | | | | |
| | FDR | 81,90% | 86,14% | 86,07% | 86,28% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | DtD | Growth (1-27 Dec'25) | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------|----------------------|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.487 | 4.937 | 4.976 | 5.102 | 126 | 165 | 3,35% | 615 | 13,70% | - | 0,00% | 5.102 |
| 2 | Giro ISE | 733 | 748 | 871 | 797 | (74) | 49 | 6,53% | 64 | 8,67% | - | 0,00% | 797 |
| 3 | Tabungan ISE | 3.754 | 4.189 | 4.105 | 4.305 | 200 | 116 | 2,78% | 551 | 14,68% | - | 0,00% | 4.305 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 101 | 111 | 111 | 111 | 0 | 0 | 0,00% | 10 | 9,90% | - | 0,00% | 111 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 3.242 | 1.645 | 1.600 | - | - | 0 | -56 | -44 | -1.642 | 44 | 3.242 | 49,36% | (1.642) |
| | Linkage | 1.406 | 963 | 923 | - | - | - | -41 | -41 | -483 | 41 | 1.406 | 65,63% | (483) |
| | Non-Linkage | 1.836 | 681 | 677 | - | - | 0 | -15 | -4 | -1.159 | 4 | 1.836 | 36,90% | (1.159) |
| | • Local Champion | 1.836 | 681 | 677 | - | - | 0 | -15 | -4 | -1.159 | 4 | 1.836 | 36,90% | (1.159) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 72.473 | 72.234 | 74.079 | 2.601 | 4.045 | 1.444 | 73 | 1.845 | 1.605 | 2.200 | 73.952 | 100,17% | 127 |
| | KUR | 67.505 | 67.969 | 69.928 | 2.601 | 4.045 | 1.444 | 201 | 1.960 | 2.424 | 2.085 | 68.808 | 101,63% | 1.120 |
| | Non KUR | 4.969 | 4.265 | 4.150 | - | - | 0 | -128 | -115 | -818 | 115 | 5.144 | 80,69% | (994) |
| 3 | PWG | 12.827 | 25.789 | 27.562 | 5.104 | 4.676 | -428 | 1.040 | 1.772 | 14.735 | 2.904 | 30.742 | 89,65% | (3.180) |
| | Cilem | 7.700 | 17.570 | 18.514 | 1.935 | 1.992 | 57 | 736 | 944 | 10.814 | 1.048 | 21.371 | 86,63% | (2.857) |
| | Gadai | 5.127 | 8.219 | 9.048 | 3.169 | 2.684 | -484 | 304 | 828 | 3.921 | 1.856 | 9.371 | 96,55% | (324) |
| 4 | CFG | 152.377 | 162.097 | 165.566 | 5.175 | 7.848 | 2.673 | 1.627 | 3.469 | 13.188 | 4.379 | 175.490 | 94,34% | (9.925) |
| | CF 1 | 49.433 | 44.315 | 44.317 | 102 | 515 | 413 | -46 | 2 | -5.115 | 513 | 55.718 | 79,54% | (11.401) |
| | Total Griya | 45.444 | 38.769 | 38.710 | - | 321 | 321 | 0 | -59 | -6.734 | 379 | 49.984 | 77,45% | (11.273) |
| 4 | • Total Non Program | 21.636 | 16.200 | 15.953 | - | - | 0 | -1.885 | -247 | -5.683 | 247 | 22.814 | 69,93% | (6.861) |
| | • Program | 23.808 | 22.568 | 22.757 | - | 321 | 321 | -274 | 189 | -1.051 | 132 | 27.169 | 83,76% | (4.412) |
| | Oto | 3.989 | 5.547 | 5.607 | 102 | 194 | 92 | -46 | 60 | 1.618 | 134 | 5.734 | 97,78% | (127) |
| | CF 2 | 102.945 | 117.781 | 121.248 | 5.073 | 7.333 | 2.260 | 1.672 | 3.467 | 18.304 | 3.866 | 119.772 | 101,23% | 1.476 |
| | Mitraguna & Others | 90.697 | 103.649 | 106.470 | 5.073 | 6.511 | 1.438 | 1.760 | 2.821 | 15.773 | 3.690 | 105.804 | 100,63% | 667 |
| | Pensiun | 12.248 | 14.132 | 14.778 | - | 822 | 822 | -87 | 646 | 2.531 | 176 | 13.969 | 105,80% | 810 |
| | Total Pembiayaan | 340.919 | 261.764 | 268.806 | 12.880 | 16.569 | 3.689 | 2.684 | 7.042 | 27.887 | 9.527 | 283.427 | 94,84% | (14.620) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|-------------|---------------|----------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | |
| 2 | MBG | 190 | 935 | 1.497 | 3.274 | 0,26% | 0,20% | 0,00% | 1.778 | 3.085 | 2.339 | - | - | - | - | - | - |
| | KUR | 190 | 589 | 890 | 2.815 | 0,28% | 0,31% | 0,00% | 1.925 | 2.625 | 2.226 | - | - | - | - | - | - |
| | Non KUR | - | 346 | 607 | 459 | 0,00% | 14,22% | 0,00% | 11,06% | (147) | 459 | 113 | - | - | - | - | - |
| 3 | PWG | - | - | - | - | 1.004 | 0,00% | 0,00% | 3.64% | 1.004 | 1.004 | - | - | - | - | - | - |
| | Cilem | - | - | - | - | 951 | 0,00% | 0,00% | 5,14% | 951 | 951 | - | - | - | - | - | - |
| | Gadai | - | - | - | - | 53 | 0,00% | 0,00% | 0,58% | 53 | 53 | - | - | - | - | - | - |
| 4 | CFG | 3.319 | 4.033 | 4.628 | 6.305 | 0,27% | 0,50% | 0,00% | 1.677 | 2.986 | 2.272 | - | - | - | - | - | - |
| | CF 1 | 1.762 | 3.096 | 3.322 | 5.734 | 0,37% | 0,75% | 0,00% | 2.412 | 3.972 | 2.638 | - | - | - | - | - | - |
| | Total Griya | 1.762 | 2.831 | 3.064 | 4.860 | 0,38% | 0,79% | 0,00% | 1.796 | 3.098 | 2.029 | - | - | - | - | - | - |
| | Oto | - | 265 | 258 | 874 | 0,00% | 4,65% | 0,00% | 616 | 874 | 609 | - | - | - | - | - | - |
| | CF 2 | 1.556 | 937 | 1.306 | 571 | 0,15% | 1,11% | 0,00% | (735) | (985) | (366) | - | - | - | - | - | - |
| | Mitraguna & Others | 1.556 | 937 | 1.306 | 571 | 0,23% | 0,26% | 0,00% | (735) | (985) | (366) | - | - | - | - | - | - |
| | Pensiun | - | 294 | 294 | 294 | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - | - | - |
| | Total Pembiayaan | 5.357 | 5.426 | 3.477 | 4.845 | 2,22% | 1,33% | 0,00% | 1.368 | (512) | (581) | 2,29% | -27,27% | 0,5% | - | - | - |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (Mtd) | | |
| 1 | Asset (Retail) T | 288.366 | 292.870 | 301.953 | 13.587 | | |
| 2 | Contribution Margin | 13.737 | 17.537 | 13.072 | (665) | 4,8% | |

PHR & Payroll

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

Kineria Pendanaan

Kineria ISE

| No. | Segmen/Produk | Posisi | | | | Growth (1-27 Dec'25) | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|-------|--------|-------|---------------|--------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 12.643 | 12.805 | 11.914 | 12.005 | 91 | (801) | -6,25% | (639) | -5,05% | - | 0,00% | 12.005 |
| 2 | Giro ISE | 2.499 | 1.709 | 1.747 | 1.753 | 6 | 44 | 2,57% | (746) | -29,85% | | 0,00% | 1.753 |
| 3 | Tabungan ISE | 9.095 | 10.047 | 9.117 | 9.202 | 85 | (845) | -8,41% | 107 | 1,18% | | 0,00% | 9.202 |
| 4 | Deposito ISE | 1.050 | 1.050 | 1.050 | 1.050 | 0 | 0 | 0,00% | 0 | 0,00% | | 0,00% | 1.050 |
| 5 | CIF ISE | 89 | 114 | 114 | 114 | 0 | 0 | 0,00% | 25 | 28,09% | | 0,00% | 114 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | | |
|-----|-------------------------|----------------|----------------|----------------|----------------------------|----------------------------|------------------|----------------------|----------------------|---------------|-------------------|----------------|---|---|---|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | 37 | - | - | - | - | - | 0 | 0 | 0 | -37 | - | 37 | 0,00% (37) | |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 37 | - | - | - | - | - | 0 | 0 | 0 | -37 | - | 37 | 0,00% (37) | 0 |
| | • Local Champion | 37 | - | - | - | - | - | 0 | 0 | 0 | -37 | - | 37 | 0,00% (37) | 0 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 19.248 | 14.521 | 14.229 | - | - | - | 0 | -439 | -292 | -5.019 | 292 | 21.257 | 66,94% (7.028) | |
| | KUR | 17.796 | 13.144 | 12.854 | - | - | - | 0 | -433 | -290 | -4.942 | 290 | 19.713 | 65,21% (6.859) | |
| | Non KUR | 1.452 | 1.377 | 1.375 | - | - | - | 0 | -6 | -2 | -77 | 2 | 1.544 | 89,02% (169) | |
| 3 | PWG | 5.178 | 13.671 | 14.780 | 3.094 | 2.841 | -253 | 1.707 | 1.110 | 9.602 | 1.732 | 22.093 | 66,90% (7.313) | | |
| | Cilem | 3.578 | 9.897 | 10.960 | 1.564 | 1.628 | 64 | 1.123 | 1.062 | 7.381 | 566 | 15.061 | 72,77% (4.101) | | |
| | Gadai | 1.600 | 3.774 | 3.821 | 1.530 | 1.213 | -317 | 584 | 47 | 2.220 | 1.166 | 7.032 | 54,33% (3.212) | | |
| 4 | CFG | 88.436 | 97.737 | 100.318 | 2.210 | 3.913 | 1.702 | 1.409 | 2.582 | 11.882 | 1.331 | 112.870 | 88,88% (12.552) | | |
| | CF 1 | 19.579 | 25.688 | 27.033 | 662 | 1.706 | 1.043 | 240 | 1.344 | 7.453 | 361 | 22.651 | 119,35% 4.382 | | |
| | Total Griya | 14.822 | 14.966 | 14.837 | - | - | - | 0 | 0 | -129 | 15 | 129 | 15.677 | 94,64% (840) | |
| | • Total Non Program | 14.371 | 14.544 | 14.417 | - | - | - | 0 | 241 | -127 | 46 | 127 | 15.162 | 95,08% (746) | |
| | • Program | 451 | 423 | 421 | - | - | - | 0 | -3 | -2 | -31 | 2 | 515 | 81,66% (94) | |
| | Oto | 4.757 | 10.722 | 12.195 | 662 | 1.706 | 1.043 | 240 | 1.473 | 7.439 | 232 | 6.973 | 174,89% 5.222 | | |
| | CF 2 | 68.857 | 72.048 | 73.286 | 1.548 | 2.207 | 659 | 1.169 | 1.237 | 4.428 | 970 | 90.220 | 81,23% (16.934) | | |
| | Mitraguna & Others | 68.359 | 70.944 | 72.187 | 1.315 | 2.207 | 892 | 942 | 1.243 | 3.828 | 964 | 87.538 | 82,46% (15.351) | | |
| | Pensiun | 498 | 1.105 | 1.099 | 233 | - | -233 | 227 | -6 | 601 | 6 | 2.682 | 40,96% (1.584) | | |
| | Total Pembiayaan | 112.901 | 125.929 | 129.328 | 5.304 | 6.754 | 1.450 | 2.677 | 3.399 | 16.427 | 3.354 | 156.258 | 82,77% (26.930) | | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 1.267 | 789 | 514 | 714 | 6,58% | 3,54% | 5,01% | 199 | (553) | (75) | | | |
| | KUR | 1.267 | 789 | 514 | 714 | 7,12% | 3,91% | 5,55% | 199 | (553) | (75) | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | 894 | 0,00% | 0,00% | 6,05% | 894 | 894 | 894 | | | |
| | Cilem | - | - | - | 704 | 0,00% | 0,00% | 6,42% | 704 | 704 | 704 | | | |
| | Gadai | - | - | - | 190 | 0,00% | 0,00% | 4,97% | 190 | 190 | 190 | | | |
| 4 | CFG | 1.470 | 1.419 | 1.446 | 2.792 | 1,66% | 1,48% | 2,78% | 1.345 | 1.321 | 1.372 | | | |
| | CF 1 | 117 | 626 | 649 | 982 | 0,60% | 2,53% | 3,63% | 333 | 865 | 357 | | | |
| | Total Griya | - | 232 | 460 | 797 | 0,00% | 3,07% | 5,37% | 338 | 797 | 565 | | | |
| | Oto | 117 | 393 | 189 | 185 | 2,46% | 1,77% | 1,52% | (4) | 68 | (208) | | | |
| | CF 2 | 1.353 | 794 | 797 | 1.809 | 1,96% | 1,11% | 2,47% | 1.012 | 456 | 1.015 | | | |
| | Mitraguna & Others | 1.353 | 794 | 797 | 1.809 | 1,98% | 1,12% | 2,51% | 1.012 | 456 | 1.015 | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 2.737 | 2.208 | 1.960 | 4.399 | 2,42% | 1,56% | 3,40% | 2.438 | 1.662 | 2.190 | 2,40% | 29,42% | -1,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 10.076 | 9.991 | 9.863 | 9.921 | 52,35% | 67,92% | 69,72% | 58 | (155) | (70) | | | |
| | KUR | 8.740 | 8.674 | 8.547 | 8.605 | 49,11% | 65,02% | 66,94% | 58 | (135) | (70) | | | |
| | Non KUR | 1.336 | 1.317 | 1.316 | 1.316 | 92,03% | 95,59% | 95,74% | - | (20) | (1) | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 989 | 1.391 | 1.389 | 1.030 | 1,12% | 1,42% | 1,03% | (360) | 41 | (361) | | | |
| | CF 1 | 244 | 232 | 231 | 230 | 1,24% | 0,90% | 0,85% | (1) | (14) | (2) | | | |
| | Total Griya | 244 | 117 | 116 | 115 | 1,64% | 0,78% | 0,78% | (1) | (128) | (2) | | | |
| | Oto | - | 115 | 115 | 115 | 0,00% | 1,07% | 0,94% | - | 115 | - | | | |
| | CF 2 | 745 | 1.159 | 1.159 | 800 | 1,08% | 1,61% | 1,09% | (359) | 55 | (359) | | | |
| | Mitraguna & Others | 745 | 1.159 | 1.159 | 800 | 1,09% | 1,63% | 1,11% | (359) | 55 | (359) | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 11.065 | 11.382 | 11.252 | 10.950 | 9,80% | 8,94% | 8,47% | (302) | (115) | (432) | 1,40% | 83,41% | -7,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 226.941 | 230.159 | 291.796 | 64.855 | |
| 2 | Contribution Margin | 3.480 | 4.982 | (191) | (3.671) | 105,5% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,12 | 3,45 | 3,52 | 0,07 | 0,40 |
| CIF Payroll | 1.090 | 722 | 702 | (20) | (388) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 15.552 | 7.239 | 7.661 | 7.516 | 779 | (145) | 277 | 3,83% | (8.036) | -51,67% | 27.974 | 26,87% | (20.458) |
| 2 | Tabungan | 146.646 | 155.279 | 176.084 | 175.844 | 10.278 | (240) | 20.564 | 13,24% | 29.197 | 19,91% | 160.366 | 109,65% | 15.477 |
| 3 | Deposito | 29.176 | 27.653 | 28.918 | 28.918 | 43 | 0 | 1.265 | 4,57% | (258) | -0,88% | 30.350 | 95,28% | (1.432) |
| | Total | 191.374 | 190.171 | 212.663 | 212.278 | 11.100 | (385) | 22.107 | 11,62% | 20.904 | 10,92% | 218.690 | 97,07% | (6.413) |
| | CASA | 162.198 | 162.518 | 183.745 | 183.360 | 11.057 | (385) | 20.842 | 12,82% | 21.162 | 13,05% | 188.340 | 97,36% | (4.980) |
| | (%) CASA | 84,75% | 85,46% | 86,40% | 86,38% | | | | | | | | | |
| | FDR | 87,12% | 105,44% | 96,01% | 96,18% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|--------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 14.103 | 8.548 | 10.286 | 10.572 | 286 | 2.024 | 23,68% | (3.531) | -25,04% | - | 0,00% | 10.572 | |
| 2 | Giro ISE | 4.458 | 3.516 | 4.082 | 3.943 | (138) | 427 | 12,15% | (515) | -11,55% | - | 0,00% | 3.943 | |
| 3 | Tabungan ISE | 9.645 | 5.032 | 6.204 | 6.628 | 424 | 1.597 | 31,73% | (3.017) | -31,28% | - | 0,00% | 6.628 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 100 | 107 | 107 | 107 | 0 | 0 | 0,00% | 7 | 7,00% | - | 0,00% | 107 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 16.150 | 19.292 | 19.941 | 1.000 | 1.075 | 75 | 522 | 649 | 3.792 | 426 | 22.027 | 90,53% | (2.086) |
| | KUR | 14.812 | 18.197 | 18.878 | 1.000 | 1.075 | 75 | 555 | 681 | 4.066 | 394 | 20.506 | 92,06% | (1.628) |
| | Non KUR | 1.337 | 1.095 | 1.063 | - | - | 0 | -33 | -32 | -274 | 32 | 1.522 | 69,87% | (458) |
| 3 | PWG | 15.238 | 31.852 | 32.821 | 6.921 | 6.670 | -251 | 2.328 | 970 | 17.584 | 5.700 | 31.893 | 102,91% | 928 |
| | Cilem | 3.814 | 13.153 | 14.388 | 2.126 | 2.022 | -104 | 1.117 | 1.235 | 10.574 | 788 | 17.213 | 83,59% | (2.825) |
| | Gadai | 11.423 | 18.698 | 18.433 | 4.795 | 4.647 | -147 | 1.211 | 1.265 | 7.010 | 4.912 | 14.680 | 125,57% | 3.753 |
| 4 | CFG | 135.343 | 149.379 | 151.412 | 5.904 | 4.415 | -1.489 | 3.539 | 2.033 | 16.069 | 2.382 | 160.306 | 94,45% | (8.894) |
| | CF 1 | 16.023 | 19.533 | 20.365 | 941 | 1.355 | 414 | 283 | 832 | 4.342 | 523 | 19.094 | 106,66% | 1.271 |
| | Total Griya | 9.034 | 11.740 | 12.083 | 368 | 450 | 82 | 0 | 342 | 3.048 | 108 | 9.834 | 122,86% | 2.248 |
| 4 | • Total Non Program | 9.034 | 11.740 | 12.083 | 368 | 450 | 82 | 1.150 | 342 | 3.048 | 108 | 9.834 | 122,86% | 2.248 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 6.989 | 7.793 | 8.283 | 573 | 905 | 332 | 283 | 490 | 1.294 | 415 | 9.260 | 89,45% | (977) |
| | CF 2 | 119.320 | 129.846 | 131.047 | 4.963 | 3.060 | -1.903 | 3.256 | 1.201 | 11.727 | 1.859 | 141.212 | 92,80% | (10.165) |
| | Mitraguna & Others | 104.787 | 116.468 | 117.775 | 4.763 | 3.060 | -1.703 | 3.460 | 1.307 | 12.988 | 1.753 | 124.440 | 94,64% | (6.665) |
| | Pensiun | 14.533 | 13.378 | 13.272 | 200 | - | -200 | -204 | -106 | -1.261 | 106 | 16.772 | 79,13% | (3.500) |
| | Total Pembiayaan | 166.730 | 200.523 | 204.175 | 13.825 | 12.160 | -1.666 | 6.388 | 3.652 | 37.445 | 8.508 | 214.227 | 95,31% | (10.052) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|------------|------------|--------------|---------------|----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 46 | 460 | 441 | 1.635 | 1.029 | 2,29% | 2,29% | 8,20% | 1.193 | 1.589 | 1.175 | | | |
| | KUR | - | 460 | 441 | 1.635 | 0,00% | 2,43% | 2,43% | 8,66% | 1.193 | 1.635 | 1.175 | | | |
| | Non KUR | 46 | - | - | - | 3,44% | 0,00% | 0,00% | 0,00% | - | (46) | - | | | |
| 3 | PWG | - | - | - | - | 2.282 | 0,00% | 0,00% | 0,00% | 6,95% | 2.282 | 2.282 | 2.282 | | |
| | Cilem | - | - | - | - | 1.986 | 0,00% | 0,00% | 0,00% | 13,81% | 1.986 | 1.986 | 1.986 | | |
| | Gadai | - | - | - | - | 296 | 0,00% | 0,00% | 0,00% | 1,60% | 296 | 296 | 296 | | |
| 4 | CFG | 993 | 406 | 854 | 2.150 | 0,73% | 0,57% | 0,57% | 1,33% | 1.154 | 1.015 | 1.602 | | | |
| | CF 1 | 153 | 406 | 637 | 977 | 0,95% | 3,26% | 4,80% | 4,80% | 339 | 824 | 571 | | | |
| | Total Griya | 15 | 339 | 341 | 340 | 0,16% | 2,90% | 2,81% | 2,81% | (1) | 325 | 1 | | | |
| | Oto | 138 | 67 | 297 | 637 | 1,98% | 3,81% | 7,69% | 7,69% | 340 | 499 | 570 | | | |
| | CF 2 | 840 | - | 216 | 1.031 | 0,70% | 0,17% | 0,17% | 0,17% | 815 | 191 | 1.031 | | | |
| | Mitraguna & Others | 840 | - | 216 | 446 | 0,80% | 0,19% | 0,19% | 0,19% | 230 | (394) | 446 | | | |
| | Pensiun | - | - | - | - | 585 | 0,00% | 4,41% | 4,41% | 585 | 585 | 585 | | | |
| | Total Pembiayaan | 2.417 | 2.964 | 2.631 | 2.629 | 1,45% | 1,31% | 1,29% | 1,29% | (3) | 211 | (336) | 1,44% | -11,71% | 0,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|------|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 261 | 481 | 480 | 479 | 1.61% | 2,49% | 2,40% | (1) | 218 | (2) | | | | |
| | KUR | 204 | 182 | 182 | 182 | 1,38% | 1,00% | 0,97% | - | (22) | (0) | | | | </ |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 8.687 | 9.285 | 9.166 | 9.164 | 642 | (2) | (121) | -1,31% | 477 | 5,49% | 21.655 | 42,32% | (12.491) |
| 2 | Tabungan | 252.421 | 256.666 | 266.461 | 266.657 | (5.161) | 196 | 9.991 | 3,89% | 14.236 | 5,64% | 270.553 | 98,56% | (3.896) |
| 3 | Deposito | 76.726 | 62.391 | 63.178 | 63.178 | (10.114) | 1 | 788 | 1,26% | (13.548) | -17,66% | 78.055 | 80,94% | (14.877) |
| | Total | 337.834 | 328.342 | 338.805 | 338.999 | (14.632) | 194 | 10.657 | 3,25% | 1.165 | 0,34% | 370.263 | 91,56% | (31.264) |
| | CASA | 261.108 | 265.952 | 275.627 | 275.821 | (4.518) | 194 | 9.869 | 3,71% | 14.713 | 5,63% | 292.208 | 94,39% | (16.387) |
| | (%) CASA | 77,29% | 81,00% | 81,35% | 81,36% | | | | | | | | | |
| | FDR | 106,55% | 114,80% | 112,96% | 112,90% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-27 Dec'25) | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|---------------|--------|--------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.448 | 12.608 | 14.613 | 14.882 | 269 | 2.274 | 18,04% | 6.434 | 76,17% | - | 0,00% | 14.882 | |
| 2 | Giro ISE | 1.077 | 1.162 | 1.267 | 1.314 | 47 | 152 | 13,06% | 237 | 22,00% | - | 0,00% | 1.314 | |
| 3 | Tabungan ISE | 7.371 | 11.446 | 13.347 | 13.568 | 222 | 2.122 | 18,54% | 6.197 | 84,08% | - | 0,00% | 13.568 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 163 | 189 | 189 | 189 | 0 | 0 | 0,00% | 26 | 15,95% | - | 0,00% | 189 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 33.407 | 26.606 | 26.915 | 450 | 1.210 | 760 | 275 | 309 | -6.492 | 901 | 41.107 | 65,48% | (14.191) |
| | Linkage | 4 | - | - | - | - | - | 0 | 0 | -4 | - | 3.437 | 0,00% | (3.437) |
| | Non-Linkage | 33.404 | 26.606 | 26.915 | 450 | 1.210 | 760 | 275 | 309 | -6.488 | 901 | 37.670 | 71,45% | (10.755) |
| | • Local Champion | 29.104 | 25.708 | 24.955 | 450 | - | -450 | 275 | -753 | -4.149 | 753 | 30.454 | 81,94% | (5.499) |
| | • Value Chain | 4.299 | 898 | 1.960 | - | 1.210 | 1.210 | 0 | 1.062 | -2.339 | 148 | 7.216 | 27,16% | (5.256) |
| 2 | MBG | 23.844 | 26.866 | 27.589 | 1.450 | 1.800 | 350 | 441 | 724 | 3.745 | 1.076 | 28.156 | 97,99% | (567) |
| | KUR | 21.881 | 24.944 | 25.783 | 1.450 | 1.800 | 350 | 572 | 840 | 3.902 | 960 | 26.074 | 98,89% | (290) |
| | Non KUR | 1.963 | 1.922 | 1.806 | - | - | 0 | -131 | -116 | -157 | 116 | 2.083 | 86,71% | (277) |
| 3 | PWG | 18.313 | 36.508 | 38.303 | 7.648 | 8.811 | 1.163 | 1.708 | 1.795 | 19.990 | 7.016 | 33.743 | 113,51% | 4.560 |
| | Cilem | 9.363 | 19.245 | 20.845 | 2.145 | 2.794 | 650 | 771 | 1.600 | 11.482 | 1.194 | 21.307 | 97,83% | (462) |
| | Gadai | 8.950 | 17.263 | 17.458 | 5.503 | 6.017 | 513 | 937 | 195 | 8.507 | 5.822 | 12.436 | 140,38% | 5.021 |
| 4 | CFG | 284.398 | 286.972 | 289.909 | 3.960 | 6.815 | 2.854 | -1.641 | 2.937 | 5.511 | 3.878 | 293.929 | 98,63% | (4.020) |
| | CF 1 | 38.670 | 35.236 | 35.298 | 752 | 447 | -306 | 141 | 62 | -3.372 | 384 | 39.842 | 88,59% | (4.545) |
| | Total Griya | 32.928 | 29.492 | 29.270 | 442 | - | -442 | 0 | -221 | -3.657 | 221 | 33.233 | 88,08% | (3.963) |
| 1 | • Total Non Program | 32.928 | 29.492 | 29.270 | 442 | - | -442 | -648 | -221 | -3.657 | 221 | 33.233 | 88,08% | (3.963) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 5.742 | 5.744 | 6.027 | 310 | 447 | 136 | 141 | 284 | 285 | 163 | 6.609 | 91,20% | (582) |
| | CF 2 | 245.728 | 251.736 | 254.611 | 3.208 | 6.368 | 3.160 | -1.782 | 2.875 | 8.883 | 3.493 | 254.086 | 100,21% | 524 |
| | Mitraguna & Others | 226.104 | 233.173 | 236.132 | 2.692 | 6.032 | 3.340 | -2.660 | 2.959 | 10.028 | 3.073 | 233.608 | 101,08% | 2.524 |
| | Pensiun | 19.624 | 18.563 | 18.479 | 516 | 336 | -180 | 878 | -84 | -1.145 | 420 | 20.479 | 90,23% | (2.000) |
| | Total Pembiayaan | 5.148 | 8.892 | 3.663 | 12.561 | 1.43% | 0.97% | 3.28% | 8.898 | 7.413 | 3.669 | 0,89% | 72,89% | -2,4% |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|---------------|---------------|---------------|-------------------|--------------|------------|--------------|----------------|--------------|---------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | 90 | 85 | 85 | 85 | 0,00% | 0,32% | 0,32% | - | 85 | (5) | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | 90 | 85 | 85 | 85 | 0,00% | 0,32% | 0,32% | - | 85 | (5) | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 314 | 167 | 221 | 686 | 1.32% | 0,82% | 2,49% | 466 | 372 | 520 | | | | |
| | KUR | 205 | 122 | 138 | 462 | 0,94% | 0,55% | 1,79% | 325 | 257 | 340 | | | | |
| | Non KUR | 109 | 45 | 83 | 224 | 5,56% | 4,33% | 12,41% | 141 | 115 | 179 | | | | |
| 3 | PWG | - | - | - | 1.084 | 0,00% | 0,00% | 2,83% | 1.084 | 1.084 | 1.084 | | | | |
| | Cilem | - | - | - | 695 | 0,00% | 0,00% | 3,33% | 695 | 695 | 695 | | | | |
| | Gadai | - | - | - | 389 | 0,00% | 0,00% | 2,23% | 389 | 389 | 389 | | | | |
| 4 | CFG | 4.834 | 8.636 | 3.357 | 10.706 | 1.70% | 1.17% | 3,69% | 7.349 | 5.872 | 2.071 | | | | |
| | CF 1 | 1.936 | 3.537 | 302 | 2.172 | 5,01% | 0,86% | 6,15% | 1.870 | 235 | (1.365) | | | | |
| | Total Griya | 1.859 | 3.167 | 92 | 1.530 | 5,65% | 0,31% | 5,23% | 1.437 | (330) | (1.637) | | | | |
| | Oto | 77 | 370 | 209 | 642 | 1,35% | 3,64% | 10,65% | 433 | 565 | 272 | | | | |
| | CF 2 | 2.897 | 5.099 | 3.056 | 8.535 | 1,18% | 1,21% | 3,35% | 5.479 | 5.637 | 3.436 | | | | |
| | Mitraguna & Others | 2.897 | 5.099 | 3.056 | 8.535 | 0,65% | 1,31% | 4,13% | 5.479 | 5.637 | 3.436 | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | | | |
| | Total Pembiayaan | 2.880 | 12.832 | 10.553 | 10.701 | 0,80% | 2,80% | 148 | 7.822 | (2.131) | 2,99% | -6,76% | 0,2% | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 85 | 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 | 112 | 635 | 593 | 741 | 0,47% | 2,21%</ | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 7.604 | 6.701 | 6.725 | 6.817 | 672 | 92 | 116 | 1,73% | (787) | -10,35% | 20.152 | 33,83% | (13.335) |
| 2 | Tabungan | 169.083 | 165.994 | 169.939 | 170.448 | (2.296) | 508 | 4.453 | 2,68% | 1.364 | 0,81% | 184.507 | 92,38% | (14.060) |
| 3 | Deposito | 159.534 | 163.489 | 162.240 | 162.266 | (4.793) | 26 | (1.223) | -0,75% | 2.732 | 1,71% | 161.298 | 100,60% | 968 |
| | Total | 336.221 | 336.184 | 338.905 | 339.530 | (6.417) | 625 | 3.346 | 1,00% | 3.309 | 0,98% | 365.957 | 92,78% | (26.427) |
| | CASA | 176.687 | 172.695 | 176.665 | 177.264 | (1.624) | 600 | 4.569 | 2,65% | 577 | 0,33% | 204.659 | 86,61% | (27.395) |
| | (%) CASA | 52,55% | 51,37% | 52,13% | 52,21% | | | | | | | | | |
| | FDR | 59,93% | 63,66% | 64,83% | 64,71% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 11.173 | 8.452 | 9.767 | 9.588 | | (178) | 1.136 | 13,44% | (1.585) | -14,18% | - | 0,00% | 9.588 |
| 2 | Giro ISE | 2.226 | 2.662 | 1.997 | 1.678 | | (319) | (984) | -36,96% | (548) | -24,62% | - | 0,00% | 1.678 |
| 3 | Tabungan ISE | 8.944 | 5.787 | 7.766 | 7.907 | | 141 | 2.120 | 36,63% | (1.037) | -11,59% | - | 0,00% | 7.907 |
| 4 | Deposito ISE | 3 | 3 | 3 | 3 | | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 3 |
| 5 | CIF ISE | 82 | 96 | 96 | 96 | | 0 | 0 | 0,00% | 14 | 17,07% | - | 0,00% | 96 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 40.703 | 42.189 | 43.795 | 1.730 | 2.815 | 1.085 | 991 | 1.606 | 3.092 | 1.209 | 47.802 | 91,62% | (4.007) |
| | KUR | 38.741 | 40.577 | 42.232 | 1.730 | 2.815 | 1.085 | 1.044 | 1.655 | 3.491 | 1.160 | 45.587 | 92,64% | (3.355) |
| | Non KUR | 1.963 | 1.612 | 1.563 | - | - | 0 | -53 | -48 | -399 | 48 | 2.215 | 70,58% | (652) |
| 3 | PWG | 8.703 | 17.233 | 17.689 | 2.064 | 2.218 | 153 | 638 | 456 | 8.986 | 1.762 | 28.179 | 62,78% | (10.489) |
| | Cilem | 6.698 | 12.816 | 13.402 | 1.125 | 1.512 | 386 | 303 | 586 | 6.704 | 926 | 19.460 | 68,87% | (6.058) |
| | Gadai | 2.005 | 4.417 | 4.288 | 939 | 706 | -233 | 334 | -130 | 2.282 | 836 | 8.719 | 49,18% | (4.431) |
| 4 | CFG | 152.101 | 154.591 | 158.224 | 2.898 | 5.425 | 2.527 | 9 | 3.633 | 6.124 | 1.792 | 178.761 | 88,51% | (20.537) |
| | CF 1 | 24.823 | 20.454 | 20.782 | - | 675 | 675 | -538 | 329 | -4.041 | 347 | 28.103 | 73,95% | (7.320) |
| | Total Griya | 16.607 | 12.539 | 12.417 | - | - | 0 | 0 | -122 | -4.190 | 122 | 17.461 | 71,11% | (5.044) |
| 4 | • Total Non Program | 16.607 | 12.539 | 12.417 | - | - | 0 | 0 | -125 | -4.190 | 122 | 17.461 | 71,11% | (5.044) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 8.216 | 7.915 | 8.365 | - | 675 | 675 | -538 | 450 | 149 | 225 | 10.641 | 78,61% | (2.276) |
| | CF 2 | 127.278 | 134.138 | 137.442 | 2.898 | 4.750 | 1.852 | 547 | 3.305 | 10.164 | 1.445 | 150.659 | 91,23% | (13.216) |
| | Mitraguna & Others | 115.000 | 120.110 | 123.195 | 2.036 | 4.370 | 2.334 | -38 | 3.085 | 8.195 | 1.285 | 135.990 | 90,59% | (12.795) |
| | Pensiun | 12.278 | 14.028 | 14.248 | - | 862 | 380 | -482 | 585 | 220 | 160 | 14.669 | 97,13% | (421) |
| | Total Pembiayaan | 201.507 | 214.013 | 219.709 | 6.692 | 10.458 | 3.765 | 1.638 | 5.696 | 18.202 | 4.762 | 254.742 | 86,25% | (35.033) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|--------------|---------------|--------------|---------------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 377 | 866 | 654 | 2.402 | 0,93% | 1,55% | 5,48% | 1.747 | 2.025 | 1.536 | - | | | | |
| | KUR | 327 | 833 | 622 | 2.079 | 0,84% | 1,53% | 4,92% | 1.457 | 1.752 | 1.247 | - | | | | |
| | Non KUR | 50 | 34 | 32 | 322 | 2,53% | 2,01% | 20,62% | 290 | 273 | 289 | - | | | | |
| 3 | PWG | - | - | - | - | 979 | 0,00% | 0,00% | 0,00% | 979 | 979 | 979 | - | | | |
| | Cilem | - | - | - | - | 595 | 0,00% | 0,00% | 0,00% | 595 | 595 | 595 | - | | | |
| | Gadai | - | - | - | - | 384 | 0,00% | 0,00% | 0,00% | 384 | 384 | 384 | - | | | |
| 4 | CFG | 2.744 | 3.268 | 3.091 | 2.859 | 1,02% | 1,96% | 1,81% | (172) | 1.314 | (491) | - | | | | |
| | CF 1 | 114 | 909 | 714 | 710 | 0,46% | 3,49% | 3,42% | (4) | 596 | (198) | - | | | | |
| | Total Griya | 114 | 620 | 616 | 613 | 0,69% | 4,91% | 4,93% | (4) | 498 | (7) | - | | | | |
| | Oto | - | 289 | 98 | 98 | 0,00% | 1,24% | 1,17% | - | 98 | (191) | - | | | | |
| | CF 2 | 1.431 | 2.441 | 2.317 | 2.149 | 1,12% | 1,73% | 1,56% | (168) | 718 | (292) | - | | | | |
| | Mitraguna & Others | 1.388 | 2.441 | 2.317 | 2.149 | 1,21% | 1,93% | 1,74% | (168) | 761 | (292) | - | | | | |
| | Pensiun | 43 | - | - | - | 0,02% | 0,00% | 0,00% | - | (43) | - | - | | | | |
| | Total Pembiayaan | 2.045 | 3.745 | 3.532 | 3.442 | 1,01% | 1,65% | 1,57% | (89) | 1.398 | (303) | 1,39% | 11,12% | -0,2% | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 310.263 | 336.221 | 342.600 | 32.337 | 2,9% |
| 2 | Contribution Margin | 9.746 | 13.162 | 9.468 | (278) | 2,9% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,18 | 3,41 | 3,43 | 0,02 | 0,25 |
| CIF Payroll | 1.265 | 1.282 | 1.301 | 19 | 36 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 13.185 | 2.563 | 2.038 | 2.038 | 272 | 0 | (525) | -20,47% | (11.147) | -84,54% | 20.088 | 10,14% | (18.050) |
| 2 | Tabungan | 147.923 | 149.529 | 151.783 | 151.000 | 10.877 | (784) | 1.471 | 0,98% | 3.077 | 2,08% | 159.714 | 94,54% | (8.714) |
| 3 | Deposito | 54.920 | 80.181 | 79.492 | 79.492 | (2.429) | 0 | (690) | -0,86% | 24.572 | 44,74% | 56.101 | 141,69% | 23.391 |
| | Total | 216.028 | 232.273 | 233.313 | 232.529 | 8.720 | (783) | 257 | 0,11% | 16.501 | 7,64% | 235.903 | 98,57% | (3.373) |
| | CASA | 161.108 | 152.091 | 153.821 | 153.037 | 11.149 | (784) | 946 | 0,62% | (8.070) | -5,01% | 179.802 | 85,11% | (26.764) |
| | (%) CASA | 74,58% | 65,48% | 65,93% | 65,81% | | | | | | | | | |
| | FDR | 99,10% | 97,25% | 97,43% | 97,76% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.590 | 2.391 | 3.253 | 3.361 | | 108 | 970 | 40,56% | 772 | 29,79% | - | 0,00% | 3.361 |
| 2 | Giro ISE | 59 | 57 | 20 | 24 | | 4 | (34) | -59,04% | (35) | -59,98% | - | 0,00% | 24 |
| 3 | Tabungan ISE | 2.531 | 2.334 | 3.234 | 3.338 | | 104 | 1.004 | 43,01% | 807 | 31,88% | - | 0,00% | 3.338 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 90 | 115 | 115 | 115 | | 0 | 0 | 0,00% | 25 | 27,78% | - | 0,00% | 115 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 45.734 | 49.781 | 50.122 | 2.250 | 1.950 | -300 | 612 | 342 | 4.388 | 1.608 | 51.039 | 98,20% | (916) |
| | KUR | 43.301 | 47.907 | 48.242 | 2.250 | 1.870 | -380 | 674 | 336 | 4.942 | 1.534 | 48.404 | 99,67% | (162) |
| | Non KUR | 2.433 | 1.874 | 1.880 | - | 80 | 80 | -62 | 6 | -553 | 74 | 2.634 | 71,37% | (754) |
| 3 | PWG | 2.160 | 7.107 | 7.916 | 624 | 1.132 | 508 | 238 | 809 | 5.756 | 322 | 9.538 | 82,99% | (1.622) |
| | Cilem | 2.160 | 7.107 | 7.916 | 624 | 1.132 | 508 | 238 | 809 | 5.756 | 322 | 9.538 | 82,99% | (1.622) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 166.191 | 168.997 | 169.288 | 3.853 | 4.890 | 1.037 | -1.580 | 291 | 3.097 | 4.599 | 173.605 | 97,51% | (4.317) |
| | CF 1 | 15.140 | 17.633 | 17.700 | 360 | 530 | 170 | 126 | 67 | 2.560 | 463 | 16.052 | 110,27% | 1.648 |
| | Total Griya | 1.118 | 992 | 980 | - | - | 0 | 0 | -12 | -138 | 12 | 1.356 | 72,30% | (376) |
| | • Total Non Program | 1.118 | 992 | 980 | - | - | 0 | 0 | -12 | -138 | 12 | 1.356 | 72,30% | (376) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 14.021 | 16.641 | 16.720 | 360 | 530 | 170 | 126 | 79 | 2.698 | 452 | 14.696 | 113,77% | 2.024 |
| | CF 2 | 151.051 | 151.364 | 151.588 | 3.493 | 4.360 | 867 | -1.706 | 224 | 537 | 4.136 | 157.553 | 96,21% | (5.965) |
| | Mitraguna & Others | 120.364 | 119.927 | 120.416 | 2.480 | 1.880 | -2.058 | 489 | 52 | 3.871 | 126.201 | 95,42% | (5.785) | |
| | Pensiun | 30.687 | 31.437 | 31.172 | 1.013 | - | -1.013 | 352 | -265 | 485 | 265 | 31.352 | 99,42% | (180) |
| | Total Pembiayaan | 214.086 | 225.884 | 227.326 | 6.727 | 7.972 | 1.246 | -730 | 1.442 | 13.241 | 6.530 | 234.182 | 97,07% | (6.856) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------|---------------|--------------|----------------|---------------|--------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| 2 | MBG | 330 | 635 | 554 | 1.472 | 0,72% | 1,11% | 2,94% | 918 | 1.143 | 837 | | | | | | |
| | KUR | 190 | 611 | 529 | 1.355 | 0,44% | 1,10% | 2,81% | 826 | 1.165 | 744 | | | | | | |
| | Non KUR | 139 | 24 | 25 | 117 | 5,72% | 1,31% | 6,23% | 93 | (22) | 93 | | | | | | |
| 3 | PWG | 3 | - | - | - | 0,14% | 0,00% | 0,00% | 504 | 5,04% | 399 | 396 | 399 | | | | |
| | Cilem | 3 | - | - | - | 0,14% | 0,00% | 0,00% | 504 | 5,04% | 399 | 396 | 399 | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 4 | CFG | 1.389 | 1.421 | 1.580 | 3.388 | 0,84% | 0,93% | 2,00% | 1.808 | 1.999 | 1.966 | | | | | | |
| | CF 1 | 197 | 679 | 766 | 1.470 | 1,30% | 4,34% | 8,31% | 705 | 1.273 | 792 | | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Oto | 197 | 679 | 766 | 1.470 | 1,41% | 4,60% | 8,80% | 705 | 1.273 | 792 | | | | | | |
| | CF 2 | 1.192 | 742 | 814 | 1.917 | 0,79% | 0,54% | 1,26% | 1.103 | 725 | 1.175 | | | | | | |
| | Mitraguna & Others | 1.192 | 354 | 616 | 1.373 | 0,99% | 0,51% | 1,14% | 757 | 181 | 1.019 | | | | | | |
| | Pensiun | 121 | - | - | - | 0,06% | 0,00% | 0,00% | - | (121) | - | (121) | - | | | | |
| | Total Pembiayaan | 1.868 | 2.351 | 2.219 | 2.407 | 0,87% | 0,98% | 1,06% | 188 | 539 | 56 | 0,00% | 100,00% | -1,1% | 0,00% | 100,00% | -1,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|---------------|--------|--------|--------------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (YoY) | | | Oct-24 | Oct-25 | Oct-25 | Growth (Mtd) |
| 1 | Asset (Retail) T | 225.173 | 222.162 | 233.545 | 8.372 | | | 2.59 | 2.88 | 2.86 | (0.02) |
| 2 | Contribution Margin | 7.958 | 10.417 | 9.751 | 1.793 | -22,5% | | 2.731 | 1.501 | 1.598 | 97 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|--------------|--------------|----------------|---------------|---------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 66 | 30 | 48 | 48 | (7) | 0 | 18 | 61,89% | (18) | -27,10% | 2.674 | 1,80% | (2.626) |
| 2 | Tabungan | 73.366 | 68.269 | 70.364 | 70.140 | 92 | (224) | 1.871 | 2,74% | (3.226) | -4,40% | 79.971 | 87,71% | (9.831) |
| 3 | Deposito | 13.172 | 14.189 | 14.046 | 14.047 | 531 | 1 | (142) | -1,00% | 875 | 6,64% | 14.379 | 97,69% | (332) |
| | Total | 86.605 | 82.488 | 84.458 | 84.235 | 615 | (223) | 1.747 | 2,12% | (2.370) | -2,74% | 97.024 | 86,82% | (12.789) |
| | CASA | 73.432 | 68.299 | 70.412 | 70.188 | 84 | (224) | 1.889 | 2,77% | (3.244) | -4,42% | 82.645 | 84,93% | (12.457) |
| | (%) CASA | 84,79% | 82,80% | 83,37% | 83,32% | | | | | | | | | |
| | FDR | 98,27% | 110,98% | 109,65% | 109,94% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 349 | 395 | 375 | 387 | | 12 | (8) | -1,96% | 38 | 10,78% | - | 0,00% | 387 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 3 | Tabungan ISE | 349 | 395 | 375 | 387 | | 12 | (8) | -1,96% | 38 | 10,78% | - | 0,00% | 387 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 164 | 173 | 173 | 173 | | 0 | 0 | 0,00% | 9 | 5,49% | - | 0,00% | 173 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | • Local Champion | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 11 | - | - | - | - | 0 | 0 | 0 | -11 | - | 11 | 0,00% | (11) |
| | KUR | 11 | - | - | - | - | 0 | 0 | 0 | -11 | - | 11 | 0,00% | (11) |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 1.711 | 6.775 | 7.547 | 717 | 1.083 | 366 | 367 | 771 | 5.836 | 311 | 5.032 | 149,97% | 2.515 |
| | Cilem | 1.711 | 6.775 | 7.547 | 717 | 1.083 | 366 | 367 | 771 | 5.836 | 311 | 5.032 | 149,97% | 2.515 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 83.367 | 84.751 | 85.041 | 1.520 | 1.327 | -193 | -246 | 290 | 1.674 | 1.037 | 91.686 | 92,75% | (6.646) |
| | CF 1 | 269 | 448 | 443 | - | - | 0 | -3 | -4 | 175 | 4 | 1.292 | 34,31% | (849) |
| | Total Griya | 269 | 251 | 249 | - | - | 0 | 0 | -2 | -20 | 2 | 535 | 46,56% | (286) |
| | • Total Non Program | 269 | 251 | 249 | - | - | 0 | 0 | -2 | -20 | 2 | 535 | 46,56% | (286) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | - | 197 | 194 | - | - | 0 | -3 | -3 | 194 | 3 | 757 | 25,65% | (563) |
| | CF 2 | 83.098 | 84.303 | 84.597 | 1.520 | 1.327 | -193 | -243 | 294 | 1.499 | 1.033 | 90.394 | 93,59% | (5.797) |
| | Mitraguna & Others | 38.271 | 38.205 | 38.215 | 790 | 735 | -55 | -672 | 9 | -56 | 726 | 44.821 | 85,26% | (6.607) |
| | Pensiun | 44.827 | 46.098 | 46.383 | 730 | 592 | -138 | 429 | 285 | 1.556 | 307 | 45.573 | 101,78% | 810 |
| | Total Pembiayaan | 85.106 | 91.544 | 92.605 | 2.237 | 2.410 | 173 | 121 | 1.061 | 7.499 | 1.349 | 96.747 | 95,72% | (4.142) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|-----------|------------|------------|------------|--------------|--------------|--------------|------------|------------|------------|--------------|-----------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | |
| | KUR | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 482 | 0,00% | 0 | 0,00% | 6,39% | 482 | 482 | 482 | | | | |
| | Cilem | - | - | - | - | 482 | 0,00% | 0 | 0,00% | 6,39% | 482 | 482 | 482 | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | | | | |
| 4 | CFG | - | 389 | 387 | 470 | 0 | 0,00% | 0,46% | 0,55% | 83 | 470 | 81 | | | | | |
| | CF 1 | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0 | - | - | - | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0 | - | - | - | | | | |
| | Oto | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0 | - | - | - | | | | |
| | CF 2 | - | 229 | 229 | 224 | 0 | 0,00% | 0,27% | 0,27% | (4) | 224 | (5) | | | | | |
| | Mitraguna & Others | - | 229 | 229 | 224 | 0 | 0,00% | 0,60% | 0,59% | (4) | 224 | (5) | | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| | Total Pembiayaan | 18 | 247 | 247 | 242 | 0,02% | 0,27% | 0,26% | (4) | 224 | (5) | 0,60% | -127,67% | 0,3% | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (Mtd) | | |
| 1 | Asset (Retail) T | 85.205 | 89.188 | 94.350 | 9.145 | | |
| 2 | Contribution Margin | 3.278 | 4.188 | 4.359 | 1.081 | -33,0% | |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,72 | 2,77 | 2,97 | 0,20 | 0,25 |
| CIF Payroll | 757 | 594 | 667 | 73 | (90) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|---------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 11.015 | 22.624 | 23.487 | 23.488 | 26 | 1 | 864 | 3,82% | 12.473 | 113,24% | 17.115 | 137,23% | 6.373 |
| 2 | Tabungan | 115.074 | 111.762 | 117.477 | 117.200 | 3.958 | (277) | 5.438 | 4,87% | 2.126 | 1,85% | 124.578 | 94,08% | (7.378) |
| 3 | Deposito | 23.779 | 24.785 | 24.696 | 24.697 | 69 | 1 | (89) | -0,36% | 917 | 3,86% | 24.677 | 100,08% | 20 |
| | Total | 149.869 | 159.171 | 165.661 | 165.385 | 4.053 | (276) | 6.214 | 3,90% | 15.516 | 10,35% | 166.371 | 99,41% | (986) |
| | CASA | 126.089 | 134.386 | 140.965 | 140.688 | 3.984 | (276) | 6.302 | 4,69% | 14.599 | 11,58% | 141.693 | 99,29% | (1.005) |
| | (%) CASA | 84,13% | 84,43% | 85,09% | 85,07% | | | | | | | | | |
| | FDR | 105,52% | 113,31% | 109,56% | 109,74% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 7.372 | 6.222 | 7.124 | 7.157 | 33 | 935 | 15,02% | (215) | -2,92% | | - | 0,00% | 7.157 |
| 2 | Giro ISE | 1.170 | 279 | 951 | 926 | (25) | 647 | 231,98% | (244) | -20,82% | | | 0,00% | 926 |
| 3 | Tabungan ISE | 2.302 | 1.843 | 2.073 | 2.130 | 58 | 287 | 15,58% | (171) | -7,45% | | | 0,00% | 2.130 |
| 4 | Deposito ISE | 3.900 | 4.100 | 4.100 | 4.100 | 0 | 0 | 0,00% | 200 | 5,13% | | | 0,00% | 4.100 |
| 5 | CIF ISE | 69 | 80 | 80 | 80 | 0 | 0 | 0,00% | 11 | 15,94% | | | 0,00% | 80 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 731 | 1.458 | 1.410 | 100 | - | -100 | 51 | -48 | 679 | 48 | 731 | 192,92% | 679 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 731 | 1.458 | 1.410 | 100 | - | -100 | 51 | -48 | 679 | 48 | 731 | 192,92% | 679 |
| | • Local Champion | 731 | 554 | 526 | 100 | - | -100 | 70 | -28 | -205 | 28 | 731 | 71,97% | (205) |
| | • Value Chain | - | 904 | 884 | - | - | - | -19 | -19 | 884 | 19 | 0 | 0,00% | 884 |
| 2 | MBG | 14.454 | 21.062 | 21.184 | 980 | 675 | -305 | 425 | 122 | 6.730 | 553 | 19.012 | 111,43% | 2.172 |
| | KUR | 11.979 | 19.003 | 19.180 | 980 | 675 | -305 | 496 | 177 | 7.201 | 498 | 16.423 | 116,79% | 2.757 |
| | Non KUR | 2.475 | 2.059 | 2.004 | - | - | 0 | -71 | -56 | -471 | 56 | 2.589 | 77,40% | (585) |
| 3 | PWG | 2.088 | 8.579 | 9.994 | 566 | 1.791 | 1.224 | 126 | 1.415 | 7.906 | 376 | 9.948 | 100,46% | 46 |
| | Cilem | 1.902 | 8.366 | 9.753 | 490 | 1.738 | 1.248 | 150 | 1.387 | 7.852 | 350 | 9.762 | 99,91% | (9) |
| | Gadai | 186 | 213 | 241 | 76 | 53 | -23 | -24 | 28 | 55 | 25 | 186 | 129,51% | 55 |
| 4 | CFG | 140.874 | 149.252 | 148.907 | 3.153 | 3.263 | 110 | -564 | -345 | 8.034 | 3.608 | 153.851 | 96,79% | (4.944) |
| | CF 1 | 3.720 | 5.449 | 5.575 | - | 246 | 246 | -22 | 126 | 1.855 | 120 | 5.317 | 104,86% | 258 |
| | Total Griya | 422 | 1.164 | 1.158 | - | - | 0 | 0 | -5 | 736 | 5 | 838 | 138,19% | 320 |
| | • Total Non Program | 422 | 1.164 | 1.158 | - | - | 0 | -5 | -5 | 736 | 5 | 838 | 138,19% | 320 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.298 | 4.286 | 4.417 | - | 246 | 246 | -22 | 131 | 1.119 | 115 | 4.479 | 98,62% | (62) |
| | CF 2 | 137.153 | 143.803 | 143.332 | 3.153 | 3.017 | -136 | -542 | -470 | 6.179 | 3.487 | 148.534 | 96,50% | (5.202) |
| | Mitraguna & Others | 95.850 | 99.959 | 99.113 | 1.660 | 1.975 | 315 | -1.303 | -846 | 3.264 | 2.821 | 106.067 | 93,44% | (6.953) |
| | Pensiun | 41.304 | 43.844 | 44.219 | 1.493 | 1.042 | -451 | 761 | 375 | 2.915 | 667 | 42.468 | 104,12% | 1.752 |
| | Total Pembiayaan | 158.147 | 180.352 | 181.496 | 4.799 | 5.729 | 929 | 38 | 1.144 | 23.349 | 4.584 | 183.542 | 98,89% | (2.046) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|-----------|--------------|------------|--------------|-----------------|-------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | SME | - | 48 | 47 | 47 | 0 | 0,00% | 3,20% | 3,31% | 3,31% | - | - | 47 | (1) | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | 48 | 47 | 47 | 0 | 0,00% | 3,20% | 3,31% | 3,31% | - | 47 | (1) | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | 24 | - | - | 1.248 | 1.248 | 0,16% | 0,00% | 5,89% | 1.248 | 1.225 | 1.248 | | | | | |
| | KUR | 24 | - | - | 943 | 943 | 0,20% | 0,00% | 4,92% | 943 | 919 | 943 | | | | | |
| | Non KUR | - | - | - | 305 | 305 | 0,00% | 0,00% | 15,24% | 305 | 305 | 305 | | | | | |
| 3 | PWG | - | - | - | 621 | 621 | 0,00% | 0,00% | 6,21% | 621 | 621 | 621 | | | | | |
| | Cilem | - | - | - | 621 | 621 | 0,00% | 0,00% | 6,37% | 621 | 621 | 621 | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| 4 | CFG | 636 | 1.462 | 1.682 | 1.952 | 1.952 | 0,45% | 0,00% | 1,13% | 1.31% | 270 | 1.316 | 490 | | | | |
| | CF 1 | 195 | 110 | 334 | 323 | 323 | 5,25% | 0,00% | 6,13% | 5,79% | (11) | 127 | 212 | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Oto | 195 | 110 | 334 | 323 | 323 | 5,92% | 0,00% | 7,79% | 7,30% | (11) | 127 | 212 | | | | |
| | CF 2 | 441 | 1.352 | 1.348 | 1.630 | 1.630 | 0,32% | 0,00% | 0,94% | 1,14% | 281 | 1.189 | 278 | | | | |
| | Mitraguna & Others | 441 | 1.183 | 1.348 | 1.630 | 1.630 | 0,46% | 0,00% | 1,35% | 1,64% | 281 | 1.189 | 447 | | | | |
| | Pensiun | - | 169 | - | - | 0 | 0,00% | 0,00% | - | - | - | - | (169) | | | | |
| | Total Pembiayaan | 537 | 258 | 257 | 257 | 0,34% | 0,14% | 0,14% | - | (280) | (1) | 1,10% | -680,66% | 1,0% | | | |

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | Net (UG) & DG | | | | Target Dec'25 | | | |
|-----|---------------------|---------|---------|---------|---------|--------------|----------|---------------|-----|-----|--|---------------|-------|-------|------------|
| | | Oct-24 | Dec-24 | Oct-25 | Oct-25 | | | MtD | YtD | MtM | | % | Penc. | Gap | |
| 1 | Asset (Retail) T | 191.076 | 162.108 | 185.571 | (5.505) | | | | | | | 0,03 | 0,72 | | |
| 2 | Contribution Margin | 8.280 | 10.133 | 7.726 | (554) | 6,7% | | | | | | 2.226 | 1.039 | 1.063 | 24 (1.163) |

PHR & Payroll

| Kinerja | Posisi | | | Growth |
|-------------|--------|--------|--------|--------|
| | Oct-24 | Sep-25 | Oct-25 | |
| PHR | 2,70 | 3,39 | 3,42 | 0,03 |
| CIF Payroll | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 6.790 | 6.505 | 4.781 | 4.633 | (1.908) | (148) | (1.871) | -28,77% | (2.157) | -31,76% | 14.374 | 32,23% | (9.741) |
| 2 | Tabungan | 175.767 | 198.253 | 206.563 | 205.488 | 4.592 | (1.074) | 7.235 | 3,65% | 29.721 | 16,91% | 191.167 | 107,49% | 14.321 |
| 3 | Deposito | 41.842 | 50.886 | 52.623 | 52.643 | (773) | 20 | 1.756 | 3,45% | 10.801 | 25,81% | 42.458 | 123,99% | 10.184 |
| | Total | 224.399 | 255.644 | 263.967 | 262.764 | 1.911 | (1.203) | 7.120 | 2,79% | 38.365 | 17,10% | 247.999 | 105,95% | 14.765 |
| | CASA | 182.557 | 204.758 | 211.344 | 210.121 | 2.684 | (1.223) | 5.364 | 2,62% | 27.564 | 15,10% | 205.541 | 102,23% | 4.580 |
| | (%) CASA | 81,35% | 80,09% | 80,06% | 79,97% | | | | | | | | | |
| | FDR | 108,91% | 102,51% | 100,59% | 101,05% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | DtD | Growth (1-27 Dec'25) | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.083 | 6.193 | 5.818 | 5.657 | (161) | (536) | -8,66% | 1.574 | 38,56% | - | 0,00% | 5.657 |
| 2 | Giro ISE | 1.486 | 3.178 | 2.512 | 2.426 | (86) | (751) | -23,64% | 940 | 63,27% | - | 0,00% | 2.426 |
| 3 | Tabungan ISE | 2.597 | 3.016 | 3.306 | 3.231 | (75) | 215 | 7,13% | 634 | 24,42% | - | 0,00% | 3.231 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 138 | 158 | 158 | 158 | 0 | 0 | 0,00% | 20 | 14,49% | - | 0,00% | 158 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 1.595 | 2.418 | 2.353 | - | - | 0 | -110 | -65 | 759 | 65 | 1.595 | 147,57% | 759 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 1.595 | 2.418 | 2.353 | - | - | 0 | -110 | -65 | 759 | 65 | 1.595 | 147,57% | 759 |
| | • Local Champion | 1.595 | 2.418 | 2.353 | - | - | 0 | -110 | -65 | 759 | 65 | 1.595 | 147,57% | 759 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 97.733 | 96.677 | 98.031 | 2.470 | 4.785 | 2.315 | -1.166 | 1.355 | 298 | 3.430 | 103.342 | 94,86% | (5.311) |
| | KUR | 92.544 | 90.757 | 92.239 | 2.470 | 4.785 | 2.315 | -934 | 1.482 | -305 | 3.303 | 97.667 | 94,44% | (5.428) |
| | Non KUR | 5.189 | 5.919 | 5.792 | - | - | 0 | -232 | -127 | 603 | 127 | 5.676 | 102,05% | 116 |
| 3 | PWG | 10.721 | 22.181 | 23.939 | 4.161 | 3.300 | -860 | 1.305 | 1.757 | 13.217 | 1.543 | 32.125 | 74,52% | (8.187) |
| | Cilem | 6.388 | 13.681 | 14.666 | 1.655 | 1.612 | -44 | 943 | 985 | 8.278 | 626 | 21.573 | 67,99% | (6.906) |
| | Gadai | 4.333 | 8.500 | 9.272 | 2.505 | 1.688 | -817 | 362 | 772 | 4.939 | 917 | 10.553 | 87,87% | (1.280) |
| 4 | CFG | 134.342 | 140.777 | 141.207 | 4.966 | 4.298 | -668 | 1.543 | 430 | 6.864 | 3.868 | 156.757 | 90,08% | (15.551) |
| | CF 1 | 27.563 | 25.063 | 24.634 | - | - | 0 | -271 | -429 | -2.929 | 429 | 32.202 | 76,50% | (7.568) |
| | Total Griya | 18.820 | 16.452 | 16.276 | - | - | 0 | 0 | -176 | -2.544 | 176 | 21.615 | 75,30% | (5.339) |
| 4 | • Total Non Program | 5.808 | 4.898 | 4.840 | - | - | 0 | -59 | -58 | -968 | 58 | 6.766 | 71,54% | (1.926) |
| | • Program | 13.012 | 11.553 | 11.436 | - | - | 0 | -124 | -118 | -1.576 | 118 | 14.849 | 77,01% | (3.413) |
| | Oto | 8.743 | 8.611 | 8.358 | - | - | 0 | -271 | -253 | -384 | 253 | 10.587 | 78,95% | (2.229) |
| | CF 2 | 106.779 | 115.714 | 116.572 | 4.966 | 4.298 | -668 | 1.813 | 859 | 9.793 | 3.439 | 124.556 | 93,59% | (7.983) |
| | Mitraguna & Others | 66.464 | 74.478 | 74.902 | 4.298 | 3.358 | -940 | 1.897 | 424 | 8.438 | 2.934 | 82.423 | 90,88% | (7.521) |
| | Pensiun | 40.315 | 41.236 | 41.671 | 668 | 940 | 272 | -84 | 435 | 1.356 | 505 | 42.133 | 98,90% | (462) |
| | Total Pembiayaan | 244.391 | 262.053 | 265.530 | 11.597 | 12.383 | 787 | 1.571 | 3.477 | 21.139 | 8.906 | 293.820 | 90,37% | (28.290) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|------------|---------------|-----------------|-------------|---------------|----------|----------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | | |
| 1 | SME | 83 | - | - | - | 682 | 5,19% | 0,00% | 28,97% | 682 | 599 | 682 | - | - | - | - | - | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - | - | |
| | Local Champion | 83 | - | - | - | 682 | 5,19% | 0,00% | 28,97% | 682 | 599 | 682 | - | - | - | - | - | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - | - | |
| 2 | MBG | 931 | 946 | 780 | 4.936 | 0,95% | 0,81% | 5,04% | 4.156 | 4.005 | 3.990 | - | - | - | - | - | - | |
| | KUR | 830 | 846 | 683 | 4.331 | 0,90% | 0,75% | 4,70% | 3.648 | 3.501 | 3.485 | - | - | - | - | - | - | |
| | Non KUR | 101 | 100 | 97 | 605 | 1,95% | 1,64% | 10,45% | 508 | 504 | 506 | - | - | - | - | - | - | |
| 3 | PWG | 7 | - | - | - | 911 | 0,06% | 0,00% | 3,80% | 911 | 904 | 911 | - | - | - | - | - | |
| | Cilem | - | - | - | - | 658 | 0,00% | 0,00% | 4,48% | 658 | 658 | 658 | - | - | - | - | - | |
| | Gadai | - | 7 | - | - | 253 | 0,15% | 0,00% | 2,73% | 253 | 247 | 253 | - | - | - | - | - | |
| 4 | CFG | 949 | 1.067 | 1.430 | 5.659 | 0,71% | 1,02% | 4,01% | 4.230 | 4.711 | 4.593 | - | - | - | - | - | - | |
| | CF 1 | 949 | 1.067 | 983 | 2.900 | 3,44% | 3,92% | 11,77% | 1.917 | 1.951 | 1.833 | - | - | - | - | - | - | |
| | Total Griya | 745 | 834 | 757 | 2.452 | 3,96% | 4,60% | 15,07% | 1.695 | 1.708 | 1.618 | - | - | - | - | - | - | |
| | Oto | 204 | 232 | 226 | 448 | 2,34% | 2,63% | 5,36% | 221 | 243 | 215 | - | - | - | - | - | - | |
| | CF 2 | - | - | 446 | 2.759 | 0,00% | 0,39% | 2,37% | 2.313 | 2.759 | 2.759 | - | - | - | - | - | - | |
| | Mitraguna & Others | - | - | 446 | 2.589 | 0,00% | 0,60% | 3,46% | 2.142 | 2.589 | 2.589 | - | - | - | - | - | - | |
| | Pensiun | - | - | - | 171 | 0,00% | 0,00% | 0,41% | 171 | 171 | 171 | - | - | - | - | - | - | |
| | Total Pembiayaan | 1.969 | 2.012 | 2.209 | 3.521 | 0,79% | 1,03% | 4,59% | 816 | 1.579 | 632 | 3,68% | -177,78% | 2,4% | - | - | - | - |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|------|---------------|-------|-----|---------------|---|---|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | |
| 1 | SME | 71 | - | - | - | 682 | 4,46% | 0,00% | 0,00% | - | (71) | - | - | - | - | - | - |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - | - |
| | Non-Linkage | 71 | - | - | - | 682 | 4,46% | 0,00% | 0,0 | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.637 | 2.833 | 2.157 | 2.169 | 261 | 12 | (664) | -23,45% | (1.469) | -40,38% | 9.639 | 22,50% | (7.470) |
| 2 | Tabungan | 133.319 | 154.882 | 152.001 | 151.601 | 2.042 | (400) | (3.281) | -2,12% | 18.282 | 13,71% | 144.556 | 104,87% | 7.046 |
| 3 | Deposito | 34.970 | 33.332 | 33.610 | 33.613 | 560 | 3 | 281 | 0,84% | (1.356) | -3,88% | 36.234 | 92,77% | (2.621) |
| | Total | 171.926 | 191.046 | 187.768 | 187.383 | 2.862 | (385) | (3.663) | -1,92% | 15.457 | 8,99% | 190.428 | 98,40% | (3.045) |
| | CASA | 136.957 | 157.715 | 154.158 | 153.770 | 2.302 | (388) | (3.945) | -2,50% | 16.813 | 12,28% | 154.194 | 99,72% | (424) |
| | (%) CASA | 79,66% | 82,55% | 82,10% | 82,06% | | | | | | | | | |
| | FDR | 77,08% | 67,13% | 68,44% | 68,58% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.034 | 2.301 | 2.258 | 2.366 | 108 | 65 | 2,82% | 332 | 16,31% | - | 0,00% | 2.366 | |
| 2 | Giro ISE | 95 | 517 | 229 | 229 | 1 | (287) | (55,59%) | 135 | 141,98% | - | 0,00% | 229 | |
| 3 | Tabungan ISE | 1.439 | 1.285 | 1.529 | 1.637 | 108 | 352 | 27,41% | 197 | 13,70% | - | 0,00% | 1.637 | |
| 4 | Deposito ISE | 500 | 500 | 500 | 500 | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 500 | |
| 5 | CIF ISE | 176 | 228 | 228 | 228 | 0 | 0 | 0,00% | 52 | 29,55% | - | 0,00% | 228 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 18.945 | 18.568 | 18.723 | 100 | 845 | 745 | -1,287 | 155 | -223 | 690 | 21.588 | 86,73% | (2.865) |
| | KUR | 17.446 | 17.524 | 17.530 | 100 | 645 | 545 | -984 | 7 | 84 | 638 | 19.977 | 87,75% | (2.447) |
| | Non KUR | 1.500 | 1.044 | 1.192 | - | 200 | 200 | -302 | 148 | -307 | 52 | 1.611 | 74,03% | (418) |
| 3 | PWG | 1.695 | 7.408 | 8.285 | 732 | 1.300 | 568 | 354 | 878 | 6.591 | 422 | 6.399 | 129,49% | 1.887 |
| | Cilem | 1.695 | 7.408 | 8.285 | 732 | 1.300 | 568 | 354 | 878 | 6.591 | 422 | 6.399 | 129,49% | 1.887 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 111.874 | 102.273 | 101.503 | 386 | 1.315 | 929 | -2.978 | -769 | -10.371 | 2.084 | 115.400 | 87,96% | (13.896) |
| | CF 1 | 3.054 | 2.795 | 2.737 | - | - | 0 | -55 | -58 | -317 | 58 | 3.488 | 78,49% | (750) |
| | Total Griya | 942 | 876 | 869 | - | - | 0 | 0 | -6 | -72 | 6 | 1.055 | 82,43% | (185) |
| | • Total Non Program | 942 | 876 | 869 | - | - | 0 | -6 | -6 | -72 | 6 | 1.055 | 82,43% | (185) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.112 | 1.920 | 1.868 | - | - | 0 | -55 | -52 | -244 | 52 | 2.433 | 76,78% | (565) |
| | CF 2 | 108.821 | 99.477 | 98.766 | 386 | 1.315 | 929 | -2.923 | -711 | -10.054 | 2.026 | 111.912 | 88,25% | (13.146) |
| | Mitraguna & Others | 34.866 | 41.418 | 41.085 | 300 | 1.285 | 985 | -115 | -333 | 6.219 | 1.618 | 37.641 | 109,15% | 3.444 |
| | Pensiun | 73.955 | 58.059 | 57.681 | 86 | 30 | -56 | -2.808 | -378 | -16.273 | 408 | 74.271 | 77,66% | (16.589) |
| | Total Pembiayaan | 132.514 | 128.248 | 128.511 | 1.218 | 3.460 | 2.242 | -3.910 | 264 | -4.003 | 3.196 | 143.386 | 89,63% | (14.875) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|------------|--------------|--------------|--------------|--------------|-----------|----------------|----------------|---------------|-----------------|-------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 2 | MBG | 302 | 530 | 94 | 855 | 1.59% | 0,51% | 4,57% | 761 | 553 | 325 | - | - | - | | | |
| | KUR | 199 | 530 | 94 | 595 | 1,14% | 0,54% | 3,39% | 501 | 396 | 65 | - | - | - | | | |
| | Non KUR | 102 | - | - | 260 | 6,82% | 0,00% | 21,81% | 260 | 158 | 260 | - | - | - | | | |
| 3 | PWG | - | - | - | 323 | 0,00% | 0,00% | 3,90% | 323 | 323 | 323 | - | - | - | | | |
| | Cilem | - | - | - | 323 | 0,00% | 0,00% | 3,90% | 323 | 323 | 323 | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 4 | CFG | 58 | 1.868 | 1.234 | 2.437 | 0,05% | 1,21% | 2,40% | 1.203 | 2.378 | 568 | - | - | - | | | |
| | CF 1 | 54 | 31 | 28 | 247 | 1,76% | 1,01% | 9,01% | 219 | 193 | 216 | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Oto | 54 | 31 | 28 | 247 | 2,55% | 1,47% | 13,21% | 219 | 193 | 216 | - | - | - | | | |
| | CF 2 | 5 | 1.838 | 1.206 | 2.190 | 0,00% | 1,21% | 2,22% | 984 | 2.185 | 352 | - | - | - | | | |
| | Mitraguna & Others | 5 | 1.758 | 1.125 | 2.109 | 0,01% | 2,72% | 5,13% | 984 | 2.105 | 352 | - | - | - | | | |
| | Pensiun | - | 80 | 81 | 81 | 0,00% | 0,14% | 0,14% | - | 81 | 1 | - | - | - | | | |
| | Total Pembiayaan | 9.858 | 2.947 | 999 | 1.012 | 0,744 | 0,78% | 0,78% | 13 | (8.846) | (1.935) | 2,09% | -165,07% | 1,3% | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 165.590 | 172.251 | 188.531 | 22.941 | |
| 2 | Contribution Margin | 761 | 2.198 | 8.358 | 7.597 | -998,3% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,33 | 2,54 | 2,54 | 0,00 | 0,21 |
| CIF Payroll | 1.568 | 1.521 | 1.508 | (13) | (60) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 2.839 | 2.314 | 1.959 | 2.247 | (204) | 288 | (67) | -2,91% | (592) | -20,85% | 7.495 | 29,98% | (5.248) |
| 2 | Tabungan | 118.896 | 130.042 | 132.677 | 132.007 | 5.288 | (670) | 1.965 | 1,51% | 13.111 | 11,03% | 132.336 | 99,75% | (329) |
| 3 | Deposito | 12.522 | 15.544 | 15.413 | 15.413 | (147) | 0 | (132) | -0,85% | 2.891 | 23,09% | 13.338 | 115,55% | 2.075 |
| | Total | 134.257 | 147.901 | 150.049 | 149.667 | 4.937 | (382) | 1.766 | 1,19% | 15.410 | 11,48% | 153.169 | 97,71% | (3.503) |
| | CASA | 121.735 | 132.356 | 134.636 | 134.254 | 5.084 | (382) | 1.897 | 1,43% | 12.519 | 10,28% | 139.831 | 96,01% | (5.577) |
| | (%) CASA | 90,67% | 89,49% | 89,73% | 89,70% | | | | | | | | | |
| | FDR | 193,63% | 185,65% | 186,18% | 186,66% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.925 | 4.001 | 4.290 | 4.249 | (41) | 248 | 6,20% | 324 | 8,27% | - | 0,00% | 4.249 | |
| 2 | Giro ISE | 2.210 | 1.269 | 1.355 | 1.275 | (80) | 6 | 0,48% | (935) | -42,32% | - | 0,00% | 1.275 | |
| 3 | Tabungan ISE | 1.714 | 2.732 | 2.935 | 2.974 | 40 | 242 | 8,85% | 1.260 | 73,48% | - | 0,00% | 2.974 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 108 | 145 | 145 | 145 | 0 | 0 | 0,00% | 37 | 34,26% | - | 0,00% | 145 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 155 | 61 | 53 | - | - | 0 | -9 | -9 | -102 | 9 | 155 | 34,01% | (102) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 155 | 61 | 53 | - | - | 0 | -9 | -9 | -102 | 9 | 155 | 34,01% | (102) |
| | • Local Champion | 155 | 61 | 53 | - | - | 0 | -9 | -9 | -102 | 9 | 155 | 34,01% | (102) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 76.261 | 71.504 | 73.016 | 3.580 | 3.825 | 245 | 841 | 1.511 | -3.246 | 2.314 | 76.854 | 95,01% | (3.839) |
| | KUR | 69.790 | 66.016 | 67.465 | 3.580 | 3.625 | 45 | 1.010 | 1.449 | -2.325 | 2.176 | 70.240 | 96,05% | (2.776) |
| | Non KUR | 6.471 | 5.488 | 5.551 | - | 200 | 200 | -168 | 63 | -920 | 137 | 6.614 | 83,93% | (1.063) |
| 3 | PWG | 2.698 | 8.741 | 9.486 | 734 | 1.234 | 500 | 301 | 745 | 6.788 | 490 | 11.023 | 86,06% | (1.537) |
| | Cilem | 2.698 | 8.741 | 9.486 | 734 | 1.234 | 500 | 301 | 745 | 6.788 | 490 | 11.023 | 86,06% | (1.537) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 180.846 | 194.275 | 196.811 | 3.947 | 5.333 | 1.386 | 1.026 | 2.536 | 15.965 | 2.796 | 199.512 | 98,65% | (2.701) |
| | CF 1 | 24.361 | 31.792 | 33.049 | 523 | 1.963 | 1.440 | 41 | 1.256 | 8.688 | 706 | 26.703 | 123,76% | 6.345 |
| | Total Griya | 4.158 | 5.304 | 5.262 | - | - | 0 | 0 | -42 | 1.104 | 42 | 4.806 | 109,48% | 456 |
| | • Total Non Program | 3.841 | 5.012 | 4.972 | - | - | 0 | -35 | -40 | 1.131 | 40 | 4.445 | 111,86% | 527 |
| | • Program | 317 | 292 | 290 | - | - | 0 | -2 | -2 | -27 | 2 | 361 | 80,22% | (71) |
| | Oto | 20.203 | 26.488 | 27.787 | 523 | 1.963 | 1.440 | 41 | 1.298 | 7.583 | 664 | 21.897 | 126,90% | 5.890 |
| | CF 2 | 156.485 | 162.483 | 163.763 | 3.424 | 3.370 | -54 | 985 | 1.280 | 7.278 | 2.090 | 172.808 | 94,77% | (9.046) |
| | Mitraguna & Others | 140.742 | 148.597 | 150.006 | 3.424 | 3.370 | -54 | 1.270 | 1.409 | 9.264 | 1.961 | 155.396 | 96,53% | (5.391) |
| | Pensiun | 15.743 | 13.886 | 13.757 | - | - | 0 | -285 | -129 | -1.986 | 129 | 17.412 | 79,01% | (3.655) |
| | Total Pembiayaan | 259.960 | 274.582 | 279.366 | 8.261 | 10.392 | 2.131 | 2.160 | 4.784 | 19.405 | 5.608 | 287.544 | 97,16% | (8.178) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------|------------|--------------|---------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 2 | MBG | - | 439 | 551 | 2.262 | 0,00% | 0,77% | 3,10% | 1.712 | 2.262 | 1.823 | - | - | | | | |
| | KUR | - | 398 | 511 | 1.871 | 0,00% | 0,77% | 2,77% | 1.360 | 1.871 | 1.473 | - | - | | | | |
| | Non KUR | - | 41 | 40 | 392 | 0,00% | 0,73% | 7,06% | 352 | 392 | 350 | - | - | | | | |
| 3 | PWG | - | - | - | - | 567 | 0,00% | 0,00% | 567 | 567 | 567 | - | - | | | | |
| | Cilem | - | - | - | - | 567 | 0,00% | 0,00% | 567 | 567 | 567 | - | - | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | | | | |
| 4 | CFG | 4.563 | 2.138 | 2.643 | 4.797 | 0,00% | 2,52% | 1,36% | 2,44% | 2.154 | 234 | 2.659 | - | - | | | |
| | CF 1 | 1.171 | 1.100 | 1.509 | 2.344 | 4,81% | 4,75% | 4,70% | 835 | 1.173 | 1.244 | - | - | | | | |
| | Total Griya | 405 | - | 379 | 377 | 9,74% | 7,15% | 7,15% | (3) | (28) | 377 | - | - | | | | |
| | Oto | 766 | 1.100 | 1.130 | 1.968 | 3,79% | 4,27% | 7,08% | 837 | 1.201 | 867 | - | - | | | | |
| | CF 2 | 3.391 | 1.038 | 1.134 | 2.453 | 2,17% | 0,70% | 1,50% | 1.319 | (938) | 1.415 | - | - | | | | |
| | Mitraguna & Others | 3.391 | 1.038 | 1.134 | 2.223 | 0,76% | 1,48% | 1,48% | 1.089 | (1.168) | 1.185 | - | - | | | | |
| | Pensiun | 95 | - | - | - | 0,00% | 0,00% | 0,00% | 230 | 230 | 230 | - | - | | | | |
| | Total Pembiayaan | 2.747 | 2.973 | 3.045 | 3.294 | 1,06% | 1,11% | 1,18% | 249 | 547 | 321 | 1,20% | -1,98% | 0,0% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | | | | % | 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 | 46 | 519 | 518 | 518 | 0,06% | 0,72% | 0,71% | - | - | 473 | (1) | - | | </td | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|----------|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|----------------|----------|----------------|---------------|--------------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 3 | Deposito | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | Total | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | CASA | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| (%) CASA | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | | | | | | | | | | |
| FDR | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|----------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.308 | - | - | - | 0 | 0 | #DIV/0! | (8.308) | -100,00% | - | 0,00% | 0 | 0 |
| 2 | Giro ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 | 0 |
| 3 | Tabungan ISE | 7.708 | - | - | - | 0 | 0 | #DIV/0! | (7.708) | -100,00% | 0 | 0,00% | 0 | 0 |
| 4 | Deposito ISE | 600 | - | - | - | 0 | 0 | #DIV/0! | (600) | -100,00% | 0 | 0,00% | 0 | 0 |
| 5 | CIF ISE | 27 | - | - | - | 0 | 0 | #DIV/0! | (27) | -100,00% | 0 | 0,00% | 0 | 0 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-------------------------|------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------|----------------|---------------|--------------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Cilem | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | CF 1 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| | Total Griya | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Total Non Program | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Program | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Oto | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| CF 2 | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| Mitraguna & Others | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Pensiun | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Total Pembiayaan | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-------------------------|----------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------|----------|---------------|----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| Oto | - | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| CF 2 | - | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| Mitraguna & Others | - | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| Pensiun | - | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| Total Pembiayaan | - | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | 5,20% | #DIV/0! | 5,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| Oto | | | | | | | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|---------------|---------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.507 | 1.026 | 1.640 | 1.642 | 657 | 2 | 616 | 60,07% | 134 | 8,91% | 4.003 | 41,02% | (2.361) |
| 2 | Tabungan | 77.097 | 95.902 | 94.558 | 93.966 | 2.511 | (593) | (1.936) | -2,02% | 16.869 | 21,88% | 82.429 | 114,00% | 11.537 |
| 3 | Deposito | 8.333 | 13.467 | 13.600 | 13.600 | (12) | 0 | 133 | 0,99% | 5.267 | 63,21% | 9.029 | 150,62% | 4.571 |
| | Total | 86.937 | 110.395 | 109.799 | 109.208 | 3.155 | (591) | (1.187) | -1,08% | 22.271 | 25,62% | 95.461 | 114,40% | 13.747 |
| | CASA | 78.604 | 96.928 | 96.199 | 95.607 | 3.167 | (591) | (1.320) | -1,36% | 17.003 | 21,63% | 86.431 | 110,62% | 9.176 |
| | (%) CASA | 90,42% | 87,80% | 87,61% | 87,55% | | | | | | | | | |
| | FDR | 27,35% | 46,81% | 48,14% | 48,40% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|--------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 24.432 | 28.166 | 27.116 | 26.356 | (760) | (1.810) | -6,43% | 1.923 | 7,87% | - | 0,00% | 26.356 | |
| 2 | Giro ISE | 1.505 | 1.023 | 1.618 | 1.637 | 19 | 614 | 60,08% | 132 | 8,77% | - | 0,00% | 1.637 | |
| 3 | Tabungan ISE | 19.127 | 23.343 | 21.698 | 20.919 | (779) | (2.425) | -10,39% | 1.791 | 9,37% | - | 0,00% | 20.919 | |
| 4 | Deposito ISE | 3.800 | 3.800 | 3.800 | 3.800 | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 3.800 | |
| 5 | CIF ISE | 46 | 109 | 109 | 109 | 0 | 0 | 0,00% | 63 | 136,96% | - | 0,00% | 109 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 7.909 | 18.124 | 18.492 | 1.220 | 1.170 | -50 | 809 | 368 | 10.583 | 802 | 17.599 | 105,08% | 893 |
| | KUR | 7.722 | 16.929 | 16.761 | 1.040 | 610 | -430 | 644 | -168 | 9.039 | 778 | 17.082 | 98,12% | (321) |
| | Non KUR | 188 | 1.195 | 1.732 | 180 | 560 | 380 | 165 | 536 | 1.544 | 24 | 517 | 334,82% | 1.214 |
| 3 | PWG | 1.199 | 7.125 | 7.689 | 1.180 | 824 | -356 | 936 | 564 | 6.491 | 260 | 7.689 | 100,01% | 0 |
| | Cilem | 1.199 | 7.125 | 7.689 | 1.180 | 824 | -356 | 936 | 564 | 6.491 | 260 | 7.689 | 100,01% | 0 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 14.673 | 26.422 | 26.676 | 1.477 | 642 | -835 | 1.114 | 253 | 12.003 | 389 | 24.603 | 108,42% | 2.073 |
| | CF 1 | 4.501 | 8.858 | 8.922 | 1.077 | 276 | -801 | 889 | 63 | 4.420 | 213 | 5.723 | 155,89% | 3.199 |
| 1 | Total Non Program | 108 | 76 | 73 | - | - | 0 | 0 | -3 | -35 | 3 | 426 | 17,10% | (353) |
| | • Program | - | - | - | - | - | 0 | 0 | -3 | -35 | 3 | 426 | 17,10% | (353) |
| | Oto | 4.393 | 8.783 | 8.849 | 1.077 | 276 | -801 | 889 | 66 | 4.456 | 210 | 5.297 | 167,06% | 3.552 |
| | CF 2 | 10.171 | 17.564 | 17.754 | 400 | 366 | -34 | 224 | 190 | 7.583 | 176 | 18.880 | 94,04% | (1.126) |
| | Mitraguna & Others | 10.171 | 15.574 | 15.506 | 400 | 100 | -300 | 233 | -69 | 5.334 | 169 | 17.990 | 86,19% | (2.484) |
| | Pensiun | - | 1.989 | 2.248 | - | 266 | 266 | -9 | 259 | 2.248 | 7 | 890 | 252,50% | 1.358 |
| | Total Pembiayaan | 23.780 | 51.671 | 52.857 | 3.878 | 2.636 | -1.241 | 2.859 | 1.186 | 29.077 | 1.450 | 49.891 | 105,95% | 2.966 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|-----------|------------|-----------|------------|--------------|--------------|--------------|------------|------------|------------|---------------|----------------|--------------|---------------|----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| 2 | MBG | - | - | - | - | 367 | 0,00% | 0,00% | 1,99% | 367 | 367 | 367 | | | | | |
| | KUR | - | - | - | - | 367 | 0,00% | 0,00% | 2,19% | 367 | 367 | 367 | | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| 3 | PWG | - | - | - | - | 134 | 0,00% | 0,00% | 1,74% | 134 | 134 | 134 | | | | | |
| | Cilem | - | - | - | - | 134 | 0,00% | 0,00% | 1,74% | 134 | 134 | 134 | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| 4 | CFG | - | 156 | 90 | 433 | 0,00% | 0,00% | 0,34% | 1,62% | 343 | 433 | 277 | | | | | |
| | CF 1 | - | 156 | 90 | 172 | 0,00% | 0,00% | 1,02% | 1,93% | 82 | 172 | 16 | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Oto | - | 156 | 90 | 172 | 0,00% | 0,00% | 1,03% | 1,94% | 82 | 172 | 16 | | | | | |
| | CF 2 | - | - | - | - | 261 | 0,00% | 0,00% | 1,47% | 261 | 261 | 261 | | | | | |
| | Mitraguna & Others | - | - | - | - | 261 | 0,00% | 0,00% | 1,68% | 261 | 261 | 261 | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Total Pembiayaan | - | 156 | 90 | 934 | 0,00% | 0,00% | 1,77% | 844 | 934 | 778 | 0,00% | 100,00% | -1,8% | 0,02% | #DIV/0! | 0,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|---------------|-------|-----|---------------|--|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|-----------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 80.039 | 5.430 | 9.073 | 9.074 | (210) | 0 | 3.644 | 67,11% | (70.966) | -88,66% | 93.470 | 9,71% | (84.396) |
| 2 | Tabungan | 33.280 | 44.566 | 47.321 | 47.145 | 939 | (177) | 2.579 | 5,79% | 13.865 | 41,66% | 38.014 | 124,02% | 9.131 |
| 3 | Deposito | 18.866 | 77.656 | 62.473 | 62.473 | 1.032 | 0 | (15.183) | -19,55% | 43.607 | 231,13% | 19.836 | 314,96% | 42.637 |
| | Total | 132.186 | 127.652 | 118.868 | 118.691 | 1.760 | (176) | (8.961) | -7,02% | (13.495) | -10,21% | 151.319 | 78,44% | (32.628) |
| | CASA | 113.319 | 49.996 | 56.395 | 56.218 | 729 | (176) | 6.222 | 12,45% | (57.101) | -50,39% | 131.484 | 42,76% | (75.266) |
| | (%) CASA | 85,73% | 39,17% | 47,44% | 47,37% | | | | | | | | | |
| | FDR | 12,66% | 24,75% | 27,89% | 27,93% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 584 | 905 | 984 | 954 | (30) | 49 | 5,45% | 370 | 63,33% | - | 0,00% | 954 | |
| 2 | Giro ISE | 18 | 55 | 79 | 41 | (38) | (14) | -25,30% | 24 | 135,07% | - | 0,00% | 41 | |
| 3 | Tabungan ISE | 567 | 850 | 905 | 913 | 8 | 63 | 7,45% | 346 | 61,10% | - | 0,00% | 913 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 30 | 36 | 36 | 36 | 0 | 0 | 0,00% | 6 | 20,00% | - | 0,00% | 36 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 728 | 3.113 | 3.825 | 349 | 855 | 506 | 162 | 712 | 3.097 | 143 | 3.778 | 101,25% | 47 |
| | Cilem | 728 | 3.113 | 3.825 | 349 | 855 | 506 | 162 | 712 | 3.097 | 143 | 3.778 | 101,25% | 47 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 16.008 | 28.484 | 29.326 | 1.276 | 1.130 | -146 | 1.046 | 842 | 13.319 | 288 | 27.778 | 105,57% | 1.548 |
| | CF 1 | 6.128 | 9.054 | 8.950 | 181 | - | -181 | 122 | -105 | 2.821 | 105 | 7.576 | 118,13% | 1.373 |
| | Total Griya | 4.538 | 7.289 | 7.250 | - | - | 0 | 0 | -39 | 2.713 | 39 | 4.915 | 147,52% | 2.336 |
| 4 | • Total Non Program | 4.538 | 6.115 | 6.079 | - | - | 0 | -36 | -35 | 1.542 | 35 | 4.915 | 123,69% | 1.164 |
| | • Program | - | 1.175 | 1.171 | - | - | 0 | 172 | -4 | 1.171 | 4 | 0 | 0,00% | 1.171 |
| | Oto | 1.591 | 1.765 | 1.699 | 181 | - | -181 | 122 | -66 | 109 | 66 | 2.662 | 63,84% | (962) |
| | CF 2 | 9.879 | 19.429 | 20.377 | 1.095 | 1.130 | 35 | 924 | 947 | 10.497 | 183 | 20.202 | 100,87% | 175 |
| | Mitraguna & Others | 9.209 | 18.517 | 19.470 | 1.095 | 1.130 | 35 | 929 | 952 | 10.261 | 178 | 18.475 | 105,38% | 994 |
| | Pensiun | 671 | 912 | 907 | - | - | 0 | -5 | -5 | 236 | 5 | 1.726 | 52,54% | (819) |
| | Total Pembiayaan | 16.736 | 31.597 | 33.151 | 1.626 | 1.985 | 360 | 1.208 | 1.555 | 16.416 | 431 | 31.556 | 105,06% | 1.596 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|-----------|------------|------------|------------|--------------|--------------|--------------|--------------|-------------|------------|-------------|--------------|---------------|--------------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,75% | 29 | 29 | 29 | 29 | | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,75% | 29 | 29 | 29 | 29 | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| 4 | CFG | - | 258 | 257 | 141 | 0,00% | 0,00% | 0,90% | 0,48% | (116) | 141 | (118) | | | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | CF 2 | - | 258 | 257 | 141 | 0,00% | 0,00% | 1,32% | 0,69% | (116) | 141 | (118) | | | | | |
| | Mitraguna & Others | - | 258 | 257 | 141 | 0,00% | 0,00% | 1,39% | 0,72% | (116) | 141 | (118) | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | |
| | Total Pembiayaan | - | 258 | 257 | 169 | 0,00% | 0,00% | 0,81% | 0,51% | (87) | 169 | (89) | 0,29% | 42,91% | -0,2% | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | | | | % | 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 | - | | | | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|----------------|----------------|----------------|-------------------|----------------------|--------------|---------------|---------------|---------------|---------------|----------------|------------|
| | | 31-Dec-24 | 30-Nov-25 | 27-Dec-25 | 28-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.748 | 372 | 710 | 715 | (2.713) | 5 | 343 | 92,02% | (1.033) | -59,10% | 8.707 | 8,21% | (7.993) |
| 2 | Tabungan | 52.637 | 67.696 | 67.272 | 67.047 | 3.154 | (225) | (649) | -0,96% | 14.410 | 27,38% | 59.126 | 113,40% | 7.921 |
| 3 | Deposito | 30.502 | 32.660 | 32.366 | 32.340 | (207) | (25) | (320) | -0,98% | 1.838 | 6,03% | 31.501 | 102,66% | 839 |
| | Total | 84.886 | 100.728 | 100.348 | 100.101 | 234 | (246) | (627) | -0,62% | 15.215 | 17,92% | 99.334 | 100,77% | 767 |
| | CASA | 54.385 | 68.068 | 67.982 | 67.761 | 442 | (221) | (307) | -0,45% | 13.377 | 24,60% | 67.833 | 99,89% | (72) |
| | (%) CASA | 64,07% | 67,58% | 67,75% | 67,69% | | | | | | | | | |
| | FDR | 15,32% | 28,93% | 30,24% | 30,32% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-27 Dec'25) | Growth (1-27 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | 27-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.979 | 1.152 | 1.199 | 1.567 | 368 | 415 | 36,02% | (412) | -20,82% | - | 0,00% | 1.567 | |
| 2 | Giro ISE | 1.572 | 313 | 242 | 637 | 396 | 324 | 103,37% | (935) | -59,46% | - | 0,00% | 637 | |
| 3 | Tabungan ISE | 407 | 839 | 957 | 930 | (28) | 91 | 10,86% | 523 | 128,35% | - | 0,00% | 930 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 36 | 47 | 47 | 47 | 0 | 0 | 0,00% | 11 | 30,56% | - | 0,00% | 47 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-28 Nov'25) | Pencairan (1-28 Dec'25) | Pencairan MtM | MtD (1-28 Nov'25) | Growth (1-28 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 2.928 | 7.616 | 7.993 | 590 | 812 | 222 | 169 | 377 | 5.064 | 435 | 5.655 | 141,34% | 2.338 |
| | Cilem | 2.928 | 7.616 | 7.993 | 590 | 812 | 222 | 169 | 377 | 5.064 | 435 | 5.655 | 141,34% | 2.338 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 10.078 | 21.526 | 22.357 | 1.394 | 1.122 | -272 | 925 | 831 | 12.278 | 291 | 18.905 | 118,25% | 3.451 |
| | CF 1 | 3.825 | 6.546 | 6.421 | 247 | - | -247 | 135 | -125 | 2.597 | 125 | 4.911 | 130,76% | 1.511 |
| | Total Griya | 789 | 1.474 | 1.470 | - | - | 0 | 0 | -5 | 681 | 5 | 1.072 | 137,14% | 398 |
| 4 | • Total Non Program | 789 | 1.474 | 1.470 | - | - | 0 | 0 | -5 | 681 | 5 | 1.072 | 137,14% | 398 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.036 | 5.072 | 4.952 | 247 | - | -247 | 135 | -120 | 1.916 | 120 | 3.839 | 128,98% | 1.113 |
| | CF 2 | 6.254 | 14.979 | 15.935 | 1.147 | 1.122 | -25 | 789 | 956 | 9.682 | 166 | 13.995 | 113,87% | 1.941 |
| | Mitraguna & Others | 5.039 | 13.436 | 14.383 | 852 | 1.102 | 250 | 660 | 947 | 9.344 | 155 | 11.989 | 119,97% | 2.394 |
| | Pensiun | 1.215 | 1.544 | 1.552 | 295 | 20 | -275 | 130 | 9 | 338 | 11 | 2.006 | 77,38% | (454) |
| | Total Pembiayaan | 13.007 | 29.141 | 30.349 | 1.984 | 1.934 | -50 | 1.094 | 1.208 | 17.343 | 726 | 24.560 | 123,57% | 5.789 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | | |
|-----|-------------------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|-----------|-----------|---------------|--------------|-------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 75 | 0,00% | 0,00% | 0,94% | 75 | 75 | 75 | - | - | - | | | |
| | Cilem | - | - | - | - | 75 | 0,00% | 0,00% | 0,94% | 75 | 75 | 75 | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 4 | CFG | 83 | 31 | 79 | 37 | 0,82% | 0,37% | 0,16% | (43) | (46) | 6 | - | - | - | | | | |
| | CF 1 | 83 | - | 79 | - | 2,17% | 1,21% | 0,00% | (79) | (83) | - | - | - | - | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Oto | 83 | - | 79 | - | 2,73% | 1,56% | 0,00% | (79) | (83) | - | - | - | - | | | | |
| | CF 2 | - | 31 | - | 37 | 0,00% | 0,00% | 0,23% | 37 | 37 | 6 | - | - | - | | | | |
| | Mitraguna & Others | - | 31 | - | 37 | 0,00% | 0,00% | 0,25% | 37 | 37 | 6 | - | - | - | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Total Pembiayaan | - | 14 | 45 | 45 | 0,00% | 0,27% | 0,37% | 33 | 29 | 81 | 8,14% | ##### | 7,8% | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|---------------|-------|-----|---------------|--|--|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 28-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | |
| | Gadai | -</ | | | | | | | | | | | | | | | | |