

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |          |        |          |         | Target Dec'25 |        |           |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|--------|----------|---------|---------------|--------|-----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD      | %MtD   | YtD      | %YtD    | Posisi        | Penc.  | Gap       |
| 1   | Giro          | 74.169    | 48.743    | 50.374    | 51.341    | (10.306)          | 967                  | 2.598    | 5,33%  | (22.828) | -30,78% | 247.274       | 20,76% | (195.933) |
| 2   | Tabungan      | 1.786.724 | 2.008.954 | 2.020.924 | 2.020.441 | 40.750            | (483)                | 11.486   | 0,57%  | 233.717  | 13,08%  | 2.037.916     | 99,14% | (17.475)  |
| 3   | Deposito      | 649.060   | 610.498   | 602.270   | 592.611   | (5.364)           | (9.659)              | (17.887) | -2,93% | (56.450) | -8,70%  | 667.179       | 88,82% | (74.569)  |
|     | Total         | 2.509.954 | 2.668.196 | 2.673.568 | 2.664.392 | 25.080            | (9.175)              | (3.803)  | -0,14% | 154.439  | 6,15%   | 2.952.369     | 90,25% | (287.977) |
|     | CASA          | 1.860.893 | 2.057.697 | 2.071.298 | 2.071.782 | 30.444            | 484                  | 14.084   | 0,68%  | 210.888  | 11,33%  | 2.285.190     | 90,66% | (213.408) |
|     | (%) CASA      | 74,14%    | 77,12%    | 77,47%    | 77,76%    |                   |                      |          |        |          |         |               |        |           |
|     | FDR           | 125,36%   | 131,30%   | 132,14%   | 132,59%   |                   |                      |          |        |          |         |               |        |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |         | Growth (1-17 Dec'25) |        |         |         |        | Target Dec'25 |          |     |
|-----|---------------|-----------|-----------|-----------|-----------|---------|----------------------|--------|---------|---------|--------|---------------|----------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |         | DtD                  | MtD    | %MtD    | YtD     | %YtD   | Posisi        | Penc.    | Gap |
| 1   | DPK ISE       | 42.839    | 41.442    | 43.249    | 41.645    | (1.604) | 203                  | 0,49%  | (1.194) | -2,79%  | 83.611 | 49,81%        | (41.966) |     |
| 2   | Giro ISE      | 4.948     | 2.786     | 5.440     | 3.995     | (1.445) | 1.209                | 43,40% | (953)   | -19,26% | 29.659 | 13,47%        | (25.664) |     |
| 3   | Tabungan ISE  | 31.691    | 34.438    | 33.590    | 33.431    | (158)   | (1.006)              | -2,92% | 1.741   | 5,49%   | 37.357 | 89,49%        | (3.926)  |     |
| 4   | Deposito ISE  | 6.200     | 4.219     | 4.219     | 4.219     | 0       | (0)                  | -0,00% | (1.981) | -31,96% | 16.594 | 25,42%        | (12.376) |     |
| 5   | CIF ISE       | 2.385     | 2.611     | 2.611     | 2.611     | 0       | 0                    | 0,00%  | 226     | 9,48%   |        | 0,00%         | 2.611    |     |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan<br>(1-18 Nov'25) | Pencairan<br>(1-18 Dec'25) | Pencairan<br>MtM | MtD (1-18<br>Nov'25) | Growth (1-18 Dec'25) |         | Run Off Dec'25 | Target Dec'25 |         |           |
|------------------|---------------------|-----------|-----------|-----------|----------------------------|----------------------------|------------------|----------------------|----------------------|---------|----------------|---------------|---------|-----------|
|                  |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                            |                            |                  |                      | MtD                  | YtD     |                | Posisi        | Penc.   | Gap       |
| 1                | SME                 | 184.570   | 243.280   | 245.928   | -                          | 3.500                      | 3.500            | 615                  | 2.648                | 61.358  | 852            | 223.889       | 109,84% | 22.039    |
|                  | Linkage             | 86.431    | 110.781   | 110.781   | -                          | -                          | -                | -519                 | 0                    | 24.350  | -              | 103.818       | 106,71% | 6.964     |
|                  | Non-Linkage         | 98.139    | 132.499   | 135.147   | -                          | 3.500                      | 3.500            | 1.134                | 2.648                | 37.007  | 852            | 120.072       | 112,56% | 15.075    |
|                  | • Local Champion    | 98.139    | 132.499   | 135.147   | -                          | 3.500                      | 3.500            | 1.134                | 2.648                | 37.007  | 852            | 116.221       | 116,28% | 18.926    |
|                  | • Value Chain       | -         | -         | -         | -                          | -                          | -                | 0                    | 0                    | 0       | -              | 3.851         | 0,00%   | (3.851)   |
| 2                | MBG                 | 446.877   | 444.841   | 447.250   | 4.495                      | 8.511                      | 4.016            | 502                  | 2.409                | 373     | 6.102          | 507.692       | 88,09%  | (60.441)  |
|                  | KUR                 | 419.345   | 420.474   | 422.681   | 4.495                      | 8.111                      | 3.616            | 1.113                | 2.206                | 3.336   | 5.905          | 477.116       | 88,59%  | (54.435)  |
|                  | Non KUR             | 27.532    | 24.367    | 24.570    | -                          | 400                        | 400              | -610                 | 203                  | -2.962  | 197            | 30.576        | 80,36%  | (6.006)   |
| 3                | PWG                 | 258.833   | 422.883   | 435.552   | 54.773                     | 55.171                     | 398              | 16.622               | 12.669               | 176.719 | 42.502         | 433.208       | 100,54% | 2.344     |
|                  | Cilem               | 127.522   | 228.193   | 240.330   | 14.933                     | 18.737                     | 3.804            | 8.501                | 12.137               | 112.808 | 6.600          | 267.053       | 89,99%  | (26.723)  |
|                  | Gadai               | 131.312   | 194.690   | 195.222   | 39.840                     | 36.434                     | -3.406           | 8.121                | 532                  | 63.910  | 35.902         | 166.155       | 117,49% | 29.067    |
| 4                | CFG                 | 2.256.170 | 2.392.296 | 2.404.080 | 23.255                     | 34.004                     | 10.749           | 12.190               | 11.784               | 147.911 | 22.220         | 2.483.471     | 96,80%  | (79.391)  |
|                  | CF 1                | 461.418   | 474.026   | 475.795   | 3.175                      | 4.104                      | 929              | 4.543                | 1.768                | 14.377  | 2.336          | 498.650       | 95,42%  | (22.855)  |
|                  | Total Griya         | 417.205   | 391.149   | 390.606   | 788                        | 523                        | -266             | 0                    | -544                 | -26.600 | 1.066          | 434.485       | 89,90%  | (43.879)  |
|                  | • Total Non Program | 64.148    | 59.172    | 59.131    | 510                        | 220                        | -290             | -157                 | -41                  | -5.017  | 261            | 71.781        | 82,38%  | (12.650)  |
|                  | • Program           | 353.058   | 331.978   | 331.475   | 278                        | 303                        | 25               | -1.952               | -503                 | -21.583 | 805            | 362.704       | 91,39%  | (31.229)  |
|                  | Oto                 | 44.213    | 82.877    | 85.189    | 2.387                      | 3.582                      | 1.195            | 4.543                | 2.312                | 40.977  | 1.270          | 64.165        | 132,77% | 21.024    |
|                  | CF 2                | 1.794.752 | 1.918.270 | 1.928.286 | 20.079                     | 29.900                     | 9.820            | 7.647                | 10.016               | 133.534 | 19.884         | 1.984.822     | 97,15%  | (56.536)  |
|                  | Mitraguna & Others  | 1.323.695 | 1.437.274 | 1.449.038 | 16.072                     | 27.226                     | 11.154           | 6.250                | 11.765               | 125.343 | 15.461         | 1.494.383     | 96,97%  | (45.345)  |
|                  | Pensiun             | 471.056   | 480.996   | 479.247   | 4.007                      | 2.674                      | -1.333           | 1.397                | -1.749               | 8.191   | 4.423          | 490.439       | 97,72%  | (11.191)  |
| Total Pembiayaan |                     | 3.146.451 | 3.503.301 | 3.532.811 | 82.523                     | 101.186                    | 18.663           | 29.929               | 29.510               | 386.360 | 71.676         | 3.648.260     | 96,84%  | (115.449) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |        | Target Dec'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD    | MtM    | %             | Penc.  | Gap   |
| 1                | SME                | 192       | 475       | 460       | 1.153     | 0,10%     | 0,19%     | 0,47%     | 693           | 961    | 677    |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |        |       |
|                  | Local Champion     | 192       | 475       | 460       | 1.153     | 0,20%     | 0,35%     | 0,85%     | 693           | 961    | 677    |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |        |       |
| 2                | MBG                | 4.879     | 14.773    | 14.773    | 42.758    | 1,09%     | 3,32%     | 9,56%     | 27.985        | 37.879 | 27.985 |               |        |       |
|                  | KUR                | 3.627     | 13.148    | 13.148    | 38.494    | 0,86%     | 3,13%     | 9,11%     | 25.346        | 34.868 | 25.346 |               |        |       |
|                  | Non KUR            | 1.252     | 1.625     | 1.625     | 4.264     | 4,55%     | 6,67%     | 17,35%    | 2.639         | 3.011  | 2.639  |               |        |       |
| 3                | PWG                | 275       | 122       | 122       | 12.677    | 0,11%     | 0,03%     | 2,91%     | 12.555        | 12.402 | 12.555 |               |        |       |
|                  | Cilem              | 275       | -         | -         | 8.763     | 0,22%     | 0,00%     | 3,65%     | 8.763         | 8.488  | 8.763  |               |        |       |
|                  | Gadai              | -         | 122       | 122       | 3.914     | 0,00%     | 0,06%     | 2,00%     | 3.792         | 3.914  | 3.792  |               |        |       |
| 4                | CFG                | 67.344    | 65.451    | 70.806    | 107.488   | 2,98%     | 2,96%     | 4,47%     | 36.682        | 40.144 | 42.037 |               |        |       |
|                  | CF 1               | 43.373    | 41.926    | 45.314    | 66.663    | 9,40%     | 9,56%     | 14,01%    | 21.348        | 23.290 | 24.737 |               |        |       |
|                  | Total Griya        | 41.791    | 40.088    | 42.848    | 57.962    | 10,02%    | 10,95%    | 14,84%    | 15.115        | 16.172 | 17.874 |               |        |       |
|                  | Oto                | 1.583     | 1.838     | 2.467     | 8.701     | 3,58%     | 2,98%     | 10,21%    | 6.234         | 7.118  | 6.862  |               |        |       |
|                  | CF 2               | 23.971    | 23.525    | 25.491    | 40.825    | 1,34%     | 1,33%     | 2,12%     | 15.333        | 16.854 | 17.300 |               |        |       |
|                  | Mitraguna & Others | 22.208    | 21.186    | 23.560    | 37.455    | 1,68%     | 1,64%     | 2,58%     | 13.895        | 15.248 | 16.269 |               |        |       |
|                  | Pensiun            | 1.763     | 2.338     | 1.931     | 3.369     | 0,37%     | 0,40%     | 0,70%     | 1.438         | 1.607  | 1.031  |               |        |       |
| Total Pembiayaan |                    | 72.690    | 80.822    | 86.161    | 164.075   | 2,31%     | 2,46%     | 4,64%     | 77.914        | 91.385 | 83.254 | 2,27%         | 51,11% | -2,4% |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Dec'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD     | MtM     | %             | Penc.  | Gap   |
| 1                | SME                | 35.691    | 33.063    | 33.041    | 32.348    | 19,34%    | 13,58%    | 13,15%    | (693)         | (3.343) | (715)   |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -       |               |        |       |
|                  | Non-Linkage        | 35.691    | 33.063    | 33.041    | 32.348    | 36,37%    | 24,94%    | 23,94%    | (693)         | (3.343) | (715)   |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -       |               |        |       |
| 2                | MBG                | 3.530     | 8.508     | 8.754     | 9.638     | 0,79%     | 1,97%     | 2,15%     | 884           | 6.108   | 1.130   |               |        |       |
|                  | KUR                | 2.493     | 6.287     | 5.977     | 6.969     | 0,59%     | 1,42%     | 1,65%     | 992           | 4.476   | 682     |               |        |       |
|                  | Non KUR            | 1.037     | 2.221     | 2.777     | 2.669     | 3,77%     | 11,40%    | 10,86%    | (108)         | 1.632   | 448     |               |        |       |
| 3                | PWG                | 184       | 184       | 184       | 197       | 0,07%     | 0,04%     | 0,05%     | 13            | 13      | 13      |               |        |       |
|                  | Cilem              | -         | -         | -         | 13        | 0,00%     | 0,00%     | 0,01%     | 13            | 13      | 13      |               |        |       |
|                  | Gadai              | 184       | 184       | 184       | 184       | 0,14%     | 0,09%     | 0,09%     | -             | (0)     | -       |               |        |       |
| 4                | CFG                | 99.269    | 135.903   | 132.225   | 133.126   | 4,40%     | 5,53%     | 5,54%     | 901           | 33.858  | (2.777) |               |        |       |
|                  | CF 1               | 73.505    | 94.254    | 94.513    | 95.164    | 15,93%    | 19,94%    | 20,00%    | 651           | 21.659  | 910     |               |        |       |
|                  | Total Griya        | 73.052    | 92.591    | 92.778    | 93.603    | 17,51%    | 23,72%    | 23,96%    | 824           | 20.551  | 1.012   |               |        |       |
|                  | Oto                | 453       | 1.663     | 1.734     | 1.561     | 1,03%     | 2,09%     | 1,83%     | (173)         | 1.108   | (102)   |               |        |       |
|                  | CF 2               | 25.764    | 41.649    | 37.713    | 37.962    | 1,44%     | 1,97%     | 1,97%     | 250           | 12.199  | (3.686) |               |        |       |
|                  | Mitraguna & Others | 22.415    | 39.679    | 34.677    | 35.246    | 1,69%     | 2,41%     | 2,43%     | 569           | 12.831  | (4.434) |               |        |       |
|                  | Pensiun            | 3.349     | 1.969     | 3.036     | 2.717     | 0,11%     | 0,09%     | 0,57%     | (319)         | (632)   | 747     |               |        |       |
| Total Pembiayaan |                    | 138.673   | 177.658   | 174.204   | 175.310   | 4,41%     | 4,97%     | 4,96%     | 1.106         | 36.637  | (2.348) | 3,99%         | 19,57% | -1,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Oct-24    | Dec-24    | Oct-25    |              |          |
| 1   | Asset (Retail) T    | 3.177.084 | 3.261.982 | 3.569.956 | 392.872      |          |
| 2   | Contribution Margin | 77.127    | 93.445    | 100.014   | 22.887       | -29,7%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,57   | 2,81   | 2,84   | 0,04         | 0,27         |
| CIF Payroll | 29.059 | 27.538 | 28.224 | 686          | (835)        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |       |         |       |         | Target Dec'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|---------|-------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-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      | 1.144     | 7.189     | 8.094     | 7.847     | 286              | (248)                | 658   | 9,16%   | 6.702 | 585,67% | 11.144        | 70,41%  | (3.298) |
| 3   | Deposito      | -         | 2.650     | 3.150     | 3.150     | 0                | 0                    | 500   | 18,87%  | 3.150 | #DIV/0! | 352           | 895,91% | 2.798   |
|     | Total         | 1.144     | 9.839     | 11.244    | 10.997    | 286              | (248)                | 1.158 | 11,77%  | 9.852 | 860,93% | 11.496        | 95,66%  | (499)   |
|     | CASA          | 1.144     | 7.189     | 8.094     | 7.847     | 286              | (248)                | 658   | 9,16%   | 6.702 | 585,67% | 11.144        | 70,41%  | (3.298) |
|     | (%) CASA      | 100,00%   | 73,07%    | 71,99%    | 71,36%    |                  |                      |       |         |       |         |               |         |         |
|     | FDR           | 0,00%     | 33,29%    | 29,59%    | 30,26%    |                  |                      |       |         |       |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |   | Growth (1-17 Dec'25) |         |      |         |      | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|---|----------------------|---------|------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |   | DtD                  | MtD     | %MtD | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | -         | 140       | 140       | 141       | 0 | 1                    | 0,67%   | 141  | #DIV/0! | -    | 0,00%         | 141   |     |
| 2   | Giro ISE      | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! |      | 0,00%         | 0     |     |
| 3   | Tabungan ISE  | -         | 140       | 140       | 141       | 0 | 1                    | 0,67%   | 141  | #DIV/0! |      | 0,00%         | 141   |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! |      | 0,00%         | 0     |     |
| 5   | CIF ISE       | -         | 8         | 8         | 8         | 0 | 0                    | 0,00%   | 8    | #DIV/0! |      | 0,00%         | 8     |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |       | Run Off Dec'25 | Target Dec'25 |         |     |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-------|----------------|---------------|---------|-----|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-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             | 0,00%   | 0   |
| 2   | MBG                 | -         | 3.276     | 3.327     | 200                     | 100                     | -100          | 435              | 52                   | 3.327 | 48             | 2.402         | 138,52% | 925 |
|     | KUR                 | -         | 3.040     | 3.092     | 200                     | 100                     | -100          | 440              | 52                   | 3.092 | 48             | 2.282         | 135,49% | 810 |
|     | Non KUR             | -         | 235       | 235       | -                       | -                       | 0             | -5               | 0                    | 235   | -              | 120           | 195,97% | 115 |
| 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    | -         | 3.276     | 3.327     | 200                     | 100                     | -100          | 435              | 52                   | 3.327 | 48             | 2.402         | 138,52% | 925 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Dec'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | -         | -         | -         | 47        | 0,00%     | 0,00%     | 1,42%     | 47            | 47  | 47  |               |         |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
|     | Non KUR            | -         | -         | -         | 47        | 0,00%     | 0,00%     | 20,15%    | 47            | 47  | 47  |               |         |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |       |
|     | Total Pembiayaan   | -         | -         | -         | 47        | 0,00%     | 0,00%     | 1,42%     | 47            | 47  | 47  | 0,00%         | 100,00% | -1,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,00%         | #DIV/0! | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Oct-24 | Dec-24 | Oct-25 |              |          |
| 1   | Asset (Retail) T    | -      | 1.144  | 9.552  | 9.552        |          |
| 2   | Contribution Margin | -      | (120)  | (795)  | (795)        | #DIV/0!  |

PHR & Payroll

| Kinerja     | Posisi  |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|---------|--------|--------|--------------|--------------|
|             | Oct-24  | Sep-25 | Oct-25 |              |              |
| PHR         | #DIV/0! | 3,12   | 3,17   | 0,05         | #DIV/0!      |
| CIF Payroll | -       | 82     | 81     | (1)          | 81           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |       |        |         |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 11.911    | 5.842     | 6.049     | 7.062     | (437)             | 1.013                | 1.220 | 20,87% | (4.849) | -40,71% | 32.340        | 21,84% | (25.278) |
| 2   | Tabungan      | 224.769   | 228.193   | 234.010   | 232.530   | 2.933             | (1.480)              | 4.336 | 1,90%  | 7.760   | 3,45%   | 248.413       | 93,61% | (15.883) |
| 3   | Deposito      | 43.574    | 34.668    | 35.290    | 35.291    | 153               | 1                    | 6.223 | 1,80%  | (8.283) | -19,01% | 44.995        | 78,43% | (9.704)  |
|     | Total         | 280.254   | 268.703   | 275.349   | 274.882   | 2.648             | (466)                | 6.179 | 2,30%  | (5.372) | -1,92%  | 325.749       | 84,38% | (50.866) |
|     | CASA          | 236.680   | 234.036   | 240.059   | 239.591   | 2.496             | (467)                | 5.556 | 2,37%  | 2.912   | 1,23%   | 280.753       | 85,34% | (41.162) |
|     | (%) CASA      | 84,45%    | 87,10%    | 87,18%    | 87,16%    |                   |                      |       |        |         |         |               |        |          |
|     | FDR           | 105,53%   | 134,63%   | 132,64%   | 132,87%   |                   |                      |       |        |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |       | Growth (1-17 Dec'25) |         |         |         | Target Dec'25 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|---------|---------|---------|---------------|--------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |       | DtD                  | MtD     | %MtD    | YtD     | %YtD          | Posisi | Penc. |
| 1   | DPK ISE       | 8.748     | 6.594     | 7.968     | 7.582     | (385) | 988                  | 14,99%  | (1.166) | -13,32% | -             | 0,00%  | 7.582 |
| 2   | Giro ISE      | 799       | 583       | 2.092     | 1.462     | (630) | 878                  | 150,52% | 662     | 82,84%  |               | 0,00%  | 1.462 |
| 3   | Tabungan ISE  | 1.949     | 3.011     | 2.876     | 3.121     | 245   | 110                  | 3,66%   | 1.172   | 60,16%  |               | 0,00%  | 3.121 |
| 4   | Deposito ISE  | 6.000     | 3.000     | 3.000     | 3.000     | 0     | 0                    | 0,00%   | (3.000) | -50,00% |               | 0,00%  | 3.000 |
| 5   | CIF ISE       | 215       | 234       | 234       | 234       | 0     | 0                    | 0,00%   | 19      | 8,84%   |               | 0,00%  | 234   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 30.908    | 46.844    | 48.018    | -                       | 2.000                   | -             | -931              | 1.175                | 17.110 | 825            | 40.885        | 117,45% | 7.133   |
|     | Linkage             | -         | 2.483     | -         | -                       | -                       | -             | -162              | 0                    | 2.483  | -              | 4.262         | 58,26%  | (1.779) |
|     | Non-Linkage         | 30.908    | 44.361    | 45.535    | -                       | 2.000                   | 2.000         | -769              | 1.175                | 14.627 | 825            | 36.624        | 124,33% | 8.912   |
|     | • Local Champion    | 30.908    | 44.361    | 45.535    | -                       | 2.000                   | 2.000         | -769              | 1.175                | 14.627 | 825            | 35.340        | 128,85% | 10.196  |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 1.284         | 0,00%   | (1.284) |
| 2   | MBG                 | 35.044    | 33.080    | 33.243    | -                       | 665                     | 665           | -689              | 162                  | -1.801 | 503            | 39.284        | 84,62%  | (6.041) |
|     | KUR                 | 33.160    | 31.456    | 31.435    | -                       | 465                     | 465           | -660              | -21                  | -1.725 | 486            | 37.188        | 84,53%  | (5.753) |
|     | Non KUR             | 1.883     | 1.624     | 1.808     | -                       | 200                     | 200           | -29               | 183                  | -75    | 17             | 2.096         | 86,24%  | (289)   |
| 3   | PWG                 | 42.057    | 65.501    | 64.784    | 12.737                  | 10.148                  | -2.588        | 262               | -717                 | 22.727 | 10.866         | 61.948        | 104,58% | 2.836   |
|     | Cilem               | 12.529    | 18.576    | 19.815    | 1.264                   | 1.711                   | 447           | 481               | 1.239                | 7.286  | 472            | 26.953        | 73,52%  | (7.138) |
|     | Gadai               | 29.527    | 46.925    | 44.969    | 11.473                  | 8.437                   | -3.036        | -218              | -1.957               | 15.442 | 10.394         | 34.995        | 128,50% | 9.974   |
| 4   | CFG                 | 187.744   | 216.327   | 219.179   | 3.312                   | 5.443                   | 2.131         | 3.617             | 2.852                | 31.435 | 2.591          | 210.406       | 104,17% | 8.773   |
|     | CF 1                | 15.514    | 21.606    | 21.704    | 895                     | 434                     | -461          | 1.116             | 99                   | 6.190  | 335            | 18.043        | 120,29% | 3.661   |
|     | Total Griya         | 12.407    | 11.645    | 11.698    | -                       | 220                     | 220           | 0                 | 53                   | -709   | 167            | 12.758        | 91,69%  | (1.060) |
|     | • Total Non Program | 12.280    | 11.525    | 11.578    | -                       | 220                     | 220           | -163              | 53                   | -702   | 167            | 12.628        | 91,69%  | (1.050) |
|     | • Program           | 127       | 120       | 120       | -                       | -                       | 0             | -1                | 0                    | -7     | -              | 130           | 92,22%  | (10)    |
|     | Oto                 | 3.107     | 9.961     | 10.006    | 895                     | 214                     | -681          | 1.116             | 45                   | 6.899  | 169            | 5.285         | 189,32% | 4.721   |
|     | CF 2                | 172.230   | 194.722   | 197.475   | 2.417                   | 5.009                   | 2.592         | 2.501             | 2.753                | 25.245 | 2.256          | 192.363       | 102,66% | 5.112   |
|     | Mitraguna & Others  | 136.376   | 155.730   | 158.602   | 2.031                   | 4.776                   | 2.745         | 1.883             | 2.872                | 22.226 | 1.904          | 154.735       | 102,50% | 3.867   |
|     | Pensiun             | 35.854    | 38.991    | 38.873    | 386                     | 233                     | -153          | 618               | -119                 | 3.019  | 352            | 37.628        | 103,31% | 1.245   |
|     | Total Pembiayaan    | 295.752   | 361.753   | 365.224   | 16.049                  | 18.256                  | 2.207         | 2.259             | 3.471                | 69.472 | 14.785         | 352.523       | 103,60% | 12.701  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD    | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | 351       | 357       | 903       | 0,00%     | 0,76%     | 1,88%     | 546           | 903    | 552   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |        |       |
|     | Local Champion     | -         | 351       | 357       | 903       | 0,00%     | 0,80%     | 1,98%     | 546           | 903    | 552   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |        |       |
| 2   | MBG                | 139       | 1.089     | 1.249     | 3.622     | 0,40%     | 3,78%     | 10,90%    | 2.373         | 3.483  | 2.532 |               |        |       |
|     | KUR                | 69        | 1.080     | 1.249     | 3.528     | 0,21%     | 3,97%     | 11,22%    | 2.279         | 3.460  | 2.449 |               |        |       |
|     | Non KUR            | 70        | 10        | -         | 94        | 3,74%     | 0,00%     | 5,18%     | 94            | 23     | 84    |               |        |       |
| 3   | PWG                | -         | -         | -         | 1.966     | 0,00%     | 0,00%     | 3,04%     | 1.966         | 1.966  | 1.966 |               |        |       |
|     | Cilem              | -         | -         | -         | 1.171     | 0,00%     | 0,00%     | 5,91%     | 1.171         | 1.171  | 1.171 |               |        |       |
|     | Gadai              | -         | -         | -         | 795       | 0,00%     | 0,00%     | 1,77%     | 795           | 795    | 795   |               |        |       |
| 4   | CFG                | 606       | 1.400     | 2.021     | 6.000     | 0,32%     | 0,93%     | 2,74%     | 3.979         | 5.394  | 4.601 |               |        |       |
|     | CF 1               | 136       | 665       | 679       | 1.628     | 0,88%     | 3,14%     | 7,50%     | 949           | 1.492  | 962   |               |        |       |
|     | Total Griya        | 124       | 274       | 277       | 284       | 1,00%     | 2,38%     | 2,43%     | 7             | 160    | 10    |               |        |       |
|     | Oto                | 12        | 391       | 402       | 1.344     | 0,39%     | 4,04%     | 13,43%    | 941           | 1.332  | 953   |               |        |       |
|     | CF 2               | 470       | 734       | 1.342     | 4.372     | 0,27%     | 0,69%     | 2,21%     | 3.031         | 3.902  | 3.638 |               |        |       |
|     | Mitraguna & Others | 382       | 734       | 1.199     | 3.834     | 0,28%     | 0,77%     | 2,42%     | 2.635         | 3.452  | 3.100 |               |        |       |
|     | Pensiun            | 88        | -         | 143       | 538       | 0,24%     | 0,37%     | 1,39%     | 396           | 451    | 538   |               |        |       |
|     | Total Pembiayaan   | 745       | 2.840     | 3.627     | 12.491    | 0,25%     | 1,00%     | 3,42%     | 8.864         | 11.746 | 9.651 | 1,13%         | 66,89% | -2,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Dec'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|-------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD     | MtM     | %             | Penc. | Gap  |
| 1   | SME                | 1.369     | 1.119     | 1.119     | 427       | 4,43%     | 2,39%     | 0,89%     | (693)         | (942)   | (693)   |               |       |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -       |               |       |      |
|     | Non-Linkage        | 1.369     | 1.119     | 1.119     | 427       | 4,43%     | 2,52%     | 0,94%     | (693)         | (942)   | (693)   |               |       |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -       |               |       |      |
| 2   | MBG                | 202       | 499       | 471       | 476       | 0,58%     | 1,42%     | 1,43%     | 5             | 273     | (23)    |               |       |      |
|     | KUR                | -         | 153       | 118       | 132       | 0,00%     | 0,38%     | 0,42%     | 14            | 132     | (21)    |               |       |      |
|     | Non KUR            | 202       | 346       | 353       | 343       | 10,74%    | 21,70%    | 18,98%    | (9)           | 141     | (2)     |               |       |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -       |               |       |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -       |               |       |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -       |               |       |      |
| 4   | CFG                | 2.198     | 2.020     | 1.455     | 1.515     | 1,17%     | 0,67%     | 0,69%     | 59            | (683)   | (506)   |               |       |      |
|     | CF 1               | 358       | 365       | 365       | 365       | 2,31%     | 1,69%     | 1,68%     | -             | 7       | -       |               |       |      |
|     | Total Griya        | 358       | 365       | 365       | 365       | 2,88%     | 3,14%     | 3,12%     | -             | 7       | -       |               |       |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -       |               |       |      |
|     | CF 2               | 1.840     | 1.655     | 1.090     | 1.149     | 1,07%     | 0,56%     | 0,58%     | 59            | (691)   | (506)   |               |       |      |
|     | Mitraguna & Others | 1.689     | 1.517     | 952       | 1.011     | 1,24%     | 0,61%     | 0,64%     | 59            | (678)   | (506)   |               |       |      |
|     | Pensiun            | 151       | 138       | 138       | 138       | 0,05%     | 0,04%     | 0,36%     | -             | (13)    | (0)     |               |       |      |
|     | Total Pembiayaan   | 3.769     | 3.638     | 3.046     | 2.417     | 1,27%     | 0,84%     | 0,66%     | (629)         | (1.352) | (1.221) | 10,41%        | ##### | 9,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 305.023 | 311.873 | 366.827 | 61.804       |          |
| 2   | Contribution Margin | 8.138   | 8.183   | 18.701  | 10.563       | -129,8%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,80   | 2,99   | 3,07   | 0,07         | 0,27         |
| CIF Payroll | 2.533  | 2.652  | 2.793  | 141          | 260          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |          |         |         |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                  | DtD                  | MtD      | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 11.470    | 14.800    | 8.708     | 7.513     | (4.227)          | (1.195)              | (7.286)  | -49,23% | (3.956) | -34,49% | 32.177        | 23,35%  | (24.664) |
| 2   | Tabungan      | 240.508   | 313.726   | 307.681   | 306.130   | 3.063            | (1.551)              | (7.596)  | -2,42%  | 65.622  | 27,28%  | 264.258       | 115,84% | 41.872   |
| 3   | Deposito      | 185.720   | 182.362   | 183.499   | 178.499   | 1.513            | (5.000)              | (3.863)  | -2,12%  | (7.221) | -3,89%  | 187.162       | 95,37%  | (8.663)  |
|     | Total         | 437.698   | 510.888   | 499.888   | 492.143   | 349              | (7.746)              | (18.746) | -3,67%  | 54.445  | 12,44%  | 483.598       | 101,77% | 8.545    |
|     | CASA          | 251.978   | 328.526   | 316.389   | 313.644   | (1.164)          | (2.746)              | (14.883) | -4,53%  | 61.666  | 24,47%  | 296.436       | 105,80% | 17.208   |
|     | (%) CASA      | 57,57%    | 64,30%    | 63,29%    | 63,73%    |                  |                      |          |         |         |         |               |         |          |
|     | FDR           | 88,88%    | 84,80%    | 87,51%    | 88,88%    |                  |                      |          |         |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |     |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 4.125     | 5.048     | 5.467     | 5.350     |  | (116)                | 302 | 5,98%   | 1.225 | 29,70%  | -             | 0,00% | 5.350 |
| 2   | Giro ISE      | 544       | 449       | 466       | 476       |  | 10                   | 27  | 6,08%   | (68)  | -12,49% |               | 0,00% | 476   |
| 3   | Tabungan ISE  | 3.581     | 4.600     | 5.001     | 4.874     |  | (126)                | 275 | 5,97%   | 1.293 | 36,11%  |               | 0,00% | 4.874 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 233       | 257       | 257       | 257       |  | 0                    | 0   | 0,00%   | 24    | 10,30%  |               | 0,00% | 257   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 86.034    | 104.716   | 104.716   | -                       | -                       | 0             | 2.060            | 0                    | 18.682 | -              | 98.792        | 106,00% | 5.924    |
|     | Linkage             | 44.151    | 42.730    | 42.730    | -                       | -                       | -             | -210             | 0                    | -1.421 | -              | 49.776        | 85,84%  | (7.046)  |
|     | Non-Linkage         | 41.883    | 61.986    | 61.986    | -                       | -                       | 0             | 2.270            | 0                    | 20.103 | -              | 49.016        | 126,46% | 12.970   |
|     | • Local Champion    | 41.883    | 61.986    | 61.986    | -                       | -                       | 0             | 2.270            | 0                    | 20.103 | -              | 47.733        | 129,86% | 14.254   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 1.284         | 0,00%   | (1.284)  |
| 2   | MBG                 | 29.653    | 29.963    | 30.512    | 400                     | 935                     | 535           | -56              | 549                  | 859    | 386            | 34.174        | 89,28%  | (3.662)  |
|     | KUR                 | 28.300    | 29.002    | 29.557    | 400                     | 935                     | 535           | -40              | 555                  | 1.257  | 380            | 32.594        | 90,68%  | (3.037)  |
|     | Non KUR             | 1.354     | 961       | 956       | -                       | -                       | 0             | -16              | -6                   | -398   | 6              | 1.580         | 60,46%  | (625)    |
| 3   | PWG                 | 33.844    | 48.286    | 49.667    | 4.187                   | 5.179                   | 992           | 1.553            | 1.381                | 15.822 | 3.799          | 53.646        | 92,58%  | (3.979)  |
|     | Cilem               | 16.485    | 25.714    | 26.976    | 1.466                   | 1.891                   | 425           | 613              | 1.262                | 10.491 | 629            | 32.084        | 84,08%  | (5.108)  |
|     | Gadai               | 17.360    | 22.572    | 22.691    | 2.721                   | 3.288                   | 567           | 939              | 119                  | 5.331  | 3.170          | 21.562        | 105,23% | 1.129    |
| 4   | CFG                 | 239.485   | 250.290   | 252.536   | 2.060                   | 4.139                   | 2.079         | 1.387            | 2.246                | 13.051 | 1.893          | 267.205       | 94,51%  | (14.669) |
|     | CF 1                | 40.558    | 44.440    | 44.917    | 269                     | 726                     | 457           | 791              | 477                  | 4.359  | 249            | 44.275        | 101,45% | 642      |
|     | Total Griya         | 29.064    | 28.761    | 28.858    | -                       | 160                     | 160           | 0                | 97                   | -206   | 63             | 30.122        | 95,80%  | (1.264)  |
|     | • Total Non Program | 12.679    | 13.464    | 13.447    | -                       | -                       | 0             | -111             | -17                  | 768    | 17             | 13.290        | 101,19% | 158      |
|     | • Program           | 16.385    | 15.297    | 15.411    | -                       | 160                     | 160           | -100             | 114                  | -974   | 46             | 16.832        | 91,55%  | (1.422)  |
|     | Oto                 | 11.494    | 15.679    | 16.059    | 269                     | 566                     | 297           | 791              | 380                  | 4.564  | 186            | 14.153        | 113,46% | 1.905    |
|     | CF 2                | 198.927   | 205.850   | 207.619   | 1.791                   | 3.413                   | 1.622         | 596              | 1.769                | 8.692  | 1.644          | 222.929       | 93,13%  | (15.311) |
|     | Mitraguna & Others  | 182.594   | 188.301   | 190.213   | 1.681                   | 3.347                   | 1.666         | -334             | 1.912                | 7.619  | 1.435          | 204.325       | 93,09%  | (14.112) |
|     | Pensiun             | 16.332    | 17.549    | 17.406    | 110                     | 66                      | -44           | 930              | -143                 | 1.073  | 209            | 18.604        | 93,56%  | (1.199)  |
|     | Total Pembiayaan    | 389.016   | 433.255   | 437.431   | 6.647                   | 10.253                  | 3.606         | 4.943            | 4.176                | 48.414 | 6.077          | 453.816       | 96,39%  | (16.386) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 97        | 370       | 289       | 1.901     | 0,33%     | 0,96%     | 6,23%     | 1.612         | 1.804 | 1.531 |               |          |      |
|     | KUR                | -         | 370       | 289       | 1.901     | 0,00%     | 1,00%     | 6,43%     | 1.612         | 1.901 | 1.531 |               |          |      |
|     | Non KUR            | 97        | -         | -         | -         | 7,13%     | 0,00%     | 0,00%     | -             | (97)  | -     |               |          |      |
| 3   | PWG                | 78        | -         | 30        | 2.150     | 0,23%     | 0,06%     | 4,33%     | 2.119         | 2.072 | 2.150 |               |          |      |
|     | Cilem              | 78        | -         | -         | 760       | 0,47%     | 0,00%     | 2,82%     | 760           | 682   | 760   |               |          |      |
|     | Gadai              | -         | -         | 30        | 1.390     | 0,00%     | 0,13%     | 6,13%     | 1.360         | 1.390 | 1.390 |               |          |      |
| 4   | CFG                | 3.097     | 3.356     | 4.038     | 8.621     | 1,29%     | 1,61%     | 3,41%     | 4.583         | 5.524 | 5.265 |               |          |      |
|     | CF 1               | 2.023     | 2.761     | 3.429     | 7.019     | 4,99%     | 7,72%     | 15,63%    | 3.590         | 4.996 | 4.258 |               |          |      |
|     | Total Griya        | 1.062     | 2.366     | 2.482     | 4.919     | 3,65%     | 8,63%     | 17,04%    | 2.437         | 3.856 | 2.552 |               |          |      |
|     | Oto                | 961       | 395       | 947       | 2.100     | 8,36%     | 6,04%     | 13,08%    | 1.153         | 1.139 | 1.706 |               |          |      |
|     | CF 2               | 1.074     | 595       | 609       | 1.602     | 0,54%     | 0,30%     | 0,77%     | 993           | 528   | 1.007 |               |          |      |
|     | Mitraguna & Others | 1.074     | 500       | 609       | 1.452     | 0,59%     | 0,32%     | 0,76%     | 843           | 378   | 952   |               |          |      |
|     | Pensiun            | -         | 95        | -         | 150       | 0,00%     | 0,00%     | 0,86%     | 150           | 150   | 55    |               |          |      |
|     | Total Pembiayaan   | 3.271     | 3.726     | 4.357     | 12.672    | 0,84%     | 1,01%     | 2,90%     | 8.315         | 9.400 | 8.946 | 8,37%         | -189,10% | 5,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap  |
| 1   | SME                | 31.055    | 30.829    | 30.807    | 30.807    | 36,10%    | 29,42%    | 29,42%    | -             | (248) | (22)  |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Non-Linkage        | 31.055    | 30.829    | 30.807    | 30.807    | 74,15%    | 49,70%    | 49,70%    | -             | (248) | (22)  |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 2   | MBG                | 218       | 271       | 271       | 560       | 0,73%     | 0,90%     | 1,83%     | 289           | 342   | 289   |               |         |      |
|     | KUR                | 191       | -         | -         | 289       | 0,68%     | 0,00%     | 0,98%     | 289           | 97    | 289   |               |         |      |
|     | Non KUR            | 26        | 271       | 271       | 271       | 1,95%     | 28,19%    | 28,37%    | -             | 245   | -     |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 4   | CFG                | 3.658     | 5.191     | 4.803     | 4.922     | 1,53%     | 1,92%     | 1,95%     | 120           | 1.264 | (269) |               |         |      |
|     | CF 1               | 2.180     | 2.673     | 2.670     | 2.794     | 5,37%     | 6,01%     | 6,22%     | 124           | 614   | 120   |               |         |      |
|     | Total Griya        | 1.878     | 2.047     | 2.048     | 2.171     | 6,46%     | 7,12%     | 7,52%     | 124           | 294   | 125   |               |         |      |
|     | Oto                | 302       | 627       | 622       | 622       | 2,62%     | 3,97%     | 3,87%     | -             | 320   | (4)   |               |         |      |
|     | CF 2               | 1.479     | 2.517     | 2.133     | 2.129     | 0,74%     | 1,04%     | 1,03%     | (4)           | 650   | (389) |               |         |      |
|     | Mitraguna & Others | 1.217     | 2.517     | 2.041     | 2.037     | 0,67%     | 1,08%     | 1,07%     | (4)           | 819   | (481) |               |         |      |
|     | Pensiun            | 262       | -         | 92        | 92        | 0,07%     | 0,02%     | 0,53%     | -             | (169) | 92    |               |         |      |
|     | Total Pembiayaan   | 34.931    | 36.291    | 35.881    | 36.289    | 8,98%     | 8,28%     | 8,30%     | 408           | 1.358 | (2)   | 13,65%        | -64,48% | 5,3% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 417.028 | 437.801 | 510.727 | 93.699       |          |
| 2   | Contribution Margin | 8.623   | 9.961   | 18.612  | 9.989        | -115,8%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,38   | 2,67   | 2,69   | 0,02         | 0,31         |
| CIF Payroll | 6.255  | 6.226  | 6.185  | (41)         | (70)         |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |       |        |          |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 3.516     | 5.992     | 5.509     | 5.536     | (10.173)          | 27                   | (456) | -7,60% | 2.020    | 57,46%  | 23.250        | 23,81%  | (17.714) |
| 2   | Tabungan      | 249.031   | 282.568   | 283.544   | 284.230   | 3.113             | 686                  | 1.663 | 0,59%  | 35.199   | 14,13%  | 269.131       | 105,61% | 15.100   |
| 3   | Deposito      | 114.464   | 71.107    | 72.709    | 73.310    | 9.139             | 601                  | 2.203 | 3,10%  | (41.155) | -35,95% | 115.929       | 63,24%  | (42.619) |
|     | Total         | 367.012   | 359.666   | 361.762   | 363.076   | 2.079             | 1.314                | 3.410 | 0,95%  | (3.936)  | -1,07%  | 408.310       | 88,92%  | (45.234) |
|     | CASA          | 252.547   | 288.559   | 289.053   | 289.767   | (7.060)           | 713                  | 1.207 | 0,42%  | 37.219   | 14,74%  | 292.381       | 99,11%  | (2.614)  |
|     | (%) CASA      | 68,81%    | 80,23%    | 79,90%    | 79,81%    |                   |                      |       |        |          |         |               |         |          |
|     | FDR           | 140,41%   | 152,41%   | 152,58%   | 152,03%   |                   |                      |       |        |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |       |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.405     | 3.216     | 2.414     | 2.418     |  | 4                    | (798) | -24,82% | (987) | -28,99% | -             | 0,00% | 2.418 |
| 2   | Giro ISE      | 179       | 34        | 14        | 11        |  | (3)                  | (23)  | -67,55% | (168) | -93,81% |               | 0,00% | 11    |
| 3   | Tabungan ISE  | 3.226     | 3.182     | 2.400     | 2.407     |  | 7                    | (775) | -24,36% | (819) | -25,39% |               | 0,00% | 2.407 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 267       | 373       | 373       | 373       |  | 0                    | 0     | 0,00%   | 106   | 39,70%  |               | 0,00% | 373   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |         | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                         |                         |               |                   | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 58.116    | 83.445    | 84.920    | -                       | 1.500                   | 1.500         | -401              | 1.475                | 26.804  | 25             | 74.700        | 113,68% | 10.220   |
|     | Linkage             | 33.720    | 57.778    | 57.778    | -                       | -                       | -             | -74               | 0                    | 24.058  | -              | 41.220        | 140,17% | 16.558   |
|     | Non-Linkage         | 24.397    | 25.667    | 27.142    | -                       | 1.500                   | 1.500         | -327              | 1.475                | 2.745   | 25             | 33.480        | 81,07%  | (6.338)  |
|     | • Local Champion    | 24.397    | 25.667    | 27.142    | -                       | 1.500                   | 1.500         | -327              | 1.475                | 2.745   | 25             | 32.196        | 84,30%  | (5.054)  |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0       | -              | 1.284         | 0,00%   | (1.284)  |
| 2   | MBG                 | 42.711    | 35.893    | 36.261    | 550                     | 1.050                   | 500           | -757              | 368                  | -6.450  | 682            | 47.216        | 76,80%  | (10.955) |
|     | KUR                 | 42.080    | 34.773    | 35.150    | 550                     | 1.050                   | 500           | -732              | 376                  | -6.931  | 674            | 46.419        | 75,72%  | (11.269) |
|     | Non KUR             | 631       | 1.120     | 1.112     | -                       | -                       | 0             | -25               | -8                   | 481     | 8              | 797           | 139,47% | 315      |
| 3   | PWG                 | 35.041    | 54.796    | 56.840    | 7.185                   | 7.496                   | 311           | 1.923             | 2.044                | 21.799  | 5.452          | 53.675        | 105,90% | 3.165    |
|     | Cilem               | 13.016    | 25.836    | 27.241    | 2.221                   | 2.072                   | -149          | 1.052             | 1.405                | 14.225  | 667            | 27.246        | 99,98%  | (5)      |
|     | Gadai               | 22.025    | 28.960    | 29.599    | 4.964                   | 5.424                   | 460           | 871               | 639                  | 7.574   | 4.785          | 26.429        | 112,00% | 3.171    |
| 4   | CFG                 | 379.443   | 374.048   | 373.965   | 1.773                   | 2.169                   | 397           | 757               | -82                  | -5.477  | 2.252          | 406.672       | 91,96%  | (32.707) |
|     | CF 1                | 241.455   | 234.905   | 235.237   | 337                     | 1.038                   | 701           | 1.425             | 333                  | -6.218  | 706            | 252.666       | 93,10%  | (17.429) |
|     | Total Griya         | 235.660   | 221.091   | 220.556   | -                       | -                       | 0             | 0                 | -534                 | -15.104 | 534            | 244.973       | 90,03%  | (24.417) |
|     | • Total Non Program | 5.587     | 4.754     | 4.748     | -                       | -                       | 0             | -58               | -7                   | -840    | 7              | 8.614         | 55,11%  | (3.867)  |
|     | • Program           | 230.073   | 216.336   | 215.809   | -                       | -                       | 0             | -1.172            | -527                 | -14.264 | 527            | 236.359       | 91,31%  | (20.550) |
|     | Oto                 | 5.795     | 13.814    | 14.681    | 337                     | 1.038                   | 701           | 1.425             | 867                  | 8.885   | 171            | 7.693         | 190,83% | 6.988    |
|     | CF 2                | 137.987   | 139.143   | 138.728   | 1.435                   | 1.131                   | -304          | -668              | -415                 | 741     | 1.546          | 154.006       | 90,08%  | (15.278) |
|     | Mitraguna & Others  | 90.056    | 90.516    | 90.415    | 1.294                   | 1.007                   | -287          | -645              | -100                 | 359     | 1.107          | 104.634       | 86,41%  | (14.218) |
|     | Pensiun             | 47.932    | 48.628    | 48.313    | 141                     | 124                     | -17           | -24               | -315                 | 382     | 439            | 49.373        | 97,85%  | (1.059)  |
|     | Total Pembiayaan    | 515.311   | 548.182   | 551.987   | 9.508                   | 12.215                  | 2.707         | 1.521             | 3.805                | 36.676  | 8.410          | 582.263       | 94,80%  | (30.276) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |        | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|--------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD   | MtM    | %             | Penc.  | Gap   |
| 1   | SME                | 192       | -         | -         | 147       | 0,33%     | 0,00%     | 0,17%     | 147           | (45)  | 147    |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -      |               |        |       |
|     | Local Champion     | 192       | -         | -         | 147       | 0,79%     | 0,00%     | 0,54%     | 147           | (45)  | 147    |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -      |               |        |       |
| 2   | MBG                | 903       | 521       | 403       | 1.495     | 2,11%     | 1,12%     | 4,12%     | 1.092         | 592   | 974    |               |        |       |
|     | KUR                | 903       | 418       | 403       | 1.449     | 2,15%     | 1,16%     | 4,12%     | 1.045         | 546   | 1.031  |               |        |       |
|     | Non KUR            | -         | 103       | -         | 46        | 0,00%     | 0,00%     | 4,18%     | 46            | 46    | (57)   |               |        |       |
| 3   | PWG                | 99        | -         | -         | 590       | 0,28%     | 0,00%     | 1,04%     | 590           | 491   | 590    |               |        |       |
|     | Cilem              | 99        | -         | -         | 375       | 0,76%     | 0,00%     | 1,37%     | 375           | 276   | 375    |               |        |       |
|     | Gadai              | -         | -         | -         | 216       | 0,00%     | 0,00%     | 0,73%     | 216           | 216   | 216    |               |        |       |
| 4   | CFG                | 32.852    | 30.578    | 30.678    | 39.850    | 8,66%     | 8,20%     | 10,66%    | 9.172         | 6.998 | 9.272  |               |        |       |
|     | CF 1               | 31.606    | 27.466    | 28.543    | 36.221    | 13,09%    | 12,15%    | 15,40%    | 7.677         | 4.615 | 8.755  |               |        |       |
|     | Total Griya        | 31.469    | 27.355    | 28.435    | 35.847    | 13,35%    | 12,86%    | 16,25%    | 7.412         | 4.378 | 8.492  |               |        |       |
|     | Oto                | 136       | 111       | 108       | 374       | 2,35%     | 0,78%     | 2,54%     | 265           | 237   | 263    |               |        |       |
|     | CF 2               | 1.247     | 3.113     | 2.135     | 3.629     | 0,90%     | 1,53%     | 2,62%     | 1.495         | 2.383 | 517    |               |        |       |
|     | Mitraguna & Others | 1.122     | 2.540     | 1.807     | 2.994     | 1,25%     | 2,00%     | 3,31%     | 1.187         | 1.871 | 453    |               |        |       |
|     | Pensiun            | 124       | 572       | 328       | 636       | 0,26%     | 0,67%     | 1,32%     | 308           | 512   | 63     |               |        |       |
|     | Total Pembiayaan   | 34.046    | 31.099    | 31.082    | 42.083    | 6,61%     | 5,67%     | 7,62%     | 11.001        | 8.037 | 10.983 | 0,20%         | 97,36% | -7,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Dec'25 |        |        |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|--------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap    |
| 1   | SME                | 3.088     | 936       | 936       | 936       | 5,31%     | 1,12%     | 1,10%     | -             | (2.153) | -     |               |        |        |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |        |
|     | Non-Linkage        | 3.088     | 936       | 936       | 936       | 12,66%    | 3,65%     | 3,45%     | -             | (2.153) | -     |               |        |        |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |        |
| 2   | MBG                | 456       | 1.074     | 1.077     | 1.117     | 1,07%     | 3,00%     | 3,08%     | 40            | 661     | 44    |               |        |        |
|     | KUR                | 456       | 1.074     | 979       | 1.019     | 1,08%     | 2,82%     | 2,90%     | 40            | 563     | (54)  |               |        |        |
|     | Non KUR            | -         | -         | 98        | 98        | 0,00%     | 8,74%     | 8,80%     | -             | 98      | 98    |               |        |        |
| 3   | PWG                | 184       | 184       | 184       | 188       | 0,53%     | 0,34%     | 0,33%     | 4             | 4       | 4     |               |        |        |
|     | Cilem              | -         | -         | -         | 4         | 0,00%     | 0,00%     | 0,02%     | 4             | 4       | 4     |               |        |        |
|     | Gadai              | 184       | 184       | 184       | 184       | 0,84%     | 0,64%     | 0,62%     | -             | (0)     | -     |               |        |        |
| 4   | CFG                | 57.168    | 72.616    | 74.308    | 75.131    | 15,07%    | 19,87%    | 20,09%    | 823           | 17.963  | 2.515 |               |        |        |
|     | CF 1               | 55.413    | 69.760    | 70.022    | 70.739    | 22,95%    | 29,81%    | 30,07%    | 717           | 15.326  | 979   |               |        |        |
|     | Total Griya        | 55.413    | 69.760    | 70.022    | 70.739    | 23,51%    | 31,67%    | 32,07%    | 717           | 15.326  | 979   |               |        |        |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |        |
|     | CF 2               | 1.755     | 2.856     | 4.286     | 4.392     | 1,27%     | 3,08%     | 3,17%     | 106           | 2.637   | 1.536 |               |        |        |
|     | Mitraguna & Others | 1.113     | 2.681     | 3.545     | 3.970     | 1,24%     | 4,39%     |           | 425           | 2.857   | 1.288 |               |        |        |
|     | Pensiun            | 642       | 175       | 742       | 423       | 0,12%     | 0,14%     | 0,87%     | (319)         | (220)   | 247   |               |        |        |
|     | Total Pembiayaan   | 60.897    | 74.810    | 76.505    | 77.372    | 11,82%    | 13,96%    | 14,02%    | 867           | 16.475  | 2.562 | 0,02%         | 99,82% | -14,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 242.234 | 530.211 | 560.444 | 318.210      |          |
| 2   | Contribution Margin | 7.227   | 11.173  | 6.961   | (266)        | 3,7%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,71   | 2,90   | 2,93   | 0,03         | 0,23         |
| CIF Payroll | 1.918  | 1.759  | 1.773  | 14           | (145)        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |       |        |         |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 1.805     | 59        | 72        | 74        | (56)              | 2                    | 15    | 25,75% | (1.731) | -95,89% | 12.155        | 0,61%   | (12.081) |
| 2   | Tabungan      | 71.593    | 76.850    | 82.969    | 83.605    | 1.714             | 635                  | 6.754 | 8,79%  | 12.011  | 16,78%  | 87.712        | 95,32%  | (4.108)  |
| 3   | Deposito      | 17.657    | 22.158    | 22.358    | 22.358    | (380)             | 0                    | 200   | 0,90%  | 4.702   | 26,63%  | 19.029        | 117,50% | 3.329    |
|     | Total         | 91.055    | 99.068    | 105.400   | 106.037   | 1.278             | 637                  | 6.970 | 7,04%  | 14.983  | 16,45%  | 118.897       | 89,18%  | (12.860) |
|     | CASA          | 73.398    | 76.909    | 83.042    | 83.679    | 1.658             | 637                  | 6.770 | 8,80%  | 10.281  | 14,01%  | 99.868        | 83,79%  | (16.189) |
|     | (%) CASA      | 80,61%    | 77,63%    | 78,79%    | 78,91%    |                   |                      |       |        |         |         |               |         |          |
|     | FDR           | 229,29%   | 239,29%   | 224,57%   | 223,22%   |                   |                      |       |        |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |     |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.396     | 1.166     | 1.340     | 1.342     |  | 2                    | 175 | 15,01%  | (55)  | -3,93%  | -             | 0,00% | 1.342 |
| 2   | Giro ISE      | 302       | 41        | 51        | 55        |  | 4                    | 14  | 35,37%  | (247) | -81,77% |               | 0,00% | 55    |
| 3   | Tabungan ISE  | 1.094     | 1.126     | 1.288     | 1.286     |  | (2)                  | 161 | 14,27%  | 192   | 17,56%  |               | 0,00% | 1.286 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 148       | 150       | 150       | 150       |  | 0                    | 0   | 0,00%   | 2     | 1,35%   |               | 0,00% | 150   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-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             | 0,00%   | 0       |
| 2   | MBG                 | 19.058    | 19.731    | 19.924    | 200                     | 400                     | 200           | 117               | 194                  | 866    | 206            | 22.107        | 90,13%  | (2.183) |
|     | KUR                 | 17.594    | 18.200    | 18.400    | 200                     | 400                     | 200           | 144               | 200                  | 806    | 200            | 20.461        | 89,93%  | (2.060) |
|     | Non KUR             | 1.464     | 1.530     | 1.524     | -                       | -                       | 0             | -27               | -6                   | 60     | 6              | 1.646         | 92,57%  | (122)   |
| 3   | PWG                 | 15.250    | 29.854    | 29.607    | 4.459                   | 2.322                   | -2.138        | 2.752             | -247                 | 14.356 | 2.569          | 30.315        | 97,66%  | (709)   |
|     | Cilem               | 9.140     | 17.519    | 17.916    | 2.064                   | 1.033                   | -1.031        | 1.866             | 398                  | 8.776  | 636            | 21.218        | 84,44%  | (3.301) |
|     | Gadai               | 6.110     | 12.335    | 11.690    | 2.395                   | 1.289                   | -1.107        | 886               | -645                 | 5.580  | 1.934          | 9.098         | 128,49% | 2.592   |
| 4   | CFG                 | 174.474   | 187.470   | 187.168   | 1.903                   | 1.876                   | -27           | 154               | -302                 | 12.694 | 2.178          | 189.674       | 98,68%  | (2.505) |
|     | CF 1                | 2.726     | 4.273     | 4.238     | 200                     | -                       | -200          | -31               | -35                  | 1.513  | 35             | 3.975         | 106,63% | 263     |
|     | Total Griya         | 1.978     | 1.974     | 1.967     | 200                     | -                       | -200          | 0                 | -7                   | -11    | 7              | 2.215         | 88,80%  | (248)   |
|     | • Total Non Program | 1.978     | 1.974     | 1.967     | 200                     | -                       | -200          | 163               | -7                   | -11    | 7              | 2.215         | 88,80%  | (248)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 748       | 2.299     | 2.271     | -                       | -                       | 0             | -31               | -28                  | 1.524  | 28             | 1.760         | 129,06% | 511     |
|     | CF 2                | 171.748   | 183.197   | 182.930   | 1.703                   | 1.876                   | 173           | 185               | -267                 | 11.182 | 2.143          | 185.699       | 98,51%  | (2.769) |
|     | Mitraguna & Others  | 111.863   | 118.892   | 118.397   | 1.367                   | 1.234                   | -133          | 276               | -495                 | 6.534  | 1.729          | 124.277       | 95,27%  | (5.879) |
|     | Pensiun             | 59.885    | 64.304    | 64.532    | 336                     | 642                     | 306           | -91               | 228                  | 4.648  | 414            | 61.422        | 105,06% | 3.111   |
|     | Total Pembiayaan    | 208.782   | 237.055   | 236.699   | 6.562                   | 4.598                   | -1.965        | 3.023             | -355                 | 27.917 | 4.953          | 242.096       | 97,77%  | (5.397) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |        | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 344       | 36        | 3.010     | 4.822     | 1,81%     | 15,26%    | 24,20%    | 1.811         | 4.477  | 4.785  |               |        |       |
|     | KUR                | 344       | 36        | 2.773     | 4.390     | 1,96%     | 15,23%    | 23,86%    | 1.618         | 4.046  | 4.354  |               |        |       |
|     | Non KUR            | -         | -         | 238       | 431       | 0,00%     | 15,53%    | 28,29%    | 194           | 431    | 431    |               |        |       |
| 3   | PWG                | -         | -         | 14        | 1.533     | 0,00%     | 0,05%     | 5,18%     | 1.519         | 1.533  | 1.533  |               |        |       |
|     | Cilem              | -         | -         | -         | 1.471     | 0,00%     | 0,00%     | 8,21%     | 1.471         | 1.471  | 1.471  |               |        |       |
|     | Gadai              | -         | -         | 14        | 62        | 0,00%     | 0,11%     | 0,53%     | 48            | 62     | 62     |               |        |       |
| 4   | CFG                | 621       | 471       | 2.688     | 6.808     | 0,36%     | 1,43%     | 3,64%     | 4.120         | 6.188  | 6.338  |               |        |       |
|     | CF 1               | 122       | -         | -         | 867       | 4,46%     | 0,00%     | 20,45%    | 867           | 745    | 867    |               |        |       |
|     | Total Griya        | -         | -         | -         | 82        | 0,00%     | 0,00%     | 4,17%     | 82            | 82     | 82     |               |        |       |
|     | Oto                | 122       | -         | -         | 785       | 16,27%    | 0,00%     | 34,54%    | 785           | 663    | 785    |               |        |       |
|     | CF 2               | 499       | 471       | 2.688     | 5.941     | 0,29%     | 1,47%     | 3,25%     | 3.253         | 5.443  | 5.471  |               |        |       |
|     | Mitraguna & Others | 499       | 471       | 2.587     | 5.494     | 0,45%     | 2,18%     | 4,64%     | 2.907         | 4.995  | 5.023  |               |        |       |
|     | Pensiun            | -         | -         | 101       | 448       | 0,00%     | 0,16%     | 0,69%     | 346           | 448    | 448    |               |        |       |
|     | Total Pembiayaan   | 965       | 507       | 5.712     | 13.163    | 0,46%     | 2,41%     | 5,56%     | 7.450         | 12.198 | 12.656 | 0,61%         | 89,01% | -5,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 110       | 299       | 334       | 328       | 0,58%     | 1,69%     | 1,64%     | (7)           | 217   | 29    |               |         |      |
|     | KUR                | 66        | 299       | 334       | 328       | 0,37%     | 1,84%     | 1,78%     | (7)           | 262   | 29    |               |         |      |
|     | Non KUR            | 44        | -         | -         | -         | 3,04%     | 0,00%     | 0,00%     | -             | (44)  | -     |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 4   | CFG                | 40        | 2.257     | 1.915     | 1.915     | 0,02%     | 1,02%     | 1,02%     | -             | 1.875 | (342) |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | CF 2               | 40        | 2.257     | 1.915     | 1.915     | 0,02%     | 1,05%     | 1,05%     | -             | 1.875 | (342) |               |         |      |
|     | Mitraguna & Others | 40        | 2.011     | 1.669     | 1.669     | 0,04%     | 1,40%     | 1,41%     | -             | 1.629 | (342) |               |         |      |
|     | Pensiun            | -         | 246       | 246       | 246       | 0,00%     | 0,10%     | 0,38%     | -             | 246   | (0)   |               |         |      |
|     | Total Pembiayaan   | 150       | 2.556     | 2.249     | 2.242     | 0,07%     | 0,95%     | 0,95%     | (7)           | 2.092 | (314) | 1,17%         | -23,63% | 0,2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 216.113 | 222.249 | 248.725 | 32.612       |          |
| 2   | Contribution Margin | 8.337   | 10.360  | 8.525   | 188          | -2,3%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 3,16   | 3,38   | 3,43   | 0,05         | 0,26         |
| CIF Payroll | 1.150  | 1.475  | 1.490  | 15           | 340          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |         |        |        |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|--------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD     | %MtD   | YtD    | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 44        | 81        | 96        | 96        | (133)             | 0                    | 15      | 18,64% | 51     | 116,57% | 9.894         | 0,97%   | (9.799)  |
| 2   | Tabungan      | 126.106   | 145.807   | 140.009   | 140.044   | 4.307             | 35                   | (5.763) | -3,95% | 13.938 | 11,05%  | 141.567       | 98,92%  | (1.523)  |
| 3   | Deposito      | 46.391    | 51.246    | 51.199    | 51.239    | (8.517)           | 40                   | (7)     | -0,01% | 4.848  | 10,45%  | 47.572        | 107,71% | 3.667    |
|     | Total         | 172.540   | 197.134   | 191.303   | 191.379   | (4.343)           | 75                   | (5.755) | -2,92% | 18.838 | 10,92%  | 199.033       | 96,15%  | (7.655)  |
|     | CASA          | 126.150   | 145.888   | 140.104   | 140.140   | 4.174             | 35                   | (5.748) | -3,94% | 13.990 | 11,09%  | 151.462       | 92,52%  | (11.322) |
|     | (%) CASA      | 73,11%    | 74,00%    | 73,24%    | 73,23%    |                   |                      |         |        |        |         |               |         |          |
|     | FDR           | 92,15%    | 84,68%    | 87,76%    | 87,73%    |                   |                      |         |        |        |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |      |         |     |         | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD  | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 602       | 791       | 730       | 730       |  | 0                    | (61) | -7,70%  | 128 | 21,34%  | -             | 0,00% | 730 |
| 2   | Giro ISE      | 8         | 2         | 3         | 3         |  | 0                    | 1    | 26,16%  | (5) | -64,69% |               | 0,00% | 3   |
| 3   | Tabungan ISE  | 593       | 789       | 727       | 727       |  | 0                    | (61) | -7,80%  | 134 | 22,53%  |               | 0,00% | 727 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0   |
| 5   | CIF ISE       | 185       | 196       | 196       | 196       |  | 0                    | 0    | 0,00%   | 11  | 5,95%   |               | 0,00% | 196 |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 52        | 6         | 6         | -                       | -                       | 0             | -2                | 0                    | -46    | -              | 52            | 11,40%  | (46)     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 52        | 6         | 6         | -                       | -                       | 0             | -2                | 0                    | -46    | -              | 52            | 11,40%  | (46)     |
|     | • Local Champion    | 52        | 6         | 6         | -                       | -                       | 0             | -2                | 0                    | -46    | -              | 52            | 11,40%  | (46)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 16.528    | 20.425    | 20.237    | 200                     | -                       | -200          | 545               | -189                 | 3.709  | 189            | 20.174        | 100,31% | 62       |
|     | KUR                 | 15.208    | 19.215    | 19.035    | 200                     | -                       | -200          | 586               | -180                 | 3.827  | 180            | 18.673        | 101,94% | 363      |
|     | Non KUR             | 1.319     | 1.210     | 1.201     | -                       | -                       | 0             | -41               | -9                   | -118   | 9              | 1.501         | 80,01%  | (300)    |
| 3   | PWG                 | 4.082     | 8.586     | 8.775     | 279                     | 350                     | 70            | -223              | 189                  | 4.693  | 161            | 8.709         | 100,75% | 66       |
|     | Cilem               | 4.082     | 8.586     | 8.775     | 279                     | 350                     | 70            | -223              | 189                  | 4.693  | 161            | 8.709         | 100,75% | 66       |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 138.333   | 137.921   | 138.872   | 2.135                   | 2.080                   | -55           | 73                | 952                  | 539    | 1.128          | 151.416       | 91,72%  | (12.544) |
|     | CF 1                | 3.556     | 3.661     | 3.893     | 278                     | 295                     | 17            | -166              | 232                  | 337    | 63             | 5.044         | 77,18%  | (1.151)  |
|     | Total Griya         | 1.390     | 1.305     | 1.301     | 278                     | -                       | -278          | 0                 | -4                   | -89    | 4              | 1.622         | 80,22%  | (321)    |
|     | • Total Non Program | 1.390     | 1.013     | 1.010     | -                       | -                       | 0             | -17               | -3                   | -380   | 3              | 1.622         | 62,27%  | (612)    |
|     | • Program           | -         | 293       | 291       | 278                     | -                       | -278          | 293               | -2                   | 291    | 2              | 0             | 0,00%   | 291      |
|     | Oto                 | 2.165     | 2.356     | 2.592     | -                       | 295                     | 295           | -166              | 236                  | 427    | 59             | 3.422         | 75,74%  | (830)    |
|     | CF 2                | 134.777   | 134.260   | 134.979   | 1.857                   | 1.785                   | -72           | 239               | 720                  | 202    | 1.065          | 146.373       | 92,22%  | (11.393) |
|     | Mitraguna & Others  | 92.204    | 95.035    | 96.104    | 1.857                   | 1.785                   | -72           | 970               | 1.069                | 3.900  | 716            | 102.550       | 93,71%  | (6.446)  |
|     | Pensiun             | 42.574    | 39.224    | 38.875    | -                       | -                       | 0             | -731              | -349                 | -3.699 | 349            | 43.822        | 88,71%  | (4.947)  |
|     | Total Pembiayaan    | 158.995   | 166.938   | 167.889   | 2.614                   | 2.430                   | -184          | 393               | 951                  | 8.894  | 1.478          | 180.352       | 93,09%  | (12.462) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | 8         | 6         | 6         | 0,00%     | 100,00%   | 100,00%   | -             | 6     | (2)   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | 8         | 6         | 6         | 0,00%     | 100,00%   | 100,00%   | -             | 6     | (2)   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 172       | 136       | 129       | 2.149     | 1,04%     | 0,63%     | 10,62%    | 2.021         | 1.978 | 2.014 |               |        |       |
|     | KUR                | 85        | -         | -         | 2.021     | 0,56%     | 0,00%     | 10,62%    | 2.021         | 1.936 | 2.021 |               |        |       |
|     | Non KUR            | 87        | 136       | 129       | 129       | 6,58%     | 10,63%    | 10,71%    | -             | 42    | (7)   |               |        |       |
| 3   | PWG                | -         | 1         | -         | 153       | 0,00%     | 0,00%     | 1,75%     | 153           | 153   | 152   |               |        |       |
|     | Cilem              | -         | 1         | -         | 153       | 0,00%     | 0,00%     | 1,75%     | 153           | 153   | 152   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.128     | 1.500     | 1.203     | 2.671     | 0,82%     | 0,87%     | 1,92%     | 1.468         | 1.543 | 1.171 |               |        |       |
|     | CF 1               | 123       | -         | 147       | 355       | 3,46%     | 4,02%     | 9,12%     | 208           | 232   | 355   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | 123       | -         | 147       | 355       | 5,68%     | 6,24%     | 13,70%    | 208           | 232   | 355   |               |        |       |
|     | CF 2               | 1.005     | 1.500     | 1.056     | 2.316     | 0,75%     | 0,79%     | 1,72%     | 1.260         | 1.311 | 816   |               |        |       |
|     | Mitraguna & Others | 743       | 1.195     | 1.056     | 2.308     | 0,81%     | 1,11%     | 2,40%     | 1.252         | 1.565 | 1.113 |               |        |       |
|     | Pensiun            | 262       | 305       | -         | 8         | 0,62%     | 0,00%     | 0,02%     | 8             | (254) | (297) |               |        |       |
|     | Total Pembiayaan   | 1.300     | 1.644     | 1.338     | 4.979     | 0,82%     | 0,80%     | 2,97%     | 3.642         | 3.679 | 3.335 | 0,23%         | 92,11% | -2,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Dec'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|-------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 37        | 54        | 53        | 52        | 0,22%     | 0,26%     | 0,25%     | (1)           | 15      | (2)   |               |       |      |
|     | KUR                | -         | 54        | 53        | 52        | 0,00%     | 0,27%     | 0,27%     | (1)           | 52      | (2)   |               |       |      |
|     | Non KUR            | 37        | -         | -         | -         | 2,80%     | 0,00%     | 0,00%     | -             | (37)    | -     |               |       |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
| 4   | CFG                | 2.726     | 874       | 1.012     | 1.012     | 1,97%     | 0,73%     | 0,73%     | (0)           | (1.714) | 138   |               |       |      |
|     | CF 1               | 30        | 106       | -         | -         | 0,85%     | 0,00%     | 0,00%     | -             | (30)    | (106) |               |       |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
|     | Oto                | 30        | 106       | -         | -         | 1,39%     | 0,00%     | 0,00%     | -             | (30)    | (106) |               |       |      |
|     | CF 2               | 2.696     | 768       | 1.012     | 1.012     | 2,00%     | 0,75%     | 0,75%     | (0)           | (1.684) | 244   |               |       |      |
|     | Mitraguna & Others | 2.696     | 462       | 707       | 707       | 2,92%     | 0,74%     | 0,74%     | -             | (1.988) | 245   |               |       |      |
|     | Pensiun            | -         | 305       | 304       | 304       | 0,00%     | 0,18%     | 0,78%     | (0)           | 304     | (1)   |               |       |      |
|     | Total Pembiayaan   | 2.762     | 927       | 1.064     | 1.063     | 1,74%     | 0,64%     | 0,63%     | (1)           | (1.699) | 136   | 0,60%         | 5,98% | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 163.906 | 172.540 | 201.477 | 37.571       |          |
| 2   | Contribution Margin | 7.219   | 9.606   | 10.525  | 3.306        | -45,8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,94   | 3,20   | 3,23   | 0,03         | 0,28         |
| CIF Payroll | 1.387  | 1.528  | 1.537  | 9            | 150          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |       |       |         |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|-------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD   | %MtD  | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 3.405     | 480       | 541       | 501       | 20                | (39)                 | 21    | 4,30% | (2.904) | -85,28% | 12.585        | 3,98%   | (12.084) |
| 2   | Tabungan      | 80.230    | 94.233    | 96.049    | 96.562    | 4.587             | 514                  | 2.330 | 2,47% | 16.332  | 20,36%  | 94.513        | 102,17% | 2.049    |
| 3   | Deposito      | 12.294    | 14.848    | 14.860    | 14.861    | (2.510)           | 0                    | 12    | 0,08% | 2.566   | 20,87%  | 13.135        | 113,14% | 1.726    |
|     | Total         | 95.930    | 109.561   | 111.450   | 111.924   | 2.097             | 474                  | 2.363 | 2,16% | 15.994  | 16,67%  | 120.233       | 93,09%  | (8.309)  |
|     | CASA          | 83.636    | 94.713    | 96.589    | 97.064    | 4.608             | 474                  | 2.350 | 2,48% | 13.428  | 16,06%  | 107.098       | 90,63%  | (10.034) |
|     | (%) CASA      | 87,18%    | 86,45%    | 86,67%    | 86,72%    |                   |                      |       |       |         |         |               |         |          |
|     | FDR           | 162,31%   | 168,82%   | 167,46%   | 166,75%   |                   |                      |       |       |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |      |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD  | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.541     | 2.781     | 2.719     | 2.720     |  | 1                    | (61) | -2,21%  | 1.178 | 76,45%  | -             | 0,00% | 2.720 |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0     | #DIV/0! | -             | 0,00% | 0     |
| 3   | Tabungan ISE  | 1.541     | 1.763     | 1.700     | 1.701     |  | 1                    | (61) | -3,48%  | 160   | 10,37%  | -             | 0,00% | 1.701 |
| 4   | Deposito ISE  | -         | 1.019     | 1.019     | 1.019     |  | 0                    | (0)  | -0,00%  | 1.019 | #DIV/0! | -             | 0,00% | 1.019 |
| 5   | CIF ISE       | 141       | 158       | 158       | 158       |  | 0                    | 0    | 0,00%   | 17    | 12,06%  | -             | 0,00% | 158   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 267       | 101       | 101       | -                       | -                       | 0             | -14               | 0                    | -165   | -              | 267           | 38,02%  | (165)   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 267       | 101       | 101       | -                       | -                       | 0             | -14               | 0                    | -165   | -              | 267           | 38,02%  | (165)   |
|     | • Local Champion    | 267       | 101       | 101       | -                       | -                       | 0             | -14               | 0                    | -165   | -              | 267           | 38,02%  | (165)   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 53.813    | 56.600    | 57.584    | 445                     | 1.710                   | 1.265         | 236               | 984                  | 3.771  | 726            | 59.614        | 96,60%  | (2.030) |
|     | KUR                 | 50.217    | 53.821    | 54.831    | 445                     | 1.710                   | 1.265         | 366               | 1.010                | 4.614  | 700            | 55.758        | 98,34%  | (927)   |
|     | Non KUR             | 3.596     | 2.779     | 2.753     | -                       | -                       | 0             | -130              | -25                  | -843   | 25             | 3.856         | 71,40%  | (1.103) |
| 3   | PWG                 | 27.769    | 44.158    | 44.989    | 5.421                   | 6.268                   | 847           | 1.908             | 831                  | 17.220 | 5.437          | 41.295        | 108,95% | 3.694   |
|     | Cilem               | 10.764    | 20.583    | 21.983    | 1.084                   | 2.083                   | 999           | 1.090             | 1.400                | 11.219 | 683            | 20.846        | 105,46% | 1.138   |
|     | Gadai               | 17.005    | 23.575    | 23.006    | 4.338                   | 4.185                   | -153          | 819               | -569                 | 6.001  | 4.754          | 20.449        | 112,50% | 2.557   |
| 4   | CFG                 | 73.851    | 84.100    | 83.959    | 2.235                   | 1.436                   | -799          | 892               | -141                 | 10.108 | 1.577          | 86.681        | 96,86%  | (2.722) |
|     | CF 1                | 1.222     | 2.030     | 2.005     | -                       | -                       | 0             | -92               | -25                  | 783    | 25             | 2.492         | 80,46%  | (487)   |
|     | Total Griya         | 938       | 749       | 749       | -                       | -                       | 0             | 0                 | 0                    | -189   | -              | 1.099         | 68,18%  | (350)   |
|     | • Total Non Program | 938       | 749       | 749       | -                       | -                       | 0             | -5                | 0                    | -189   | -              | 1.099         | 68,18%  | (350)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 284       | 1.280     | 1.256     | -                       | -                       | 0             | -92               | -25                  | 972    | 25             | 1.393         | 90,15%  | (137)   |
|     | CF 2                | 72.630    | 82.070    | 81.954    | 2.235                   | 1.436                   | -799          | 984               | -116                 | 9.325  | 1.552          | 84.189        | 97,34%  | (2.235) |
|     | Mitraguna & Others  | 46.537    | 52.181    | 52.624    | 1.077                   | 1.436                   | 359           | -235              | 443                  | 6.087  | 993            | 56.880        | 92,52%  | (4.256) |
|     | Pensiun             | 26.093    | 29.889    | 29.330    | 1.158                   | -                       | -1.158        | 1.219             | -559                 | 3.237  | 559            | 27.310        | 107,40% | 2.020   |
|     | Total Pembiayaan    | 155.700   | 184.959   | 186.634   | 8.101                   | 9.414                   | 1.313         | 3.022             | 1.674                | 30.933 | 7.740          | 187.856       | 99,35%  | (1.223) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 260       | 704       | 936       | 3.928     | 0,48%     | 1,65%     | 6,82%     | 2.992         | 3.667 | 3.223 |               |          |      |
|     | KUR                | 228       | 545       | 766       | 3.499     | 0,45%     | 1,42%     | 6,38%     | 2.733         | 3.272 | 2.954 |               |          |      |
|     | Non KUR            | 33        | 159       | 170       | 428       | 0,91%     | 6,13%     | 15,56%    | 258           | 396   | 269   |               |          |      |
| 3   | PWG                | -         | -         | -         | 1.239     | 0,00%     | 0,00%     | 2,75%     | 1.239         | 1.239 | 1.239 |               |          |      |
|     | Cilem              | -         | -         | -         | 1.239     | 0,00%     | 0,00%     | 5,63%     | 1.239         | 1.239 | 1.239 |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 4   | CFG                | 61        | 252       | 149       | 635       | 0,08%     | 0,18%     | 0,76%     | 486           | 574   | 382   |               |          |      |
|     | CF 1               | -         | -         | -         | 21        | 0,00%     | 0,00%     | 1,04%     | 21            | 21    | 21    |               |          |      |
|     | Total Griya        | -         | -         | -         | 21        | 0,00%     | 0,00%     | 2,78%     | 21            | 21    | 21    |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | CF 2               | 61        | 252       | 149       | 614       | 0,08%     | 0,18%     | 0,75%     | 465           | 553   | 361   |               |          |      |
|     | Mitraguna & Others | 61        | 208       | 104       | 569       | 0,13%     | 0,20%     | 1,08%     | 465           | 507   | 361   |               |          |      |
|     | Pensiun            | -         | 45        | 45        | 45        | 0,00%     | 0,15%     | 0,15%     | -             | 45    | 0     |               |          |      |
|     | Total Pembiayaan   | 322       | 957       | 1.085     | 5.801     | 0,21%     | 0,59%     | 3,11%     | 4.716         | 5.479 | 4.844 | 8,76%         | -181,91% | 5,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 477       | 546       | 622       | 781       | 0,89%     | 1,10%     | 1,36%     | 159           | 304   | 235   |               |          |      |
|     | KUR                | 257       | 388       | 314       | 473       | 0,51%     | 0,58%     | 0,86%     | 159           | 216   | 86    |               |          |      |
|     | Non KUR            | 220       | 159       | 308       | 308       | 6,13%     | 11,08%    | 11,18%    | -             | 87    | 149   |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 4   | CFG                | 638       | 948       | 611       | 525       | 0,86%     | 0,73%     | 0,63%     | (86)          | (112) | (423) |               |          |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | CF 2               | 638       | 948       | 611       | 525       | 0,88%     | 0,75%     | 0,64%     | (86)          | (112) | (423) |               |          |      |
|     | Mitraguna & Others | 346       | 948       | 611       | 525       | 0,74%     | 1,17%     | 1,00%     | (86)          | 180   | (423) |               |          |      |
|     | Pensiun            | 292       | -         | -         | -         | 0,19%     | 0,00%     | 0,00%     | -             | (292) | -     |               |          |      |
|     | Total Pembiayaan   | 1.115     | 1.494     | 1.233     | 1.306     | 0,72%     | 0,67%     | 0,70%     | 73            | 191   | (188) | 4,44%         | -533,77% | 3,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 155.137 | 159.806 | 185.656 | 30.519       |          |
| 2   | Contribution Margin | 7.273   | 9.504   | 8.539   | 1.266        | -17,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,45   | 2,79   | 2,84   | 0,04         | 0,39         |
| CIF Payroll | 1.516  | 1.551  | 1.514  | (37)         | (2)          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |         |        |         |        | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|--------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD     | %MtD   | YtD     | %YtD   | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 14.681    | 10.826    | 16.796    | 17.015    | 5.703             | 219                  | 6.188   | 57,16% | 2.334   | 15,89% | 28.261        | 60,21% | (11.246) |
| 2   | Tabungan      | 126.637   | 123.445   | 120.986   | 121.308   | 634               | 323                  | (2.136) | -1,73% | (5.329) | -4,21% | 141.573       | 85,69% | (20.265) |
| 3   | Deposito      | 60.864    | 54.876    | 56.071    | 55.871    | (1.285)           | (200)                | 995     | 1,81%  | (4.993) | -8,20% | 62.398        | 89,54% | (6.527)  |
|     | Total         | 202.183   | 189.147   | 193.853   | 194.194   | 5.053             | 342                  | 5.047   | 2,67%  | (7.988) | -3,95% | 232.232       | 83,62% | (38.037) |
|     | CASA          | 141.318   | 134.271   | 137.781   | 138.323   | 6.337             | 542                  | 4.052   | 3,02%  | (2.995) | -2,12% | 169.834       | 81,45% | (31.511) |
|     | (%) CASA      | 69,90%    | 70,99%    | 71,08%    | 71,23%    |                   |                      |         |        |         |        |               |        |          |
|     | FDR           | 127,02%   | 126,34%   | 123,43%   | 123,22%   |                   |                      |         |        |         |        |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |     |         |     |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.418     | 3.499     | 3.988     | 3.830     |  | (158)                | 331 | 9,47%   | 412 | 12,05%  | -             | 0,00% | 3.830 |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | -             | 0,00% | 0     |
| 3   | Tabungan ISE  | 3.218     | 3.299     | 3.788     | 3.630     |  | (158)                | 331 | 10,05%  | 412 | 12,80%  | -             | 0,00% | 3.630 |
| 4   | Deposito ISE  | 200       | 200       | 200       | 200       |  | 0                    | 0   | 0,00%   | 0   | 0,00%   | -             | 0,00% | 200   |
| 5   | CIF ISE       | 220       | 234       | 234       | 234       |  | 0                    | 0   | 0,00%   | 14  | 6,36%   | -             | 0,00% | 234   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |         | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                         |                         |               |                   | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 241       | 109       | 108       | -                       | -                       | 0             | -22               | -1                   | -133    | 1              | 241           | 44,73%  | (133)    |
|     | Linkage             | 46        | 36        | 36        | -                       | -                       | -             | -1                | 0                    | -9      | -              | 46            | 79,54%  | (9)      |
|     | Non-Linkage         | 195       | 73        | 71        | -                       | -                       | 0             | -21               | -1                   | -124    | 1              | 195           | 36,54%  | (124)    |
|     | • Local Champion    | 195       | 73        | 71        | -                       | -                       | 0             | -21               | -1                   | -124    | 1              | 195           | 36,54%  | (124)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0       | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 27.490    | 21.364    | 21.021    | -                       | -                       | 0             | -818              | -343                 | -6.468  | 343            | 31.121        | 67,55%  | (10.100) |
|     | KUR                 | 24.649    | 19.536    | 19.217    | -                       | -                       | 0             | -735              | -319                 | -5.432  | 319            | 28.072        | 68,46%  | (8.855)  |
|     | Non KUR             | 2.840     | 1.828     | 1.804     | -                       | -                       | 0             | -82               | -24                  | -1.036  | 24             | 3.049         | 59,17%  | (1.245)  |
| 3   | PWG                 | 10.361    | 9.671     | 9.773     | 261                     | 366                     | 105           | -137              | 102                  | -587    | 264            | 19.402        | 50,37%  | (9.628)  |
|     | Cilem               | 10.361    | 9.671     | 9.773     | 261                     | 366                     | 105           | -137              | 102                  | -587    | 264            | 19.402        | 50,37%  | (9.628)  |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0       | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 218.723   | 207.815   | 208.377   | 1.450                   | 2.118                   | 668           | -3.776            | 562                  | -10.347 | 1.555          | 235.220       | 88,59%  | (26.843) |
|     | CF 1                | 7.216     | 7.651     | 7.689     | 310                     | 143                     | -168          | -89               | 38                   | 474     | 105            | 9.051         | 84,95%  | (1.362)  |
|     | Total Griya         | 3.957     | 4.371     | 4.492     | 310                     | 143                     | -168          | 0                 | 121                  | 534     | 22             | 4.296         | 104,55% | 195      |
|     | • Total Non Program | 3.667     | 3.593     | 3.572     | 310                     | -                       | -310          | 268               | -21                  | -94     | 21             | 3.998         | 89,37%  | (425)    |
|     | • Program           | 291       | 778       | 919       | -                       | 143                     | 143           | -4                | 141                  | 628     | 1              | 299           | 307,58% | 620      |
|     | Oto                 | 3.258     | 3.280     | 3.197     | -                       | -                       | 0             | -89               | -83                  | -61     | 83             | 4.755         | 67,25%  | (1.557)  |
|     | CF 2                | 211.508   | 200.163   | 200.688   | 1.140                   | 1.975                   | 835           | -3.687            | 524                  | -10.820 | 1.451          | 226.169       | 88,73%  | (25.481) |
|     | Mitraguna & Others  | 176.747   | 169.319   | 170.148   | 1.140                   | 1.975                   | 835           | -3.116            | 829                  | -6.599  | 1.146          | 189.944       | 89,58%  | (19.796) |
|     | Pensiun             | 34.761    | 30.844    | 30.540    | -                       | -                       | 0             | -571              | -305                 | -4.221  | 305            | 36.225        | 84,31%  | (5.685)  |
|     | Total Pembiayaan    | 256.814   | 238.959   | 239.279   | 1.711                   | 2.484                   | 773           | -4.753            | 320                  | -17.535 | 2.164          | 285.983       | 83,67%  | (46.704) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | 42        | 22        | 22        | 0,00%     | 19,92%    | 20,18%    | -             | 22      | (20)  |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Local Champion     | -         | 42        | 22        | 22        | 0,00%     | 29,93%    | 30,52%    | -             | 22      | (20)  |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 2   | MBG                | 154       | 707       | 979       | 1.384     | 0,56%     | 4,58%     | 6,59%     | 406           | 1.231   | 677   |               |        |       |
|     | KUR                | 154       | 428       | 699       | 1.172     | 0,62%     | 3,58%     | 6,10%     | 473           | 1.018   | 744   |               |        |       |
|     | Non KUR            | -         | 279       | 280       | 212       | 0,00%     | 15,31%    | 11,78%    | (67)          | 212     | (67)  |               |        |       |
| 3   | PWG                | 25        | -         | -         | 143       | 0,24%     | 0,00%     | 1,46%     | 143           | 119     | 143   |               |        |       |
|     | Cilem              | 25        | -         | -         | 143       | 0,24%     | 0,00%     | 1,46%     | 143           | 119     | 143   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 4   | CFG                | 14.908    | 10.054    | 9.774     | 9.786     | 6,82%     | 4,70%     | 4,70%     | 12            | (5.122) | (268) |               |        |       |
|     | CF 1               | -         | 33        | 176       | 309       | 0,00%     | 2,30%     | 4,01%     | 133           | 309     | 276   |               |        |       |
|     | Total Griya        | -         | -         | -         | 166       | 0,00%     | 0,00%     | 3,69%     | 166           | 166     | 166   |               |        |       |
|     | Oto                | -         | 33        | 176       | 143       | 0,00%     | 5,36%     | 4,47%     | (33)          | 143     | 110   |               |        |       |
|     | CF 2               | 14.908    | 10.021    | 9.598     | 9.477     | 7,05%     | 4,80%     | 4,72%     | (121)         | (5.430) | (544) |               |        |       |
|     | Mitraguna & Others | 14.471    | 9.714     | 9.403     | 9.282     | 8,19%     | 5,55%     | 5,46%     | (120)         | (5.189) | (432) |               |        |       |
|     | Pensiun            | 436       | 307       | 195       | 195       | 0,63%     | 0,64%     | 0,64%     | (0)           | (241)   | (112) |               |        |       |
|     | Total Pembiayaan   | 15.086    | 10.803    | 10.774    | 11.335    | 5,87%     | 4,51%     | 4,74%     | 561           | (3.751) | 532   | 0,48%         | 89,82% | -4,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |         | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|---------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 361       | 1.088     | 1.146     | 1.214     | 1,31%     | 5,36%     | 5,77%     | 68            | 853    | 126     |               |        |       |
|     | KUR                | 269       | 910       | 967       | 1.036     | 1,09%     | 4,95%     | 5,39%     | 68            | 767    | 126     |               |        |       |
|     | Non KUR            | 93        | 178       | 178       | 178       | 3,26%     | 9,75%     | 9,88%     | -             | 86     | -       |               |        |       |
| 3   | PWG                | -         | -         | -         | 9         | 0,00%     | 0,00%     | 0,09%     | 9             | 9      | 9       |               |        |       |
|     | Cilem              | -         | -         | -         | 9         | 0,00%     | 0,00%     | 0,09%     | 9             | 9      | 9       |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -       |               |        |       |
| 4   | CFG                | 7.876     | 21.945    | 18.043    | 18.023    | 3,60%     | 8,68%     | 8,65%     | (19)          | 10.147 | (3.922) |               |        |       |
|     | CF 1               | -         | 216       | 216       | 216       | 0,00%     | 2,83%     | 2,81%     | -             | 216    | -       |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -       |               |        |       |
|     | Oto                | -         | 216       | 216       | 216       | 0,00%     | 6,60%     | 6,77%     | -             | 216    | -       |               |        |       |
|     | CF 2               | 7.876     | 21.729    | 17.826    | 17.807    | 3,72%     | 8,91%     | 8,87%     | (19)          | 9.931  | (3.922) |               |        |       |
|     | Mitraguna & Others | 7.422     | 21.292    | 17.305    | 17.286    | 4,20%     | 10,22%    | 10,16%    | (19)          | 9.864  | (4.006) |               |        |       |
|     | Pensiun            | 454       | 437       | 521       | 521       | 0,18%     | 0,22%     | 1,71%     | -             | 67     | 84      |               |        |       |
|     | Total Pembiayaan   | 8.238     | 23.033    | 19.188    | 19.247    | 3,21%     | 8,03%     | 8,04%     | 58            | 11.009 | (3.787) | 1,09%         | 86,48% | -7,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 262.410 | 263.262 | 250.938 | (11.472)     |          |
| 2   | Contribution Margin | 7.990   | 9.342   | (1.983) | (9.973)      | 124,8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,58   | 2,77   | 2,81   | 0,03         | 0,23         |
| CIF Payroll | 3.299  | 2.582  | 2.636  | 54           | (663)        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |          |         |         |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                  | DtD                  | MtD      | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 7.513     | 5.809     | 5.331     | 5.097     | (542)            | (233)                | (712)    | -12,25% | (2.416) | -32,16% | 22.127        | 23,04%  | (17.030) |
| 2   | Tabungan      | 148.174   | 173.709   | 173.757   | 173.737   | (1.253)          | (20)                 | 28       | 0,02%   | 25.563  | 17,25%  | 164.061       | 105,90% | 9.676    |
| 3   | Deposito      | 29.593    | 37.696    | 26.895    | 26.895    | 383              | 0                    | (10.802) | -28,65% | (2.699) | -9,12%  | 30.915        | 87,00%  | (4.021)  |
|     | Total         | 185.281   | 217.214   | 205.982   | 205.729   | (1.412)          | (253)                | (11.485) | -5,29%  | 20.448  | 11,04%  | 217.103       | 94,76%  | (11.374) |
|     | CASA          | 155.687   | 179.518   | 179.088   | 178.834   | (1.795)          | (253)                | (683)    | -0,38%  | 23.147  | 14,87%  | 186.188       | 96,05%  | (7.354)  |
|     | (%) CASA      | 84,03%    | 82,65%    | 86,94%    | 86,93%    |                  |                      |          |         |         |         |               |         |          |
|     | FDR           | 129,17%   | 131,26%   | 140,89%   | 141,06%   |                  |                      |          |         |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |         | Growth (1-17 Dec'25) |         |         |         |      | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|---------|----------------------|---------|---------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |         | DtD                  | MtD     | %MtD    | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 8.361     | 5.128     | 6.956     | 5.859     | (1.098) | 730                  | 14,24%  | (2.502) | -29,93% | -    | 0,00%         | 5.859 |     |
| 2   | Giro ISE      | 1.674     | 480       | 1.547     | 587       | (960)   | 107                  | 22,28%  | (1.088) | -64,95% |      | 0,00%         | 587   |     |
| 3   | Tabungan ISE  | 6.686     | 4.648     | 5.409     | 5.272     | (138)   | 624                  | 13,41%  | (1.414) | -21,15% |      | 0,00%         | 5.272 |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0       | 0                    | #DIV/0! | 0       | #DIV/0! |      | 0,00%         | 0     |     |
| 5   | CIF ISE       | 188       | 209       | 209       | 209       | 0       | 0                    | 0,00%   | 21      | 11,17%  |      | 0,00%         | 209   |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-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             | 0,00%   | 0       |
| 2   | MBG                 | 46.391    | 47.978    | 48.030    | 1.050                   | 650                     | -400          | 429              | 51                   | 1.639  | 599            | 51.533        | 93,20%  | (3.504) |
|     | KUR                 | 42.708    | 44.232    | 44.295    | 1.050                   | 650                     | -400          | 484              | 62                   | 1.587  | 588            | 47.624        | 93,01%  | (3.329) |
|     | Non KUR             | 3.682     | 3.746     | 3.735     | -                       | -                       | 0             | -55              | -11                  | 53     | 11             | 3.910         | 95,53%  | (175)   |
| 3   | PWG                 | 25.907    | 49.126    | 53.304    | 8.144                   | 8.812                   | 668           | 2.667            | 4.179                | 27.397 | 4.634          | 44.094        | 120,89% | 9.210   |
|     | Cilem               | 11.633    | 29.592    | 32.859    | 3.069                   | 4.468                   | 1.399         | 2.140            | 3.267                | 21.226 | 1.202          | 24.677        | 133,15% | 8.181   |
|     | Gadai               | 14.275    | 19.533    | 20.445    | 5.075                   | 4.344                   | -731          | 527              | 912                  | 6.171  | 3.432          | 19.416        | 105,30% | 1.029   |
| 4   | CFG                 | 167.028   | 188.016   | 188.869   | 942                     | 2.022                   | 1.080         | 1.443            | 853                  | 21.841 | 1.170          | 184.607       | 102,31% | 4.262   |
|     | CF 1                | 10.804    | 15.629    | 16.383    | 49                      | 910                     | 861           | 820              | 753                  | 5.579  | 157            | 12.990        | 126,12% | 3.393   |
|     | Total Griya         | 4.197     | 5.377     | 5.368     | -                       | -                       | 0             | 0                | -9                   | 1.171  | 9              | 4.504         | 119,18% | 864     |
|     | • Total Non Program | 4.197     | 5.224     | 5.215     | -                       | -                       | 0             | -54              | -9                   | 1.018  | 9              | 4.504         | 115,78% | 711     |
|     | • Program           | -         | 153       | 153       | -                       | -                       | 0             | -1               | 0                    | 153    | -              | 0             | 0,00%   | 153     |
|     | Oto                 | 6.607     | 10.252    | 11.014    | 49                      | 910                     | 861           | 820              | 762                  | 4.408  | 148            | 8.486         | 129,80% | 2.529   |
|     | CF 2                | 156.224   | 172.386   | 172.486   | 893                     | 1.112                   | 219           | 623              | 100                  | 16.262 | 1.012          | 171.617       | 100,51% | 869     |
|     | Mitraguna & Others  | 100.077   | 114.669   | 114.774   | 663                     | 698                     | 35            | 341              | 105                  | 14.698 | 593            | 113.744       | 100,91% | 1.030   |
|     | Pensiun             | 56.148    | 57.718    | 57.712    | 230                     | 414                     | 184           | 282              | -5                   | 1.564  | 419            | 57.873        | 99,72%  | (161)   |
|     | Total Pembiayaan    | 239.326   | 285.120   | 290.203   | 10.137                  | 11.485                  | 1.348         | 4.540            | 5.083                | 50.876 | 6.402          | 280.234       | 103,56% | 9.969   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 198       | 322       | 234       | 5.760     | 0,43%     | 0,49%     | 11,99%    | 5.526         | 5.562 | 5.437 |               |        |       |
|     | KUR                | 198       | 249       | 162       | 4.443     | 0,46%     | 0,37%     | 10,03%    | 4.281         | 4.245 | 4.194 |               |        |       |
|     | Non KUR            | -         | 74        | 72        | 1.317     | 0,00%     | 1,92%     | 35,26%    | 1.245         | 1.317 | 1.243 |               |        |       |
| 3   | PWG                | -         | -         | -         | 1.897     | 0,00%     | 0,00%     | 3,56%     | 1.897         | 1.897 | 1.897 |               |        |       |
|     | Cilem              | -         | -         | -         | 1.092     | 0,00%     | 0,00%     | 3,32%     | 1.092         | 1.092 | 1.092 |               |        |       |
|     | Gadai              | -         | -         | -         | 805       | 0,00%     | 0,00%     | 3,94%     | 805           | 805   | 805   |               |        |       |
| 4   | CFG                | 1.021     | 788       | 1.127     | 2.813     | 0,61%     | 0,60%     | 1,49%     | 1.685         | 1.791 | 2.024 |               |        |       |
|     | CF 1               | 202       | 371       | 242       | 1.796     | 1,87%     | 1,55%     | 10,96%    | 1.555         | 1.594 | 1.425 |               |        |       |
|     | Total Griya        | -         | 212       | 211       | 893       | 0,00%     | 3,92%     | 16,64%    | 682           | 893   | 681   |               |        |       |
|     | Oto                | 202       | 160       | 31        | 903       | 3,06%     | 0,30%     | 8,20%     | 872           | 701   | 744   |               |        |       |
|     | CF 2               | 819       | 417       | 885       | 1.016     | 0,52%     | 0,51%     | 0,59%     | 131           | 197   | 599   |               |        |       |
|     | Mitraguna & Others | 819       | 161       | 356       | 356       | 0,82%     | 0,31%     | 0,31%     | -             | (463) | 195   |               |        |       |
|     | Pensiun            | -         | 256       | 530       | 660       | 0,00%     | 0,92%     | 1,14%     | 131           | 660   | 405   |               |        |       |
|     | Total Pembiayaan   | 1.219     | 1.111     | 1.361     | 10.469    | 0,51%     | 0,48%     | 3,61%     | 9.108         | 9.250 | 9.358 | 1,08%         | 70,04% | -2,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |     | Target Dec'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 461       | 409       | 479       | 478       | 0,99%     | 1,00%     | 0,99%     | (1)           | 17      | 69  |               |          |      |
|     | KUR                | 366       | 358       | 429       | 428       | 0,86%     | 0,97%     | 0,97%     | (1)           | 62      | 70  |               |          |      |
|     | Non KUR            | 95        | 51        | 50        | 50        | 2,57%     | 1,33%     | 1,34%     | -             | (45)    | (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                | 2.648     | 1.424     | 1.468     | 1.468     | 1,59%     | 0,78%     | 0,78%     | -             | (1.180) | 45  |               |          |      |
|     | CF 1               | 10        | 294       | 294       | 294       | 0,09%     | 1,88%     | 1,79%     | -             | 284     | -   |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Oto                | 10        | 294       | 294       | 294       | 0,15%     | 2,87%     | 2,67%     | -             | 284     | -   |               |          |      |
|     | CF 2               | 2.638     | 1.130     | 1.174     | 1.174     | 1,69%     | 0,68%     | 0,68%     | -             | (1.464) | 45  |               |          |      |
|     | Mitraguna & Others | 2.229     | 1.101     | 1.101     | 1.101     | 2,23%     | 0,96%     | 0,96%     | -             | (1.128) | 0   |               |          |      |
|     | Pensiun            | 410       | 29        | 74        | 74        | 0,17%     | 0,03%     | 0,13%     | -             | (336)   | 45  |               |          |      |
|     | Total Pembiayaan   | 3.109     | 1.832     | 1.947     | 1.946     | 1,30%     | 0,68%     | 0,67%     | (1)           | (1.163) | 114 | 1,79%         | -167,44% | 1,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 238.864 | 242.722 | 285.171 | 46.307       |          |
| 2   | Contribution Margin | 9.403   | 12.126  | 15.378  | 5.975        | -63,5%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,62   | 2,76   | 2,78   | 0,02         | 0,17         |
| CIF Payroll | 1.924  | 2.066  | 2.072  | 6            | 148          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |         |         |         |         | Target Dec'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 1.363     | 870       | 954       | 954       | (98)              | 0                    | 84      | 9,65%   | (409)   | -29,98% | 9.620         | 9,92%   | (8.666) |
| 2   | Tabungan      | 77.945    | 101.306   | 103.150   | 103.120   | 3.787             | (30)                 | 1.813   | 1,79%   | 25.175  | 32,30%  | 90.999        | 113,32% | 12.120  |
| 3   | Deposito      | 9.935     | 10.260    | 8.176     | 8.474     | 433               | 298                  | (1.786) | -17,41% | (1.461) | -14,71% | 10.702        | 79,18%  | (2.228) |
|     | Total         | 89.243    | 112.436   | 112.280   | 112.548   | 4.121             | 268                  | 111     | 0,10%   | 23.305  | 26,11%  | 111.321       | 101,10% | 1.226   |
|     | CASA          | 79.307    | 102.177   | 104.104   | 104.074   | 3.688             | (30)                 | 1.897   | 1,86%   | 24.767  | 31,23%  | 100.619       | 103,43% | 3.454   |
|     | (%) CASA      | 88,87%    | 90,88%    | 92,72%    | 92,47%    |                   |                      |         |         |         |         |               |         |         |
|     | FDR           | 131,75%   | 135,15%   | 136,62%   | 136,30%   |                   |                      |         |         |         |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |       |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2.796     | 2.454     | 2.153     | 2.288     |  | 135                  | (166) | -6,76%  | (508) | -18,16% | -             | 0,00% | 2.288 |
| 2   | Giro ISE      | 1.018     | 584       | 400       | 530       |  | 129                  | (54)  | -9,23%  | (488) | -47,97% |               | 0,00% | 530   |
| 3   | Tabungan ISE  | 1.778     | 1.870     | 1.753     | 1.758     |  | 6                    | (112) | -5,99%  | (19)  | -1,09%  |               | 0,00% | 1.758 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 83        | 99        | 99        | 99        |  | 0                    | 0     | 0,00%   | 16    | 19,28%  |               | 0,00% | 99    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 97        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -97    | -              | 97            | 0,00%   | (97)    |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 97        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -97    | -              | 97            | 0,00%   | (97)    |
|     | • Local Champion    | 97        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -97    | -              | 97            | 0,00%   | (97)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 19.406    | 24.035    | 24.216    | 70                      | 400                     | 330           | 557               | 181                  | 4.810  | 219            | 22.874        | 105,87% | 1.342   |
|     | KUR                 | 19.311    | 23.042    | 23.134    | 70                      | 300                     | 230           | 578               | 93                   | 3.823  | 207            | 22.603        | 102,35% | 531     |
|     | Non KUR             | 95        | 993       | 1.082     | -                       | 100                     | 100           | -20               | 89                   | 987    | 11             | 271           | 399,58% | 811     |
| 3   | PWG                 | 2.291     | 6.450     | 6.895     | 182                     | 519                     | 337           | -144              | 445                  | 4.603  | 74             | 6.471         | 106,55% | 424     |
|     | Cilem               | 2.291     | 6.450     | 6.895     | 182                     | 519                     | 337           | -144              | 445                  | 4.603  | 74             | 6.471         | 106,55% | 424     |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 95.786    | 121.474   | 122.290   | 1.891                   | 1.834                   | -57           | 4.317             | 816                  | 26.505 | 1.018          | 106.301       | 115,04% | 15.990  |
|     | CF 1                | 18.535    | 22.457    | 22.333    | 594                     | -                       | -594          | 625               | -125                 | 3.797  | 125            | 20.252        | 110,27% | 2.080   |
|     | Total Griya         | 17.245    | 15.716    | 15.704    | -                       | -                       | 0             | 0                 | -12                  | -1.541 | 12             | 18.033        | 87,09%  | (2.329) |
|     | • Total Non Program | 1.070     | 691       | 684       | -                       | -                       | 0             | -10               | -7                   | -386   | 7              | 1.416         | 48,30%  | (732)   |
|     | • Program           | 16.174    | 15.025    | 15.020    | -                       | -                       | 0             | -468              | -6                   | -1.155 | 6              | 16.616        | 90,39%  | (1.597) |
|     | Oto                 | 1.291     | 6.741     | 6.629     | 594                     | -                       | -594          | 625               | -112                 | 5.338  | 112            | 2.220         | 298,63% | 4.409   |
|     | CF 2                | 77.250    | 99.017    | 99.958    | 1.297                   | 1.834                   | 537           | 3.692             | 941                  | 22.707 | 893            | 86.049        | 116,16% | 13.909  |
|     | Mitraguna & Others  | 58.013    | 80.885    | 81.927    | 1.297                   | 1.632                   | 335           | 3.843             | 1.042                | 23.914 | 590            | 65.912        | 124,30% | 16.016  |
|     | Pensiun             | 19.237    | 18.132    | 18.030    | -                       | 202                     | 202           | -150              | -101                 | -1.207 | 303            | 20.137        | 89,54%  | (2.106) |
|     | Total Pembiayaan    | 117.580   | 151.958   | 153.401   | 2.143                   | 2.753                   | 610           | 4.730             | 1.442                | 35.821 | 1.311          | 135.743       | 113,01% | 17.658  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 167       | 622       | 534       | 817       | 0,86%     | 2,22%     | 3,38%     | 283           | 650   | 196   |               |        |       |
|     | KUR                | 167       | 622       | 534       | 817       | 0,87%     | 2,32%     | 3,53%     | 283           | 650   | 196   |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 153       | 0,00%     | 0,00%     | 2,21%     | 153           | 153   | 153   |               |        |       |
|     | Cilem              | -         | -         | -         | 153       | 0,00%     | 0,00%     | 2,21%     | 153           | 153   | 153   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 2.572     | 2.138     | 2.399     | 3.202     | 2,69%     | 1,97%     | 2,62%     | 803           | 630   | 1.064 |               |        |       |
|     | CF 1               | 1.875     | 1.540     | 1.780     | 2.576     | 10,12%    | 7,93%     | 11,54%    | 796           | 701   | 1.037 |               |        |       |
|     | Total Griya        | 1.875     | 1.449     | 1.567     | 2.278     | 10,87%    | 9,97%     | 14,50%    | 711           | 403   | 829   |               |        |       |
|     | Oto                | -         | 91        | 213       | 298       | 0,00%     | 3,16%     | 4,50%     | 85            | 298   | 208   |               |        |       |
|     | CF 2               | 697       | 598       | 619       | 625       | 0,90%     | 0,63%     | 0,63%     | 7             | (71)  | 28    |               |        |       |
|     | Mitraguna & Others | 583       | 598       | 619       | 625       | 1,01%     | 0,77%     | 0,76%     | 7             | 42    | 28    |               |        |       |
|     | Pensiun            | 113       | -         | -         | -         | 0,59%     | 0,00%     | 0,00%     | -             | (113) | -     |               |        |       |
|     | Total Pembiayaan   | 2.739     | 2.759     | 2.933     | 4.172     | 2,33%     | 1,93%     | 2,72%     | 1.238         | 1.433 | 1.412 | 0,81%         | 70,14% | -1,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | -         | 664       | 651       | 650       | 0,00%     | 2,71%     | 2,69%     | (1)           | 650   | (14)  |               |        |       |
|     | KUR                | -         | 664       | 651       | 650       | 0,00%     | 2,83%     | 2,81%     | (1)           | 650   | (14)  |               |        |       |
|     | 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                | 4.935     | 5.422     | 5.300     | 4.882     | 5,15%     | 4,36%     | 3,99%     | (418)         | (53)  | (540) |               |        |       |
|     | CF 1               | 4.826     | 5.269     | 4.994     | 4.576     | 26,04%    | 22,24%    | 20,49%    | (418)         | (251) | (693) |               |        |       |
|     | Total Griya        | 4.826     | 5.269     | 4.994     | 4.576     | 27,99%    | 31,78%    | 29,14%    | (418)         | (251) | (693) |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | CF 2               | 108       | 153       | 306       | 306       | 0,14%     | 0,31%     | 0,31%     | -             | 198   | 153   |               |        |       |
|     | Mitraguna & Others | 108       | 153       | 306       | 306       | 0,19%     | 0,38%     | 0,37%     | -             | 198   | 153   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 4.935     | 6.086     | 5.951     | 5.532     | 4,20%     | 3,92%     | 3,61%     | (419)         | 598   | (554) | 1,85%         | 48,59% | -1,8% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 116.364 | 119.588 | 151.084 | 34.720       |          |
| 2   | Contribution Margin | 3.361   | 4.675   | 3.878   | 517          | -15,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,96   | 3,15   | 3,20   | 0,05         | 0,23         |
| CIF Payroll | 767    | 815    | 814    | (1)          | 47           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |         |         |         |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 162       | 89        | 96        | 96        | (16)             | 0                    | 7       | 7,46%   | (66)    | -40,87% | 8.912         | 1,07%  | (8.816)  |
| 2   | Tabungan      | 112.107   | 105.488   | 110.819   | 110.156   | 2.418            | (663)                | 4.667   | 4,42%   | (1.951) | -1,74%  | 127.186       | 86,61% | (17.030) |
| 3   | Deposito      | 7.734     | 11.503    | 11.318    | 6.318     | (753)            | (5.000)              | (5.185) | -45,08% | (1.416) | -18,31% | 8.925         | 70,79% | (2.607)  |
|     | Total         | 120.003   | 117.080   | 122.233   | 116.569   | 1.648            | (5.663)              | (511)   | -0,44%  | (3.433) | -2,86%  | 145.022       | 80,38% | (28.453) |
|     | CASA          | 112.269   | 105.577   | 110.915   | 110.251   | 2.402            | (663)                | 4.674   | 4,43%   | (2.017) | -1,80%  | 136.097       | 81,01% | (25.846) |
|     | (%) CASA      | 93,56%    | 90,17%    | 90,74%    | 94,58%    |                  |                      |         |         |         |         |               |        |          |
|     | FDR           | 119,28%   | 128,26%   | 122,39%   | 128,34%   |                  |                      |         |         |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |       |         |     |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.548     | 1.748     | 1.594     | 1.594     |  | 0                    | (154) | -8,82%  | 45  | 2,94%   | -             | 0,00% | 1.594 |
| 2   | Giro ISE      | 6         | 7         | 7         | 7         |  | 0                    | 0     | 0,00%   | 1   | 14,04%  |               | 0,00% | 7     |
| 3   | Tabungan ISE  | 1.542     | 1.741     | 1.587     | 1.587     |  | 0                    | (154) | -8,86%  | 45  | 2,89%   |               | 0,00% | 1.587 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 142       | 158       | 158       | 158       |  | 0                    | 0     | 0,00%   | 16  | 11,27%  |               | 0,00% | 158   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 68        | 50        | 50        | -                       | -                       | 0             | -2               | 0                    | -18    | -              | 68            | 73,42%  | (18)     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 68        | 50        | 50        | -                       | -                       | 0             | -2               | 0                    | -18    | -              | 68            | 73,42%  | (18)     |
|     | • Local Champion    | 68        | 50        | 50        | -                       | -                       | 0             | -2               | 0                    | -18    | -              | 68            | 73,42%  | (18)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 18.511    | 15.538    | 15.672    | 350                     | 301                     | -49           | -145             | 134                  | -2.839 | 167            | 21.533        | 72,78%  | (5.861)  |
|     | KUR                 | 17.071    | 14.073    | 14.210    | 350                     | 301                     | -49           | -164             | 137                  | -2.861 | 164            | 19.918        | 71,34%  | (5.707)  |
|     | Non KUR             | 1.440     | 1.465     | 1.462     | -                       | -                       | 0             | 19               | -3                   | 22     | 3              | 1.615         | 90,50%  | (153)    |
| 3   | PWG                 | 10.369    | 18.035    | 18.319    | 1.618                   | 2.032                   | 413           | 1.020            | 284                  | 7.949  | 1.748          | 21.336        | 85,86%  | (3.018)  |
|     | Cilem               | 7.309     | 11.518    | 11.648    | 393                     | 647                     | 254           | 75               | 129                  | 4.339  | 518            | 15.842        | 73,52%  | (4.195)  |
|     | Gadai               | 3.060     | 6.516     | 6.671     | 1.225                   | 1.385                   | 159           | 945              | 155                  | 3.611  | 1.230          | 5.494         | 121,42% | 1.177    |
| 4   | CFG                 | 114.187   | 116.546   | 115.560   | 844                     | 1.036                   | 192           | -66              | -986                 | 1.374  | 2.021          | 125.520       | 92,07%  | (9.960)  |
|     | CF 1                | 709       | 1.829     | 1.963     | -                       | 142                     | 142           | -43              | 134                  | 1.254  | 8              | 1.960         | 100,12% | 2        |
|     | Total Griya         | 277       | 244       | 244       | -                       | -                       | 0             | 0                | 0                    | -33    | -              | 438           | 55,62%  | (194)    |
|     | • Total Non Program | 277       | 244       | 244       | -                       | -                       | 0             | -1               | 0                    | -33    | -              | 438           | 55,62%  | (194)    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 431       | 1.585     | 1.719     | -                       | 142                     | 142           | -43              | 134                  | 1.288  | 8              | 1.522         | 112,92% | 197      |
|     | CF 2                | 113.478   | 114.717   | 113.598   | 844                     | 894                     | 50            | -23              | -1.119               | 120    | 2.013          | 123.560       | 91,94%  | (9.962)  |
|     | Mitraguna & Others  | 95.023    | 97.391    | 96.443    | 544                     | 894                     | 350           | -48              | -948                 | 1.420  | 1.842          | 104.219       | 92,54%  | (7.776)  |
|     | Pensiun             | 18.455    | 17.326    | 17.155    | 300                     | -                       | -300          | 25               | -172                 | -1.301 | 172            | 19.341        | 88,70%  | (2.186)  |
|     | Total Pembiayaan    | 143.135   | 150.169   | 149.601   | 2.812                   | 3.368                   | 556           | 807              | -568                 | 6.466  | 3.936          | 168.458       | 88,81%  | (18.857) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 321       | 728       | 965       | 1.935     | 1,73%     | 6,21%     | 12,35%    | 970           | 1.614 | 1.207 |               |         |      |
|     | KUR                | 302       | 728       | 923       | 1.779     | 1,77%     | 6,56%     | 12,52%    | 856           | 1.477 | 1.051 |               |         |      |
|     | Non KUR            | 19        | -         | 43        | 156       | 1,33%     | 2,90%     | 10,67%    | 113           | 137   | 156   |               |         |      |
| 3   | PWG                | -         | -         | -         | 322       | 0,00%     | 0,00%     | 1,76%     | 322           | 322   | 322   |               |         |      |
|     | Cilem              | -         | -         | -         | 188       | 0,00%     | 0,00%     | 1,61%     | 188           | 188   | 188   |               |         |      |
|     | Gadai              | -         | -         | -         | 134       | 0,00%     | 0,00%     | 2,00%     | 134           | 134   | 134   |               |         |      |
| 4   | CFG                | 617       | 842       | 1.148     | 2.546     | 0,54%     | 0,98%     | 2,20%     | 1.398         | 1.929 | 1.704 |               |         |      |
|     | CF 1               | -         | -         | -         | 757       | 0,00%     | 0,00%     | 38,56%    | 757           | 757   | 757   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Oto                | -         | -         | -         | 757       | 0,00%     | 0,00%     | 44,03%    | 757           | 757   | 757   |               |         |      |
|     | CF 2               | 617       | 842       | 1.148     | 1.789     | 0,54%     | 1,00%     | 1,57%     | 641           | 1.172 | 947   |               |         |      |
|     | Mitraguna & Others | 617       | 842       | 1.148     | 1.789     | 0,65%     | 1,18%     | 1,85%     | 641           | 1.172 | 947   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Total Pembiayaan   | 937       | 1.570     | 2.113     | 4.802     | 0,65%     | 1,41%     | 3,21%     | 2.689         | 3.865 | 3.232 | 5,13%         | -59,77% | 1,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 415       | 1.065     | 1.037     | 1.084     | 2,24%     | 6,68%     | 6,91%     | 46            | 669   | 19    |               |          |      |
|     | KUR                | 236       | 968       | 942       | 989       | 1,38%     | 6,70%     | 6,96%     | 46            | 752   | 20    |               |          |      |
|     | Non KUR            | 179       | 96        | 95        | 95        | 12,41%    | 6,48%     | 6,50%     | -             | (84)  | (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                | 2.125     | 1.994     | 1.184     | 1.181     | 1,86%     | 1,02%     | 1,02%     | (3)           | (944) | (813) |               |          |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | CF 2               | 2.125     | 1.994     | 1.184     | 1.181     | 1,87%     | 1,03%     | 1,04%     | (3)           | (944) | (813) |               |          |      |
|     | Mitraguna & Others | 1.814     | 1.975     | 1.165     | 1.162     | 1,91%     | 1,20%     | 1,20%     | (3)           | (653) | (813) |               |          |      |
|     | Pensiun            | 311       | 20        | 20        | 20        | 0,22%     | 0,01%     | 0,11%     | -             | (291) | (0)   |               |          |      |
|     | Total Pembiayaan   | 2.540     | 3.059     | 2.221     | 2.265     | 1,77%     | 1,48%     | 1,51%     | 43            | (275) | (794) | 7,80%         | -415,25% | 6,3% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 142.452 | 147.619 | 152.669 | 10.217       |          |
| 2   | Contribution Margin | 6.436   | 7.943   | 6.220   | (216)        | 3,4%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 3,03   | 3,26   | 3,25   | (0,01)       | 0,23         |
| CIF Payroll | 1.457  | 1.132  | 1.565  | 433          | 108          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |       |        |         |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 3.005     | 857       | 1.196     | 1.196     | (22)              | 1                    | 340   | 39,63% | (1.809) | -60,18% | 13.658        | 8,76%   | (12.461) |
| 2   | Tabungan      | 56.317    | 64.168    | 63.482    | 63.912    | 392               | 430                  | (257) | -0,40% | 7.595   | 13,49%  | 71.329        | 89,60%  | (7.417)  |
| 3   | Deposito      | 45.220    | 60.141    | 59.736    | 59.736    | (2.889)           | 0                    | (404) | -0,67% | 14.516  | 32,10%  | 46.637        | 128,09% | 13.100   |
|     | Total         | 104.542   | 125.166   | 124.414   | 124.844   | (2.519)           | 431                  | (321) | -0,26% | 20.302  | 19,42%  | 131.623       | 94,85%  | (6.779)  |
|     | CASA          | 59.322    | 65.025    | 64.677    | 65.108    | 370               | 431                  | 83    | 0,13%  | 5.786   | 9,75%   | 84.987        | 76,61%  | (19.879) |
|     | (%) CASA      | 56,74%    | 51,95%    | 51,99%    | 52,15%    |                   |                      |       |        |         |         |               |         |          |
|     | FDR           | 207,64%   | 192,09%   | 194,95%   | 194,28%   |                   |                      |       |        |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |    | Growth (1-17 Dec'25) |         |         |          | Target Dec'25 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|----|----------------------|---------|---------|----------|---------------|--------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |    | DtD                  | MtD     | %MtD    | YtD      | %YtD          | Posisi | Penc. |
| 1   | DPK ISE       | 2.810     | 2.123     | 2.249     | 2.263     | 13 | 140                  | 6,59%   | (548)   | -19,48%  | -             | 0,00%  | 2.263 |
| 2   | Giro ISE      | 19        | 387       | 613       | 615       | 1  | 228                  | 58,90%  | 596     | 3112,10% | -             | 0,00%  | 615   |
| 3   | Tabungan ISE  | 2.791     | 1.736     | 1.636     | 1.648     | 12 | (88)                 | -5,07%  | (1.143) | -40,95%  | -             | 0,00%  | 1.648 |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0  | 0                    | #DIV/0! | 0       | #DIV/0!  | -             | 0,00%  | 0     |
| 5   | CIF ISE       | 111       | 123       | 123       | 123       | 0  | 0                    | 0,00%   | 12      | 10,81%   | -             | 0,00%  | 123   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 8.694     | 7.933     | 7.933     | -                       | -                       | 0             | -72               | 0                    | -761   | -              | 8.694         | 91,25%  | (761)    |
|     | Linkage             | 8.515     | 7.754     | 7.754     | -                       | -                       | -             | -72               | 0                    | -761   | -              | 8.515         | 91,07%  | (761)    |
|     | Non-Linkage         | 179       | 179       | 179       | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 179           | 100,00% | 0        |
|     | • Local Champion    | 179       | 179       | 179       | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 179           | 100,00% | 0        |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 34.575    | 30.329    | 30.131    | -                       | 250                     | 250           | -485              | -198                 | -4.444 | 448            | 38.794        | 77,67%  | (8.663)  |
|     | KUR                 | 29.907    | 26.736    | 26.583    | -                       | 250                     | 250           | -378              | -153                 | -3.324 | 403            | 33.893        | 78,43%  | (7.310)  |
|     | Non KUR             | 4.668     | 3.593     | 3.548     | -                       | -                       | 0             | -107              | -45                  | -1.120 | 45             | 4.901         | 72,39%  | (1.353)  |
| 3   | PWG                 | 5.791     | 10.002    | 10.304    | 209                     | 635                     | 426           | -202              | 302                  | 4.513  | 333            | 14.991        | 68,73%  | (4.687)  |
|     | Cilem               | 5.791     | 10.002    | 10.304    | 209                     | 635                     | 426           | -202              | 302                  | 4.513  | 333            | 14.991        | 68,73%  | (4.687)  |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 168.009   | 192.171   | 194.174   | 2.778                   | 3.663                   | 885           | 3.928             | 2.003                | 26.165 | 1.661          | 186.413       | 104,16% | 7.761    |
|     | CF 1                | 111.105   | 105.092   | 105.037   | 242                     | 398                     | 156           | 651               | -55                  | -6.068 | 454            | 116.457       | 90,19%  | (11.420) |
|     | Total Griya         | 105.380   | 96.415    | 96.178    | -                       | -                       | 0             | 0                 | -236                 | -9.202 | 236            | 109.231       | 88,05%  | (13.053) |
|     | • Total Non Program | 15.372    | 12.439    | 12.426    | -                       | -                       | 0             | -116              | -14                  | -2.946 | 14             | 16.763        | 74,13%  | (4.337)  |
|     | • Program           | 90.009    | 83.975    | 83.752    | -                       | -                       | 0             | -499              | -223                 | -6.256 | 223            | 92.468        | 90,57%  | (8.715)  |
|     | Oto                 | 5.724     | 8.677     | 8.859     | 242                     | 398                     | 156           | 651               | 181                  | 3.134  | 217            | 7.226         | 122,59% | 1.632    |
|     | CF 2                | 56.904    | 87.079    | 89.137    | 2.536                   | 3.265                   | 729           | 3.277             | 2.058                | 32.233 | 1.207          | 69.956        | 127,42% | 19.181   |
|     | Mitraguna & Others  | 52.060    | 75.127    | 77.244    | 1.435                   | 3.265                   | 1.830         | 2.692             | 2.118                | 25.185 | 1.147          | 63.627        | 121,40% | 13.618   |
|     | Pensiun             | 4.844     | 11.953    | 11.893    | 1.101                   | -                       | -1.101        | 586               | -60                  | 7.049  | 60             | 6.329         | 187,91% | 5.564    |
|     | Total Pembiayaan    | 217.069   | 240.436   | 242.542   | 2.987                   | 4.548                   | 1.561         | 3.170             | 2.106                | 25.474 | 2.442          | 248.892       | 97,45%  | (6.350)  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 471       | 1.195     | 1.176     | 2.739     | 1,36%     | 3,88%     | 9,09%     | 1.563         | 2.267  | 1.544 |               |        |       |
|     | KUR                | 56        | 592       | 740       | 2.101     | 0,19%     | 2,77%     | 7,90%     | 1.361         | 2.045  | 1.510 |               |        |       |
|     | Non KUR            | 415       | 603       | 436       | 637       | 8,89%     | 12,14%    | 17,97%    | 201           | 222    | 34    |               |        |       |
| 3   | PWG                | -         | -         | -         | 490       | 0,00%     | 0,00%     | 4,75%     | 490           | 490    | 490   |               |        |       |
|     | Cilem              | -         | -         | -         | 490       | 0,00%     | 0,00%     | 4,75%     | 490           | 490    | 490   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |        |       |
| 4   | CFG                | 7.329     | 9.702     | 11.055    | 16.963    | 4,36%     | 5,75%     | 8,74%     | 5.907         | 9.634  | 7.261 |               |        |       |
|     | CF 1               | 7.221     | 8.741     | 10.093    | 14.258    | 6,50%     | 9,60%     | 13,57%    | 4.164         | 7.037  | 5.516 |               |        |       |
|     | Total Griya        | 7.194     | 8.389     | 9.787     | 13.366    | 6,83%     | 10,15%    | 13,90%    | 3.579         | 6.172  | 4.977 |               |        |       |
|     | Oto                | 26        | 352       | 306       | 891       | 0,46%     | 3,53%     | 10,06%    | 585           | 865    | 539   |               |        |       |
|     | CF 2               | 108       | 960       | 962       | 2.705     | 0,19%     | 1,10%     | 3,03%     | 1.743         | 2.597  | 1.745 |               |        |       |
|     | Mitraguna & Others | -         | 960       | 962       | 2.705     | 0,00%     | 1,28%     | 3,50%     | 1.743         | 2.705  | 1.745 |               |        |       |
|     | Pensiun            | 108       | -         | -         | -         | 2,23%     | 0,00%     | 0,00%     | -             | (108)  | -     |               |        |       |
|     | Total Pembiayaan   | 7.800     | 10.896    | 12.231    | 20.191    | 3,59%     | 5,09%     | 8,32%     | 7.960         | 12.391 | 9.295 | 0,05%         | 99,44% | -8,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 179       | 179       | 179       | 179       | 2,06%     | 2,26%     | 2,26%     | -             | -       | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Non-Linkage        | 179       | 179       | 179       | 179       | 100,00%   | 100,00%   | 100,00%   | -             | -       | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 2   | MBG                | 262       | 701       | 839       | 1.153     | 0,76%     | 2,76%     | 3,83%     | 315           | 891     | 452   |               |        |       |
|     | KUR                | 164       | 99        | 98        | 415       | 0,55%     | 0,37%     | 1,56%     | 317           | 251     | 316   |               |        |       |
|     | Non KUR            | 98        | 603       | 740       | 738       | 2,11%     | 20,60%    | 20,80%    | (2)           | 640     | 135   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 4   | CFG                | 12.454    | 15.754    | 16.126    | 16.355    | 7,41%     | 8,39%     | 8,42%     | 229           | 3.901   | 602   |               |        |       |
|     | CF 1               | 10.689    | 15.097    | 15.469    | 15.698    | 9,62%     | 14,72%    | 14,95%    | 229           | 5.009   | 602   |               |        |       |
|     | Total Griya        | 10.577    | 14.830    | 15.029    | 15.431    | 10,04%    | 15,59%    | 16,04%    | 402           | 4.854   | 602   |               |        |       |
|     | Oto                | 112       | 267       | 440       | 267       | 1,96%     | 5,07%     | 3,01%     | (173)         | 155     | -     |               |        |       |
|     | CF 2               | 1.765     | 657       | 657       | 657       | 3,10%     | 0,75%     | 0,74%     | -             | (1.108) | (0)   |               |        |       |
|     | Mitraguna & Others | 1.765     | 657       | 657       | 657       | 3,39%     | 0,87%     | 0,85%     | -             | (1.108) | (0)   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Total Pembiayaan   | 12.895    | 16.634    | 17.144    | 17.688    | 5,94%     | 7,13%     | 7,29%     | 544           | 4.792   | 1.053 | 0,04%         | 99,39% | -7,2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 215.816 | 219.091 | 243.112 | 27.296       |          |
| 2   | Contribution Margin | 725     | 1.145   | 2.220   | 1.495        | -206,2%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 1,68   | 2,02   | 2,01   | (0,00)       | 0,34         |
| CIF Payroll | 1.683  | 2.057  | 2.107  | 50           | 424          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |       |         |         |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 7.081     | 1.308     | 2.778     | 3.988     | (32)              | 1.209                | 2.680 | 204,83% | (3.093) | -43,68% | 16.932        | 23,55%  | (12.945) |
| 2   | Tabungan      | 82.750    | 97.023    | 99.125    | 98.419    | 8.832             | (706)                | 1.396 | 1,44%   | 15.669  | 18,94%  | 97.775        | 100,66% | 644      |
| 3   | Deposito      | 20.500    | 30.747    | 31.034    | 31.034    | (11)              | 0                    | 287   | 0,93%   | 10.533  | 51,38%  | 21.287        | 145,79% | 9.747    |
|     | Total         | 110.331   | 129.078   | 132.937   | 133.440   | 8.789             | 503                  | 4.363 | 3,38%   | 23.109  | 20,95%  | 135.994       | 98,12%  | (2.554)  |
|     | CASA          | 89.831    | 98.331    | 101.904   | 102.407   | 8.800             | 503                  | 4.076 | 4,15%   | 12.576  | 14,00%  | 114.707       | 89,28%  | (12.301) |
|     | (%) CASA      | 81,42%    | 76,18%    | 76,66%    | 76,74%    |                   |                      |       |         |         |         |               |         |          |
|     | FDR           | 132,60%   | 132,08%   | 130,80%   | 130,31%   |                   |                      |       |         |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |         |         |       |         | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|-------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD     | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 794       | 2.186     | 973       | 977       |  | 4                    | (1.209) | -55,32% | 182   | 22,95%  | -             | 0,00% | 977 |
| 2   | Giro ISE      | 389       | 146       | 174       | 177       |  | 3                    | 31      | 21,14%  | (212) | -54,55% |               | 0,00% | 177 |
| 3   | Tabungan ISE  | 406       | 2.040     | 799       | 800       |  | 1                    | (1.240) | -60,79% | 394   | 97,25%  |               | 0,00% | 800 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0       | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0   |
| 5   | CIF ISE       | 102       | 118       | 118       | 118       |  | 0                    | 0       | 0,00%   | 16    | 15,69%  |               | 0,00% | 118 |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-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             | 0,00%   | 0       |
| 2   | MBG                 | 37.651    | 37.153    | 37.567    | 410                     | 1.050                   | 640           | 462               | 415                  | -83    | 635            | 41.294        | 90,97%  | (3.727) |
|     | KUR                 | 36.457    | 36.207    | 36.630    | 410                     | 1.050                   | 640           | 491               | 424                  | 173    | 626            | 39.946        | 91,70%  | (3.315) |
|     | Non KUR             | 1.194     | 946       | 937       | -                       | -                       | 0             | -29               | -9                   | -257   | 9              | 1.348         | 69,48%  | (411)   |
| 3   | PWG                 | 14.628    | 27.021    | 28.253    | 3.617                   | 4.460                   | 842           | 2.042             | 1.232                | 13.626 | 3.228          | 26.021        | 108,58% | 2.233   |
|     | Cilem               | 6.737     | 14.413    | 15.368    | 1.203                   | 1.385                   | 183           | 946               | 955                  | 8.631  | 430            | 14.271        | 107,69% | 1.097   |
|     | Gadai               | 7.891     | 12.608    | 12.885    | 2.415                   | 3.075                   | 660           | 1.096             | 277                  | 4.994  | 2.797          | 11.750        | 109,67% | 1.136   |
| 4   | CFG                 | 94.017    | 106.314   | 108.059   | 770                     | 3.113                   | 2.343         | 853               | 1.746                | 14.043 | 1.368          | 108.286       | 99,79%  | (227)   |
|     | CF 1                | 1.650     | 2.775     | 2.764     | -                       | 18                      | 18            | -44               | -11                  | 1.114  | 30             | 2.811         | 98,32%  | (47)    |
|     | Total Griya         | 348       | 256       | 256       | -                       | -                       | 0             | 0                 | 0                    | -92    | -              | 509           | 50,35%  | (253)   |
|     | • Total Non Program | 348       | 256       | 256       | -                       | -                       | 0             | -9                | 0                    | -92    | -              | 509           | 50,35%  | (253)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 1.302     | 2.519     | 2.508     | -                       | 18                      | 18            | -44               | -11                  | 1.205  | 30             | 2.302         | 108,93% | 206     |
|     | CF 2                | 92.366    | 103.539   | 105.296   | 770                     | 3.095                   | 2.325         | 897               | 1.757                | 12.929 | 1.338          | 105.475       | 99,83%  | (180)   |
|     | Mitraguna & Others  | 54.628    | 64.218    | 65.908    | 770                     | 2.685                   | 1.915         | 1.225             | 1.691                | 11.280 | 994            | 66.375        | 99,30%  | (466)   |
|     | Pensiun             | 37.738    | 39.321    | 39.387    | -                       | 410                     | 410           | -328              | 66                   | 1.649  | 344            | 39.101        | 100,73% | 287     |
|     | Total Pembiayaan    | 146.295   | 170.488   | 173.880   | 4.797                   | 8.623                   | 3.826         | 3.357             | 3.393                | 27.585 | 5.231          | 175.601       | 99,02%  | (1.721) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 83        | 54        | 35        | 2.114     | 0,22%     | 0,09%     | 5,63%     | 2.079         | 2.030 | 2.059 |               |        |       |
|     | KUR                | -         | 19        | -         | 1.900     | 0,00%     | 0,00%     | 5,19%     | 1.900         | 1.900 | 1.881 |               |        |       |
|     | Non KUR            | 83        | 35        | 35        | 213       | 6,98%     | 3,66%     | 22,78%    | 179           | 130   | 178   |               |        |       |
| 3   | PWG                | -         | -         | -         | 531       | 0,00%     | 0,00%     | 1,88%     | 531           | 531   | 531   |               |        |       |
|     | Cilem              | -         | -         | -         | 507       | 0,00%     | 0,00%     | 3,30%     | 507           | 507   | 507   |               |        |       |
|     | Gadai              | -         | -         | -         | 24        | 0,00%     | 0,00%     | 0,19%     | 24            | 24    | 24    |               |        |       |
| 4   | CFG                | -         | 732       | 816       | 2.351     | 0,00%     | 0,77%     | 2,18%     | 1.535         | 2.351 | 1.619 |               |        |       |
|     | CF 1               | -         | 152       | 135       | 414       | 0,00%     | 4,88%     | 14,98%    | 279           | 414   | 262   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | 152       | 135       | 414       | 0,00%     | 5,38%     | 16,51%    | 279           | 414   | 262   |               |        |       |
|     | CF 2               | -         | 580       | 680       | 1.937     | 0,00%     | 0,66%     | 1,84%     | 1.257         | 1.937 | 1.357 |               |        |       |
|     | Mitraguna & Others | -         | 479       | 579       | 1.835     | 0,00%     | 0,90%     | 2,78%     | 1.257         | 1.835 | 1.356 |               |        |       |
|     | Pensiun            | -         | 101       | 102       | 102       | 0,00%     | 0,26%     | 0,26%     | -             | 102   | 1     |               |        |       |
|     | Total Pembiayaan   | 83        | 786       | 850       | 4.995     | 0,06%     | 0,50%     | 2,87%     | 4.145         | 4.912 | 4.210 | 0,56%         | 80,67% | -2,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 98        | 277       | 144       | 144       | 0,26%     | 0,39%     | 0,38%     | -             | 46    | (133) |               |        |       |
|     | KUR                | 98        | 187       | 54        | 54        | 0,27%     | 0,15%     | 0,15%     | -             | (44)  | (133) |               |        |       |
|     | Non KUR            | -         | 90        | 90        | 90        | 0,00%     | 9,53%     | 9,62%     | -             | 90    | 0     |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 19        | 3.059     | 2.744     | 2.743     | 0,02%     | 2,58%     | 2,54%     | (1)           | 2.725 | (316) |               |        |       |
|     | CF 1               | -         | -         | 14        | 14        | 0,00%     | 0,49%     | 0,49%     | -             | 14    | 14    |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | -         | 14        | 14        | 0,00%     | 0,54%     | 0,54%     | -             | 14    | 14    |               |        |       |
|     | CF 2               | 19        | 3.059     | 2.731     | 2.730     | 0,02%     | 2,64%     | 2,59%     | (1)           | 2.711 | (329) |               |        |       |
|     | Mitraguna & Others | 19        | 2.509     | 2.181     | 2.180     | 0,03%     | 3,40%     | 3,31%     | (1)           | 2.162 | (329) |               |        |       |
|     | Pensiun            | -         | 550       | 549       | 549       | 0,00%     | 0,32%     | 1,40%     | -             | 549   | (0)   |               |        |       |
|     | Total Pembiayaan   | 116       | 3.336     | 2.888     | 2.887     | 0,08%     | 1,69%     | 1,66%     | (1)           | 2.771 | (449) | 0,70%         | 57,71% | -1,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 145.275 | 155.632 | 170.150 | 24.875       |          |
| 2   | Contribution Margin | 7.001   | 9.101   | 6.404   | (597)        | 8,5%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,73   | 3,12   | 3,17   | 0,06         | 0,45         |
| CIF Payroll | 2.775  | 1.150  | 1.180  | 30           | (1.595)      |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |       |        |          |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                  | DtD                  | MtD   | %MtD   | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 156       | 332       | 631       | 582       | (337)            | (49)                 | 250   | 75,13% | 425      | 271,91% | 8.656         | 6,72%  | (8.075)  |
| 2   | Tabungan      | 45.583    | 50.262    | 49.310    | 50.185    | 1.727            | 875                  | (77)  | -0,15% | 4.601    | 10,09%  | 56.511        | 88,81% | (6.326)  |
| 3   | Deposito      | 28.548    | 6.821     | 6.674     | 6.674     | 6                | 0                    | (147) | -2,16% | (21.874) | -76,62% | 29.786        | 22,41% | (23.112) |
|     | Total         | 74.288    | 57.415    | 56.614    | 57.440    | 1.396            | 826                  | 25    | 0,04%  | (16.847) | -22,68% | 94.953        | 60,49% | (37.513) |
|     | CASA          | 45.740    | 50.594    | 49.941    | 50.767    | 1.390            | 826                  | 173   | 0,34%  | 5.027    | 10,99%  | 65.167        | 77,90% | (14.401) |
|     | (%) CASA      | 61,57%    | 88,12%    | 88,21%    | 88,38%    |                  |                      |       |        |          |         |               |        |          |
|     | FDR           | 155,10%   | 226,45%   | 232,08%   | 228,74%   |                  |                      |       |        |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |      |         |     |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD  | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 795       | 1.264     | 1.265     | 1.237     |  | (28)                 | (27) | -2,15%  | 442 | 55,61%  | -             | 0,00% | 1.237 |
| 2   | Giro ISE      | 7         | 72        | 72        | 72        |  | 0                    | (0)  | -0,02%  | 65  | 961,35% |               | 0,00% | 72    |
| 3   | Tabungan ISE  | 788       | 1.193     | 1.193     | 1.166     |  | (28)                 | (27) | -2,27%  | 377 | 47,87%  |               | 0,00% | 1.166 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 79        | 91        | 91        | 91        |  | 0                    | 0    | 0,00%   | 12  | 15,19%  |               | 0,00% | 91    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-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             | 0,00%   | 0       |
| 2   | MBG                 | 24.147    | 31.278    | 31.651    | 320                     | 800                     | 480           | 794              | 373                  | 7.504  | 427            | 27.194        | 116,39% | 4.457   |
|     | KUR                 | 23.464    | 30.534    | 30.811    | 320                     | 700                     | 380           | 809              | 277                  | 7.347  | 423            | 26.337        | 116,99% | 4.474   |
|     | Non KUR             | 683       | 744       | 840       | -                       | 100                     | 100           | -15              | 97                   | 158    | 3              | 857           | 98,10%  | (16)    |
| 3   | PWG                 | 2.751     | 6.017     | 6.132     | 101                     | 198                     | 97            | 185              | 115                  | 3.381  | 82             | 7.141         | 85,86%  | (1.010) |
|     | Cilem               | 2.751     | 6.017     | 6.132     | 101                     | 198                     | 97            | 185              | 115                  | 3.381  | 82             | 7.141         | 85,86%  | (1.010) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 88.322    | 92.720    | 93.608    | 620                     | 1.737                   | 1.117         | -539             | 887                  | 5.286  | 850            | 97.427        | 96,08%  | (3.819) |
|     | CF 1                | 3.542     | 3.547     | 3.530     | -                       | -                       | 0             | -16              | -17                  | -12    | 17             | 4.547         | 77,63%  | (1.017) |
|     | Total Griya         | 3.385     | 2.524     | 2.513     | -                       | -                       | 0             | 0                | -11                  | -872   | 11             | 3.546         | 70,88%  | (1.033) |
| 1   | • Total Non Program | 3.385     | 2.524     | 2.513     | -                       | -                       | 0             | -29              | -11                  | -872   | 11             | 3.546         | 70,88%  | (1.033) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 158       | 1.022     | 1.017     | -                       | -                       | 0             | -16              | -5                   | 860    | 5              | 1.002         | 101,56% | 16      |
|     | CF 2                | 84.780    | 89.174    | 90.078    | 620                     | 1.737                   | 1.117         | -523             | 904                  | 5.298  | 833            | 92.880        | 96,98%  | (2.802) |
|     | Mitraguna & Others  | 72.402    | 77.082    | 77.797    | 620                     | 1.454                   | 834           | -419             | 715                  | 5.395  | 739            | 79.470        | 97,89%  | (1.674) |
|     | Pensiun             | 12.378    | 12.092    | 12.281    | -                       | 283                     | 283           | -104             | 189                  | -97    | 94             | 13.410        | 91,58%  | (1.128) |
|     | Total Pembiayaan    | 115.220   | 130.015   | 131.391   | 1.041                   | 2.735                   | 1.694         | 441              | 1.376                | 16.170 | 1.359          | 131.762       | 99,72%  | (371)   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 261       | 15        | 86        | 2.053     | 1,08%     | 0,28%     | 6,49%     | 1.966         | 1.792 | 2.038 |               |        |       |
|     | KUR                | 188       | -         | 72        | 1.932     | 0,80%     | 0,23%     | 6,27%     | 1.860         | 1.744 | 1.932 |               |        |       |
|     | Non KUR            | 73        | 15        | 15        | 121       | 10,64%    | 2,01%     | 14,41%    | 106           | 48    | 106   |               |        |       |
| 3   | PWG                | -         | -         | -         | 101       | 0,00%     | 0,00%     | 1,65%     | 101           | 101   | 101   |               |        |       |
|     | Cilem              | -         | -         | -         | 101       | 0,00%     | 0,00%     | 1,65%     | 101           | 101   | 101   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 563       | 1.072     | 1.795     | 2.709     | 0,64%     | 1,94%     | 2,89%     | 913           | 2.145 | 1.636 |               |        |       |
|     | CF 1               | -         | -         | -         | 183       | 0,00%     | 0,00%     | 5,20%     | 183           | 183   | 183   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | -         | -         | 183       | 0,00%     | 0,00%     | 18,03%    | 183           | 183   | 183   |               |        |       |
|     | CF 2               | 563       | 1.072     | 1.795     | 2.525     | 0,66%     | 2,01%     | 2,80%     | 730           | 1.962 | 1.453 |               |        |       |
|     | Mitraguna & Others | 408       | 998       | 1.795     | 2.525     | 0,56%     | 2,33%     | 3,25%     | 730           | 2.117 | 1.527 |               |        |       |
|     | Pensiun            | 155       | 74        | -         | -         | 1,25%     | 0,00%     | 0,00%     | -             | (155) | (74)  |               |        |       |
|     | Total Pembiayaan   | 824       | 1.087     | 1.882     | 4.862     | 0,72%     | 1,45%     | 3,70%     | 2.980         | 4.038 | 3.775 | 2,44%         | 34,14% | -1,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 26        | 169       | 169       | 169       | 0,11%     | 0,54%     | 0,53%     | -             | 144   | (0) |               |         |      |
|     | KUR                | -         | 110       | 110       | 110       | 0,00%     | 0,36%     | 0,36%     | -             | 110   | (0) |               |         |      |
|     | Non KUR            | 26        | 60        | 60        | 60        | 3,76%     | 8,00%     | 7,08%     | -             | 34    | 0   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |         |      |
| 4   | CFG                | 1.187     | 949       | 952       | 1.150     | 1,34%     | 1,03%     | 1,23%     | 198           | (37)  | 202 |               |         |      |
|     | CF 1               | -         | 320       | 320       | 320       | 0,00%     | 9,03%     | 9,07%     | -             | 320   | -   |               |         |      |
|     | Total Griya        | -         | 320       | 320       | 320       | 0,00%     | 12,69%    | 12,75%    | -             | 320   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |         |      |
|     | CF 2               | 1.187     | 628       | 632       | 830       | 1,40%     | 0,71%     | 0,92%     | 198           | (358) | 202 |               |         |      |
|     | Mitraguna & Others | 1.187     | 566       | 498       | 696       | 1,64%     | 0,65%     | 0,89%     | 198           | (492) | 130 |               |         |      |
|     | Pensiun            | -         | 62        | 134       | 134       | 0,00%     | 0,10%     | 1,09%     | -             | 134   | 72  |               |         |      |
|     | Total Pembiayaan   | 1.213     | 1.118     | 1.121     | 1.319     | 1,05%     | 0,86%     | 1,00%     | 198           | 106   | 202 | 1,38%         | -36,99% | 0,4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 116.704 | 117.396 | 133.028 | 16.324       |          |
| 2   | Contribution Margin | 4.204   | 5.086   | 4.559   | 355          | -8,4%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 3,38   | 3,74   | 3,79   | 0,04         | 0,41         |
| CIF Payroll | 608    | 627    | 615    | (12)         | 7            |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |       |        |         |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 8.058     | 1.397     | 1.618     | 1.631     | 44                | 12                   | 233   | 16,70% | (6.427) | -79,76% | 16.705        | 9,76%  | (15.075) |
| 2   | Tabungan      | 114.229   | 121.095   | 122.999   | 123.616   | 4.229             | 617                  | 2.520 | 2,08%  | 9.387   | 8,22%   | 128.618       | 96,11% | (5.002)  |
| 3   | Deposito      | 24.505    | 17.298    | 17.183    | 16.784    | (905)             | (399)                | (514) | -2,97% | (7.721) | -31,51% | 25.776        | 65,11% | (8.992)  |
|     | Total         | 146.791   | 139.790   | 141.800   | 142.031   | 3.368             | 231                  | 2.240 | 1,60%  | (4.760) | -3,24%  | 171.099       | 83,01% | (29.069) |
|     | CASA          | 122.286   | 122.493   | 124.617   | 125.247   | 4.273             | 629                  | 2.754 | 2,25%  | 2.960   | 2,42%   | 145.323       | 86,19% | (20.076) |
|     | (%) CASA      | 83,31%    | 87,63%    | 87,88%    | 88,18%    |                   |                      |       |        |         |         |               |        |          |
|     | FDR           | 111,90%   | 129,28%   | 129,43%   | 129,22%   |                   |                      |       |        |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |     |         |     |         | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 565       | 782       | 899       | 911       |  | 11                   | 128 | 16,39%  | 346 | 61,18%  | -             | 0,00% | 911 |
| 2   | Giro ISE      | 2         | 1         | 1         | 1         |  | 0                    | (0) | -1,07%  | (0) | -24,72% |               | 0,00% | 1   |
| 3   | Tabungan ISE  | 563       | 781       | 898       | 909       |  | 11                   | 128 | 16,42%  | 346 | 61,46%  |               | 0,00% | 909 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0   |
| 5   | CIF ISE       | 164       | 185       | 185       | 185       |  | 0                    | 0   | 0,00%   | 21  | 12,80%  |               | 0,00% | 185 |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25) | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 94        | 75        | 75        | -                       | -                       | 0             | 0                 | 0                    | -19    | -              | 94            | 80,20%  | (19)     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 94        | 75        | 75        | -                       | -                       | 0             | 0                 | 0                    | -19    | -              | 94            | 80,20%  | (19)     |
|     | • Local Champion    | 94        | 75        | 75        | -                       | -                       | 0             | 0                 | 0                    | -19    | -              | 94            | 80,20%  | (19)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 18.705    | 18.179    | 18.077    | 200                     | 200                     | 0             | 617               | -102                 | -628   | 302            | 21.722        | 83,22%  | (3.645)  |
|     | KUR                 | 17.857    | 17.662    | 17.575    | 200                     | 200                     | 0             | 645               | -87                  | -282   | 287            | 20.701        | 84,90%  | (3.126)  |
|     | Non KUR             | 848       | 516       | 502       | -                       | -                       | 0             | -28               | -14                  | -347   | 14             | 1.021         | 49,15%  | (519)    |
| 3   | PWG                 | 28.691    | 45.381    | 47.911    | 6.371                   | 6.386                   | 15            | 3.017             | 2.530                | 19.219 | 3.856          | 44.164        | 108,48% | 3.747    |
|     | Cilem               | 14.633    | 23.716    | 24.645    | 1.138                   | 1.379                   | 241           | 760               | 929                  | 10.013 | 450            | 27.201        | 90,60%  | (2.556)  |
|     | Gadai               | 14.059    | 21.665    | 23.265    | 5.233                   | 5.007                   | -226          | 2.256             | 1.601                | 9.207  | 3.407          | 16.963        | 137,15% | 6.302    |
| 4   | CFG                 | 116.769   | 117.085   | 117.464   | 541                     | 1.338                   | 797           | -850              | 379                  | 694    | 959            | 127.644       | 92,02%  | (10.180) |
|     | CF 1                | 2.827     | 4.132     | 4.103     | -                       | -                       | 0             | -404              | -29                  | 1.276  | 29             | 4.086         | 100,41% | 17       |
|     | Total Griya         | 979       | 721       | 721       | -                       | -                       | 0             | 0                 | 0                    | -258   | -              | 1.140         | 63,28%  | (419)    |
|     | • Total Non Program | 979       | 721       | 721       | -                       | -                       | 0             | -13               | 0                    | -258   | -              | 1.140         | 63,28%  | (419)    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 1.848     | 3.410     | 3.382     | -                       | -                       | 0             | -404              | -29                  | 1.533  | 29             | 2.946         | 114,78% | 435      |
|     | CF 2                | 113.942   | 112.953   | 113.361   | 541                     | 1.338                   | 797           | -446              | 407                  | -581   | 930            | 123.557       | 91,75%  | (10.197) |
|     | Mitraguna & Others  | 55.116    | 57.928    | 58.440    | 296                     | 1.038                   | 742           | -183              | 512                  | 3.325  | 526            | 63.692        | 91,76%  | (5.251)  |
|     | Pensiun             | 58.827    | 55.025    | 54.920    | 245                     | 300                     | 55            | -264              | -104                 | -3.906 | 404            | 59.866        | 91,74%  | (4.945)  |
|     | Total Pembiayaan    | 164.260   | 180.720   | 183.526   | 7.112                   | 7.924                   | 811           | 2.784             | 2.807                | 19.266 | 5.117          | 193.623       | 94,79%  | (10.097) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap   |
| 1   | SME                | -         | 75        | 75        | 75        | 0,00%     | 100,00%   | 100,00%   | -             | 75    | -     |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Local Champion     | -         | 75        | 75        | 75        | 0,00%     | 100,00%   | 100,00%   | -             | 75    | -     |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 2   | MBG                | 617       | 326       | 391       | 1.084     | 3,30%     | 2,15%     | 6,00%     | 694           | 467   | 758   |               |         |       |
|     | KUR                | 461       | 291       | 368       | 1.055     | 2,58%     | 2,08%     | 6,00%     | 687           | 594   | 764   |               |         |       |
|     | Non KUR            | 156       | 35        | 23        | 29        | 18,40%    | 4,37%     | 5,88%     | 7             | (127) | (6)   |               |         |       |
| 3   | PWG                | 74        | -         | 78        | 1.410     | 0,26%     | 0,17%     | 2,94%     | 1.332         | 1.336 | 1.410 |               |         |       |
|     | Cilem              | 74        | -         | -         | 923       | 0,51%     | 0,00%     | 3,74%     | 923           | 848   | 923   |               |         |       |
|     | Gadai              | -         | -         | 78        | 487       | 0,00%     | 0,36%     | 2,10%     | 410           | 487   | 487   |               |         |       |
| 4   | CFG                | 1.969     | 2.567     | 1.914     | 2.535     | 1,69%     | 1,63%     | 2,16%     | 620           | 565   | (33)  |               |         |       |
|     | CF 1               | 66        | 197       | 90        | 260       | 2,32%     | 2,17%     | 6,33%     | 170           | 194   | 63    |               |         |       |
|     | Total Griya        | 66        | 43        | 90        | 107       | 6,70%     | 12,45%    | 14,87%    | 17            | 42    | 64    |               |         |       |
|     | Oto                | -         | 154       | -         | 153       | 0,00%     | 0,00%     | 4,51%     | 153           | 153   | (1)   |               |         |       |
|     | CF 2               | 1.904     | 2.371     | 1.825     | 2.275     | 1,67%     | 1,62%     | 2,01%     | 450           | 371   | (96)  |               |         |       |
|     | Mitraguna & Others | 1.427     | 1.787     | 1.337     | 1.687     | 2,59%     | 2,31%     | 2,89%     | 350           | 260   | (100) |               |         |       |
|     | Pensiun            | 477       | 583       | 488       | 588       | 0,81%     | 0,89%     | 1,07%     | 100           | 111   | 4     |               |         |       |
|     | Total Pembiayaan   | 2.661     | 2.969     | 2.458     | 5.104     | 1,62%     | 1,36%     | 2,78%     | 2.646         | 2.444 | 2.136 | 0,00%         | 100,00% | -2,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Dec'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 229       | 643       | 561       | 630       | 1,22%     | 3,09%     | 3,48%     | 69            | 401   | (13) |               |         |       |
|     | KUR                | 229       | 541       | 459       | 528       | 1,28%     | 2,60%     | 3,00%     | 69            | 299   | (13) |               |         |       |
|     | Non KUR            | -         | 102       | 102       | 102       | 0,00%     | 19,76%    | 20,32%    | -             | 102   | (0)  |               |         |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 4   | CFG                | 1.597     | 1.451     | 2.303     | 2.303     | 1,37%     | 1,97%     | 1,96%     | -             | 706   | 852  |               |         |       |
|     | CF 1               | -         | 154       | 149       | 149       | 0,00%     | 3,60%     | 3,62%     | -             | 149   | (5)  |               |         |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Oto                | -         | 154       | 149       | 149       | 0,00%     | 4,36%     | 4,40%     | -             | 149   | (5)  |               |         |       |
|     | CF 2               | 1.597     | 1.297     | 2.155     | 2.155     | 1,40%     | 1,91%     | 1,90%     | -             | 558   | 857  |               |         |       |
|     | Mitraguna & Others | 770       | 1.290     | 1.939     | 1.939     | 1,40%     | 3,35%     | 3,32%     | -             | 1.169 | 649  |               |         |       |
|     | Pensiun            | 827       | 8         | 216       | 216       | 0,50%     | 0,12%     | 0,39%     | -             | (611) | 209  |               |         |       |
|     | Total Pembiayaan   | 1.826     | 2.095     | 2.864     | 2.933     | 1,11%     | 1,58%     | 1,60%     | 69            | 1.107 | 839  | 0,00%         | 100,00% | -1,6% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 168.804 | 167.709 | 181.913 | 13.109       |          |
| 2   | Contribution Margin | 9.039   | 11.234  | 12.419  | 3.380        | -37,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 1,82   | 2,05   | 2,09   | 0,04         | 0,28         |
| CIF Payroll | 1.677  | 1.729  | 1.762  | 33           | 85           |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |       |         |       |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|---------|-------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-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      | 24.901    | 22.760    | 24.414    | 24.526    | (336)            | 112                  | 1.766 | 7,76%   | (375) | -1,50%  | 34.925        | 70,22% | (10.399) |
| 3   | Deposito      | 2.060     | 2.117     | 2.117     | 2.117     | 261              | 0                    | (0)   | -0,00%  | 57    | 2,77%   | 2.439         | 86,80% | (322)    |
|     | Total         | 26.961    | 24.878    | 26.532    | 26.644    | (75)             | 112                  | 1.766 | 7,10%   | (317) | -1,18%  | 37.365        | 71,31% | (10.721) |
|     | CASA          | 24.901    | 22.760    | 24.414    | 24.526    | (336)            | 112                  | 1.766 | 7,76%   | (375) | -1,50%  | 34.925        | 70,22% | (10.399) |
|     | (%) CASA      | 92,36%    | 91,49%    | 92,02%    | 92,05%    |                  |                      |       |         |       |         |               |        |          |
|     | FDR           | 86,03%    | 80,47%    | 74,61%    | 74,30%    |                  |                      |       |         |       |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |       |         |     |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.934     | 2.344     | 2.228     | 2.233     |  | 5                    | (112) | -4,76%  | 299 | 15,44%  | -             | 0,00% | 2.233 |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0     |
| 3   | Tabungan ISE  | 1.934     | 2.344     | 2.228     | 2.233     |  | 5                    | (112) | -4,76%  | 299 | 15,44%  |               | 0,00% | 2.233 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 18        | 22        | 22        | 22        |  | 0                    | 0     | 0,00%   | 4   | 22,22%  |               | 0,00% | 22    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |        |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|--------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-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             | 0,00%  | 0       |
| 2   | MBG                 | 23.194    | 20.019    | 19.796    | 100                     | -                       | -100          | -741             | -223                 | -3.399 | 223            | 26.655        | 74,27% | (6.859) |
|     | KUR                 | 21.361    | 18.943    | 18.724    | 100                     | -                       | -100          | -721             | -218                 | -2.636 | 218            | 24.648        | 75,97% | (5.924) |
|     | Non KUR             | 1.833     | 1.076     | 1.071     | -                       | -                       | 0             | -19              | -5                   | -762   | 5              | 2.006         | 53,40% | (935)   |
| 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    | 23.194    | 20.019    | 19.796    | 100                     | -                       | -100          | -741             | -223                 | -3.399 | 223            | 26.655        | 74,27% | (6.859) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |        |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|--------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 692       | 1.173     | 4.357     | 6.908     | 2,98%     | 21,76%    | 34,90%    | 2.551         | 6.216 | 5.735 |               |        |        |
|     | KUR                | 472       | 1.000     | 4.171     | 6.507     | 2,21%     | 22,02%    | 34,75%    | 2.336         | 6.034 | 5.507 |               |        |        |
|     | Non KUR            | 220       | 173       | 185       | 401       | 11,98%    | 17,23%    | 37,42%    | 215           | 181   | 228   |               |        |        |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Total Pembiayaan   | 692       | 1.173     | 4.357     | 6.908     | 2,98%     | 21,76%    | 34,90%    | 2.551         | 6.216 | 5.735 | 5,81%         | 83,35% | -29,1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |      | Target Dec'25 |          |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|------|---------------|----------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-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                | 178       | 749       | 900       | 804       | 0,77%     | 4,50%     | 4,06%     | (97)          | 626 | 55   |               |          |       |
|     | KUR                | 161       | 483       | 467       | 467       | 0,75%     | 2,47%     | 2,50%     | -             | 307 | (16) |               |          |       |
|     | Non KUR            | 17        | 266       | 433       | 336       | 0,91%     | 40,23%    | 31,40%    | (97)          | 320 | 71   |               |          |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |          |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |          |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |          |       |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |          |       |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |          |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |          |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |          |       |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |          |       |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |          |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |          |       |
|     | Total Pembiayaan   | 178       | 749       | 900       | 804       | 0,77%     | 4,50%     | 4,06%     | (97)          | 626 | 55   | 24,95%        | -514,58% | 20,9% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Oct-24 | Dec-24 | Oct-25 |              |          |
| 1   | Asset (Retail) T    | 23.179 | 26.961 | 24.953 | 1.774        |          |
| 2   | Contribution Margin | 810    | 1.153  | 943    | 133          | -16,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 3,42   | 3,57   | 3,67   | 0,11         | 0,25         |
| CIF Payroll | 84     | 92     | 88     | (4)          | 4            |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |     |         |       |          | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----|---------|-------|----------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-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      | 888       | -         | -         | -         | (417)            | 0                    | 0   | #DIV/0! | (888) | -100,00% | 888           | 0,00% | (888) |
| 3   | Deposito      | -         | -         | -         | -         | 0                | 0                    | 0   | #DIV/0! | 0     | #DIV/0!  | 0             | 0,00% | 0     |
|     | Total         | 888       | -         | -         | -         | (417)            | 0                    | 0   | #DIV/0! | (888) | -100,00% | 888           | 0,00% | (888) |
|     | CASA          | 888       | -         | -         | -         | (417)            | 0                    | 0   | #DIV/0! | (888) | -100,00% | 888           | 0,00% | (888) |
|     | (%) CASA      | 100,00%   | #DIV/0!   | #DIV/0!   | #DIV/0!   |                  |                      |     |         |       |          |               |       |       |
|     | FDR           | 0,00%     | #DIV/0!   | #DIV/0!   | #DIV/0!   |                  |                      |     |         |       |          |               |       |       |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-17 Dec'25) |     |         |         | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |  | DtD                  | MtD | YtD     | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | #DIV/0! | -             | 0,00% | 0   |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | #DIV/0! | -             | 0,00% | 0   |
| 3   | Tabungan ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | #DIV/0! | -             | 0,00% | 0   |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | #DIV/0! | -             | 0,00% | 0   |
| 5   | CIF ISE       | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | #DIV/0! | -             | 0,00% | 0   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |     | Run Off Dec'25 | Target Dec'25 |       |     |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-----|----------------|---------------|-------|-----|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-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             | 0,00% | 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             | 0,00% | 0   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,00%         | #DIV/0! | 0,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,00%         | #DIV/0! | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Oct-24 | Dec-24 | Oct-25 |              |          |
| 1   | Asset (Retail) T    | 443    | 888    | 417    | (26)         |          |
| 2   | Contribution Margin | (387)  | (458)  | (226)  | 161          | 41,6%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,63   | 3,00   | 3,20   | 0,20         | 0,58         |
| CIF Payroll | 8      | 5      | 5      | -            | (3)          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |       |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-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      | 302       | 344       | 0         | 0         | 9                | 0                    | (344) | -99,90% | (301) | -99,89% | 302           | 0,11% | (301) |
| 3   | Deposito      | -         | -         | -         | -         | 0                | 0                    | 0     | #DIV/0! | 0     | #DIV/0! | 0             | 0,00% | 0     |
|     | Total         | 302       | 344       | 0         | 0         | 9                | 0                    | (344) | -99,90% | (301) | -99,89% | 302           | 0,11% | (301) |
|     | CASA          | 302       | 344       | 0         | 0         | 9                | 0                    | (344) | -99,90% | (301) | -99,89% | 302           | 0,11% | (301) |
|     | (%) CASA      | 100,00%   | 100,00%   | 100,00%   | 100,00%   |                  |                      |       |         |       |         |               |       |       |
|     | FDR           | 0,00%     | 0,00%     | 0,00%     | 0,00%     |                  |                      |       |         |       |         |               |       |       |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |   | Growth (1-17 Dec'25) |         |      |         |      | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|---|----------------------|---------|------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |   | DtD                  | MtD     | %MtD | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! | -    | 0,00%         | 0     |     |
| 2   | Giro ISE      | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! | -    | 0,00%         | 0     |     |
| 3   | Tabungan ISE  | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! | -    | 0,00%         | 0     |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! | -    | 0,00%         | 0     |     |
| 5   | CIF ISE       | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! | -    | 0,00%         | 0     |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |     | Run Off Dec'25 | Target Dec'25 |       |     |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-----|----------------|---------------|-------|-----|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-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             | 0,00% | 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             | 0,00% | 0   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,00%         | #DIV/0! | 0,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,00%         | #DIV/0! | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Oct-24 | Dec-24 | Oct-25 |              |          |
| 1   | Asset (Retail) T    | 366    | 302    | 335    | (31)         |          |
| 2   | Contribution Margin | (96)   | (117)  | (29)   | 67           | 69,8%    |

PHR & Payroll

| Kinerja     | Posisi  |         |         | Growth (Mtd) | Growth (YoY) |
|-------------|---------|---------|---------|--------------|--------------|
|             | Oct-24  | Sep-25  | Oct-25  |              |              |
| PHR         | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!      | #DIV/0!      |
| CIF Payroll | -       | -       | -       | -            | -            |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |       |         |         |         | Target Dec'25 |       |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|---------|---------|---------|---------------|-------|---------|
|     |               | 31-Dec-24 | 30-Nov-25 | 17-Dec-25 | 18-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      | 3.509     | 787       | 526       | 514       | 726              | (12)                 | (273) | -34,65% | (2.995) | -85,34% | 7.010         | 7,34% | (6.495) |
| 3   | Deposito      | -         | -         | -         | -         | 0                | 0                    | 0     | #DIV/0! | 0       | #DIV/0! | 141           | 0,00% | (141)   |
|     | Total         | 3.509     | 787       | 526       | 514       | 726              | (12)                 | (273) | -34,65% | (2.995) | -85,34% | 7.150         | 7,19% | (6.636) |
|     | CASA          | 3.509     | 787       | 526       | 514       | 726              | (12)                 | (273) | -34,65% | (2.995) | -85,34% | 7.010         | 7,34% | (6.495) |
|     | (%) CASA      | 100,00%   | 100,00%   | 100,00%   | 100,00%   |                  |                      |       |         |         |         |               |       |         |
|     | FDR           | 0,00%     | 0,00%     | 0,00%     | 0,00%     |                  |                      |       |         |         |         |               |       |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |   | Growth (1-17 Dec'25) |         |      |         |      | Target Dec'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|---|----------------------|---------|------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Nov-25 | 16-Dec-25 | 17-Dec-25 |   | DtD                  | MtD     | %MtD | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! | -    | 0,00%         | 0     |     |
| 2   | Giro ISE      | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! |      | 0,00%         | 0     |     |
| 3   | Tabungan ISE  | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! |      | 0,00%         | 0     |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! |      | 0,00%         | 0     |     |
| 5   | CIF ISE       | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0    | #DIV/0! |      | 0,00%         | 0     |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-18 Nov'25) | Pencairan (1-18 Dec'25) | Pencairan MtM | MtD (1-18 Nov'25 | Growth (1-18 Dec'25) |     | Run Off Dec'25 | Target Dec'25 |       |     |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-----|----------------|---------------|-------|-----|
|     |                     | 31-Dec-24 | 30-Nov-25 | 18-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             | 0,00% | 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             | 0,00% | 0   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,00%         | #DIV/0! | 0,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 18-Dec-25 | 31-Dec-24 | 30-Nov-25 | 18-Dec-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,00%         | #DIV/0! | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Oct-24 | Dec-24 | Oct-25 |              |          |
| 1   | Asset (Retail) T    | 3.312  | 3.509  | 61     | (3.251)      |          |
| 2   | Contribution Margin | (343)  | (404)  | (148)  | 195          | 56,9%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,78   | 2,50   | 2,57   | 0,07         | (0,21)       |
| CIF Payroll | 18     | 10     | 7      | (3)          | (11)         |