

REGION 2 MEDAN

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi     |            |            |            | MtD (1-31 Oct'25 | Growth (1-30 Nov'25) |          |        |           |        | Target Nov'25 |         |           |
|-----|---------------|------------|------------|------------|------------|------------------|----------------------|----------|--------|-----------|--------|---------------|---------|-----------|
|     |               | 31-Dec-24  | 31-Oct-25  | 29-Nov-25  | 30-Nov-25  |                  | DtD                  | MtD      | %MtD   | YtD       | %YtD   | Posisi        | Penc.   | Gap       |
| 1   | Giro          | 1,894,366  | 2,544,286  | 2,440,750  | 2,447,773  | 215,592          | 7,023                | (96,513) | -3.79% | 553,407   | 29.21% | 2,739,265     | 89.36%  | (291,492) |
| 2   | Tabungan      | 12,343,531 | 13,296,434 | 13,789,785 | 13,809,131 | 253,475          | 19,346               | 512,698  | 3.86%  | 1,465,600 | 11.87% | 13,678,155    | 100.96% | 130,976   |
| 3   | Deposito      | 6,674,579  | 6,906,038  | 7,262,223  | 7,262,750  | 433,564          | 527                  | 356,712  | 5.17%  | 588,171   | 8.81%  | 6,755,585     | 107.51% | 507,165   |
|     | Total         | 20,912,476 | 22,746,758 | 23,492,757 | 23,519,654 | 902,631          | 26,897               | 772,896  | 3.40%  | 2,607,179 | 12.47% | 23,173,005    | 101.50% | 346,649   |
|     | CASA          | 14,237,897 | 15,840,720 | 16,230,535 | 16,256,904 | 469,066          | 26,369               | 416,185  | 2.63%  | 2,019,007 | 14.18% | 16,417,420    | 99.02%  | (160,515) |
|     | (%) CASA      | 68.08%     | 69.64%     | 69.09%     | 69.12%     |                  |                      |          |        |           |        |               |         |           |
|     | FDR           | 79.95%     | 81.97%     | 80.85%     | 80.76%     |                  |                      |          |        |           |        |               |         |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |        |       |          |         | Target Nov'25 |         |           |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|--------|-------|----------|---------|---------------|---------|-----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD    | %MtD  | YtD      | %YtD    | Posisi        | Penc.   | Gap       |
| 1   | DPK ISE       | 605,893   | 649,102   | 680,244   | 680,528   |  | 285                  | 31,426 | 4.84% | 74,635   | 12.32%  | 796,175       | 85.47%  | (115,647) |
| 2   | Giro ISE      | 190,259   | 157,011   | 168,555   | 169,447   |  | 892                  | 12,436 | 7.92% | (20,812) | -10.94% | 305,720       | 55.43%  | (136,272) |
| 3   | Tabungan ISE  | 335,051   | 402,368   | 421,887   | 421,329   |  | (558)                | 18,961 | 4.71% | 86,277   | 25.75%  | 361,290       | 116.62% | 60,039    |
| 4   | Deposito ISE  | 80,583    | 89,723    | 89,801    | 89,752    |  | (49)                 | 30     | 0.03% | 9,170    | 11.38%  | 129,166       | 69.49%  | (39,414)  |
| 5   | CIF ISE       | 11,606    | 12,770    | 12,871    | 12,871    |  | 0                    | 101    | 0.79% | 1,265    | 10.90%  | 13,366        | 96.30%  | (495)     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi     |            |            | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-31 Oct'25 | Growth (1-30 Nov'25) |           | Run Off Nov'25 | Target Nov'25 |         |           |
|-----|---------------------|------------|------------|------------|-------------------------|-------------------------|---------------|------------------|----------------------|-----------|----------------|---------------|---------|-----------|
|     |                     | 31-Dec-24  | 31-Oct-25  | 30-Nov-25  |                         |                         |               |                  | MtD                  | YtD       |                | Posisi        | Penc.   | Gap       |
| 1   | SME                 | 1,400,748  | 1,465,739  | 1,646,666  | 29,724                  | 199,692                 | 169,968       | (28,183)         | 180,927              | 245,918   | 18,765         | 1,598,900     | 102.99% | 47,766    |
|     | Linkage             | 727,269    | 728,335    | 899,659    | 934                     | 178,110                 | 177,176       | (5,513)          | 171,324              | 172,390   | 6,786          | 813,561       | 110.58% | 86,098    |
|     | Non-Linkage         | 673,478    | 737,404    | 747,007    | 28,790                  | 21,582                  | (7,208)       | (22,670)         | 9,603                | 73,528    | 11,979         | 785,338       | 95.12%  | (38,332)  |
|     | • Local Champion    | 584,102    | 623,875    | 633,778    | 22,075                  | 18,330                  | (3,745)       | (28,360)         | 9,904                | 49,676    | 8,426          | 637,134       | 99.47%  | (3,356)   |
|     | • Value Chain       | 89,377     | 113,529    | 113,228    | 6,715                   | 3,252                   | (3,463)       | (2,581)          | 5,690                | (301)     | 23,852         | 148,204       | 76.40%  | (34,976)  |
| 2   | MBG                 | 2,310,331  | 2,397,229  | 2,405,967  | 100,618                 | 98,037                  | (2,583)       | 11,797           | 8,738                | 95,636    | 89,299         | 2,607,967     | 92.25%  | (202,000) |
|     | KUR                 | 2,171,167  | 2,257,716  | 2,267,618  | 95,013                  | 93,962                  | (1,051)       | 11,491           | 9,903                | 96,452    | 84,059         | 2,453,908     | 92.41%  | (186,289) |
|     | Non KUR             | 139,164    | 139,514    | 138,349    | 5,605                   | 4,075                   | (1,530)       | 306              | (1,165)              | (815)     | 5,240          | 154,060       | 89.80%  | (15,711)  |
| 3   | PWG                 | 1,161,081  | 1,975,702  | 2,076,353  | 501,895                 | 405,936                 | (95,959)      | 109,457          | 100,651              | 915,272   | 305,285        | 2,106,569     | 98.57%  | (30,216)  |
|     | Cilem               | 604,524    | 1,180,138  | 1,242,708  | 133,734                 | 141,906                 | 8,172         | 44,313           | 62,570               | 638,184   | 79,336         | 1,367,301     | 90.89%  | (124,593) |
|     | Gadai               | 556,557    | 795,564    | 833,645    | 368,161                 | 264,030                 | (104,131)     | 65,144           | 38,081               | 277,088   | 225,949        | 739,268       | 112.77% | 94,377    |
| 4   | CFG                 | 11,847,954 | 12,806,437 | 12,865,275 | 373,798                 | 334,460                 | (39,338)      | 124,487          | 58,838               | 1,017,321 | 275,622        | 13,192,499    | 97.52%  | (327,224) |
|     | CF 1                | 2,410,954  | 2,561,135  | 2,561,175  | 62,549                  | 49,810                  | (12,739)      | 16,587           | 40                   | 150,221   | 49,770         | 2,634,408     | 97.22%  | (73,233)  |
|     | Total Griya         | 1,954,117  | 1,983,941  | 1,973,355  | 34,506                  | 20,508                  | (13,998)      | 7,175            | (10,586)             | 19,238    | 31,093         | 2,064,166     | 95.60%  | (90,811)  |
|     | • Total Non Program | 1,351,346  | 1,407,760  | 1,400,106  | 31,889                  | 19,096                  | (12,792)      | 8,767            | (7,654)              | 48,760    | 26,750         | 1,399,959     | 100.01% | 147       |
|     | • Program           | 602,771    | 576,181    | 573,249    | 2,617                   | 1,412                   | (1,206)       | (1,592)          | (2,932)              | (29,522)  | 4,343          | 664,207       | 86.31%  | (90,958)  |
|     | Oto                 | 456,837    | 577,194    | 587,820    | 28,043                  | 29,302                  | 1,259         | 9,412            | 10,626               | 130,983   | 18,677         | 570,242       | 103.08% | 17,578    |
|     | CF 2                | 9,437,000  | 10,245,302 | 10,304,100 | 311,249                 | 284,650                 | (26,599)      | 107,900          | 58,798               | 867,100   | 225,852        | 10,558,091    | 97.59%  | (253,991) |
|     | Mitraguna & Others  | 7,891,563  | 8,644,861  | 8,699,270  | 275,808                 | 253,418                 | (22,390)      | 93,621           | 54,409               | 807,707   | 199,009        | 8,908,842     | 97.65%  | (209,571) |
|     | Pensiun             | 1,545,436  | 1,600,441  | 1,604,830  | 35,440                  | 31,231                  | (4,209)       | 14,278           | 4,389                | 59,393    | 26,843         | 1,649,249     | 97.31%  | (44,420)  |
|     | Total Pembiayaan    | 16,720,113 | 18,645,108 | 18,994,261 | 1,006,035               | 1,038,125               | 32,089        | 217,558          | 349,153              | 2,274,148 | 688,971        | 19,505,935    | 97.38%  | (511,674) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |         | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|---------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD    | MtM     | %             | Penc.  | Gap   |
| 1   | SME                | 3,258     | 1,207     | 3,873     | 6,181     | 0.23%     | 0.26%     | 0.38%     | 2,308         | 2,923  | 4,975   |               |        |       |
|     | Linkage            | 43        | 6         | 6         | -         | 0.01%     | 0.00%     | 0.00%     | (6)           | (43)   | (6)     |               |        |       |
|     | Local Champion     | 3,215     | 1,201     | 3,867     | 4,363     | 0.48%     | 0.52%     | 0.58%     | 496           | 1,148  | 3,162   |               |        |       |
|     | Value Chain        | -         | -         | -         | 1,819     |           |           |           | 1,819         | 1,819  | 1,819   |               |        |       |
| 2   | MBG                | 26,523    | 48,577    | 43,850    | 62,018    | 1.15%     | 1.83%     | 2.58%     | 18,168        | 35,495 | 13,441  |               |        |       |
|     | KUR                | 21,896    | 39,713    | 36,508    | 52,517    | 1.01%     | 1.62%     | 2.32%     | 16,009        | 30,621 | 12,804  |               |        |       |
|     | Non KUR            | 4,627     | 8,864     | 7,342     | 9,502     | 3.33%     | 5.26%     | 6.87%     | 2,159         | 4,874  | 638     |               |        |       |
| 3   | PWG                | 565       | 277       | 29        | 11,008    | 0.05%     | 0.00%     | 0.53%     | 10,979        | 10,444 | 10,732  |               |        |       |
|     | Cilem              | 558       | -         | 3         | 10,723    | 0.09%     | 0.00%     | 0.86%     | 10,719        | 10,165 | 10,723  |               |        |       |
|     | Gadai              | 7         | 277       | 26        | 286       | 0.00%     | 0.00%     | 0.03%     | 260           | 279    | 9       |               |        |       |
| 4   | CFG                | 184,758   | 217,834   | 219,298   | 226,014   | 1.56%     | 1.71%     | 1.76%     | 6,715         | 41,256 | 8,180   |               |        |       |
|     | CF 1               | 108,284   | 120,573   | 121,877   | 129,767   | 4.49%     | 4.76%     | 5.07%     | 7,890         | 21,484 | 9,195   |               |        |       |
|     | Total Griya        | 97,865    | 104,482   | 107,262   | 110,649   | 5.01%     | 5.41%     | 5.61%     | 3,386         | 12,784 | 6,166   |               |        |       |
|     | Oto                | 10,419    | 16,090    | 14,615    | 19,119    | 2.28%     | 2.53%     | 3.25%     | 4,503         | 8,700  | 3,028   |               |        |       |
|     | CF 2               | 76,474    | 97,261    | 97,421    | 96,247    | 0.81%     | 0.95%     | 0.93%     | (1,174)       | 19,773 | (1,015) |               |        |       |
|     | Mitraguna & Others | 72,232    | 90,607    | 89,999    | 88,598    | 0.92%     | 1.04%     | 1.02%     | (1,402)       | 16,365 | (2,010) |               |        |       |
|     | Pensiun            | 4,241     | 6,654     | 7,422     | 7,649     | 0.27%     | 0.46%     | 0.48%     | 227           | 3,408  | 995     |               |        |       |
|     | Total Pembiayaan   | 215,104   | 267,894   | 267,051   | 305,222   | 1.29%     | 1.43%     | 1.61%     | 38,171        | 90,118 | 37,328  | 1.31%         | 18.61% | -0.3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD     | MtM     | %             | Penc.  | Gap   |
| 1   | SME                | 65,676    | 67,732    | 68,318    | 67,729    | 4.69%     | 4.66%     | 4.11%     | (588)         | 2,053   | (2)     |               |        |       |
|     | Linkage            | 15,065    | 15,082    | 15,081    | 15,087    | 2.07%     | 2.07%     | 1.68%     | 6             | 22      | 5       |               |        |       |
|     | Non-Linkage        | 50,611    | 52,650    | 53,237    | 52,642    | 7.51%     | 7.22%     | 7.05%     | (594)         | 2,031   | (7)     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         |           |           |           | -             | -       | -       |               |        |       |
| 2   | MBG                | 31,069    | 38,514    | 39,976    | 42,778    | 1.34%     | 1.67%     | 1.78%     | 2,802         | 11,709  | 4,264   |               |        |       |
|     | KUR                | 22,074    | 29,377    | 30,304    | 32,247    | 1.02%     | 1.34%     | 1.42%     | 1,943         | 10,173  | 2,870   |               |        |       |
|     | Non KUR            | 8,995     | 9,137     | 9,672     | 10,531    | 6.46%     | 6.93%     | 7.61%     | 859           | 1,536   | 1,394   |               |        |       |
| 3   | PWG                | 184       | 191       | 191       | 203       | 0.02%     | 0.01%     | 0.01%     | 13            | 19      | 13      |               |        |       |
|     | Cilem              | -         | -         | -         | 13        | 0.00%     | 0.00%     | 0.00%     | 13            | 13      | 13      |               |        |       |
|     | Gadai              | 184       | 191       | 191       | 191       | 0.03%     | 0.02%     | 0.02%     | -             | 6       | -       |               |        |       |
| 4   | CFG                | 227,463   | 278,802   | 284,201   | 270,323   | 1.92%     | 2.22%     | 2.10%     | (13,878)      | 42,860  | (8,479) |               |        |       |
|     | CF 1               | 109,876   | 143,958   | 141,595   | 139,299   | 4.56%     | 5.53%     | 5.44%     | (2,296)       | 29,423  | (4,659) |               |        |       |
|     | Total Griya        | 105,089   | 137,329   | 134,833   | 132,222   | 5.38%     | 6.80%     | 6.70%     | (2,611)       | 27,133  | (5,106) |               |        |       |
|     | Oto                | 4,786     | 6,629     | 6,761     | 7,077     | 1.05%     | 1.17%     | 1.20%     | 315           | 2,290   | 447     |               |        |       |
|     | CF 2               | 117,587   | 134,844   | 142,606   | 131,024   | 1.25%     | 1.39%     | 1.27%     | (11,582)      | 13,437  | (3,820) |               |        |       |
|     | Mitraguna & Others | 101,881   | 128,172   | 135,405   | 124,866   | 1.29%     | 1.57%     | 1.44%     | (10,539)      | 22,985  | (3,305) |               |        |       |
|     | Pensiun            | 15,706    | 6,673     | 7,201     | 6,158     | 0.09%     | 0.04%     | 0.38%     | (1,043)       | (9,548) | (515)   |               |        |       |
|     | Total Pembiayaan   | 324,392   | 385,238   | 392,685   | 381,033   | 1.94%     | 2.11%     | 2.01%     | (11,652)      | 56,641  | (4,205) | 1.78%         | 11.23% | -0.2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi     |            |            | Growth (Yoy) | % Growth |
|-----|---------------------|------------|------------|------------|--------------|----------|
|     |                     | Sep-24     | Dec-24     | Sep-25     |              |          |
| 1   | Asset (Retail) T    | 18,946,184 | 19,829,706 | 21,890,941 | 2,944,757    |          |
| 2   | Contribution Margin | 548,041    | 787,198    | 624,410    | 76,369       | 13.9%    |

PHR & Payroll

| Kinerja | Posisi |  |  | Growth (Mtd) | Growth (YoY)</ |
|---------|--------|--|--|--------------|----------------|
|---------|--------|--|--|--------------|----------------|

Kinerja Pendanaan

| No.     | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |          |        |         |        | Target Nov'25 |         |          |
|---------|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|--------|---------|--------|---------------|---------|----------|
|         |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD      | %MtD   | YtD     | %YtD   | Posisi        | Penc.   | Gap      |
| 1       | Giro          | 238,297   | 241,473   | 418,645   | 418,828   | (2,867)          | 183                  | 177,355  | 73.45% | 180,531 | 75.76% | 384,203       | 109.01% | 34,625   |
| 2       | Tabungan      | 1,732,891 | 1,859,030 | 1,903,955 | 1,903,991 | 56,174           | 36                   | 44,961   | 2.42%  | 171,100 | 9.87%  | 1,972,158     | 96.54%  | (68,167) |
| 3       | Deposito      | 877,742   | 1,006,845 | 950,746   | 950,883   | 27,995           | 136                  | (55,963) | -5.56% | 73,141  | 8.33%  | 892,777       | 106.51% | 58,106   |
| Total   |               | 2,848,930 | 3,107,348 | 3,273,346 | 3,273,702 | 81,302           | 356                  | 166,354  | 5.35%  | 424,772 | 14.91% | 3,249,137     | 100.76% | 24,565   |
| CASA    |               | 1,971,188 | 2,100,503 | 2,322,600 | 2,322,819 | 53,307           | 219                  | 222,316  | 10.58% | 351,631 | 17.84% | 2,356,360     | 98.58%  | (33,541) |
| (% CASA |               | 69.19%    | 67.60%    | 70.95%    | 70.95%    |                  |                      |          |        |         |        |               |         |          |
| FDR     |               | 84.13%    | 87.07%    | 83.45%    | 83.45%    |                  |                      |          |        |         |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | Growth (1-26 Nov'25) |       |        |       |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|-------|--------|-------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 | DtD                  | MtD   | %MtD   | YtD   | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | DPK ISE       | 79,410    | 83,911    | 88,348    | 87,727    | (621)                | 3,816 | 4.55%  | 8,316 | 10.47%  | 115,376       | 76.04%  | (27,649) |
| 2   | Giro ISE      | 37,094    | 35,641    | 40,599    | 40,126    | (473)                | 4,486 | 12.59% | 3,033 | 8.18%   | 58,873        | 68.16%  | (18,747) |
| 3   | Tabungan ISE  | 39,484    | 45,872    | 45,324    | 45,175    | (149)                | (697) | -1.52% | 5,691 | 14.41%  | 44,492        | 101.54% | 683      |
| 4   | Deposito ISE  | 2,833     | 2,398     | 2,425     | 2,425     | 0                    | 27    | 1.14%  | (408) | -14.39% | 12,011        | 20.19%  | (9,585)  |
| 5   | CIF ISE       | 2,097     | 2,253     | 2,267     | 2,267     | 0                    | 14    | 0.62%  | 170   | 8.11%   |               | 0.00%   | 2,267    |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |          | Run Off Nov'25 | Target Nov'25 |         |           |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|----------|----------------|---------------|---------|-----------|
|                  |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD      |                | Posisi        | Penc.   | Gap       |
| 1                | SME                 | 122,962   | 125,291   | 126,760   | 5,719                   | 4,410                   | (1,309)       | (6,011)          | 1,469                | 3,798    | 2,941          | 154,342       | 82.13%  | (27,582)  |
|                  | Linkage             | 22,750    | 26,138    | 25,943    | 934                     | 910                     | (24)          | 10               | (194)                | 3,194    | 1,104          | 36,415        | 71.24%  | (10,472)  |
|                  | Non-Linkage         | 100,212   | 99,154    | 100,817   | 4,785                   | 3,500                   | (1,285)       | (6,021)          | 1,663                | 604      | 1,837          | 117,927       | 85.49%  | (17,110)  |
|                  | • Local Champion    | 83,501    | 67,399    | 66,600    | 4,420                   | 500                     | (3,920)       | (11,270)         | (799)                | (16,901) | 1,299          | 91,899        | 72.47%  | (25,299)  |
|                  | • Value Chain       | 16,712    | 31,755    | 34,217    | 365                     | 3,000                   | 2,635         | 5,249            | 2,462                | 17,505   | 538            | 26,028        | 131.46% | 8,189     |
| 2                | MBG                 | 310,816   | 324,540   | 325,575   | 16,230                  | 13,920                  | (2,310)       | 3,904            | 1,217                | 14,941   | 12,703         | 356,921       | 91.27%  | (31,165)  |
|                  | KUR                 | 291,370   | 304,664   | 306,466   | 14,845                  | 13,660                  | (1,185)       | 3,340            | 1,802                | 15,096   | 11,858         | 335,168       | 91.44%  | (28,702)  |
|                  | Non KUR             | 19,446    | 19,876    | 19,291    | 1,385                   | 260                     | (1,125)       | 564              | (585)                | (155)    | 845            | 21,753        | 88.68%  | (2,462)   |
| 3                | PWG                 | 193,140   | 311,736   | 323,736   | 67,816                  | 54,390                  | (13,426)      | 11,829           | 11,999               | 130,595  | 42,391         | 344,208       | 94.05%  | (20,473)  |
|                  | Cilem               | 122,752   | 210,728   | 218,671   | 20,887                  | 22,148                  | 1,260         | 4,926            | 7,943                | 95,920   | 14,205         | 246,061       | 88.87%  | (27,390)  |
|                  | Gadai               | 70,389    | 101,008   | 105,064   | 46,929                  | 32,242                  | (14,686)      | 6,902            | 4,057                | 34,676   | 28,186         | 98,147        | 107.05% | 6,917     |
| 4                | CFG                 | 1,770,026 | 1,944,093 | 1,955,489 | 59,402                  | 53,125                  | (6,277)       | 12,103           | 11,396               | 185,463  | 41,730         | 1,992,000     | 98.17%  | (36,512)  |
|                  | CF 1                | 463,002   | 518,559   | 520,978   | 19,084                  | 13,642                  | (5,441)       | (305)            | 2,419                | 57,976   | 11,223         | 500,470       | 104.10% | 20,508    |
|                  | Total Griya         | 392,209   | 435,699   | 436,351   | 16,630                  | 8,985                   | (7,645)       | 0                | 652                  | 44,142   | 8,332          | 410,944       | 106.18% | 25,407    |
|                  | • Total Non Program | 388,279   | 424,552   | 424,923   | 14,966                  | 8,650                   | (6,316)       | 6,848            | 371                  | 36,644   | 8,279          | 396,555       | 107.15% | 28,368    |
|                  | • Program           | 3,930     | 11,147    | 11,428    | 1,664                   | 334                     | (1,329)       | 1,756            | 281                  | 7,498    | 53             | 14,389        | 79.42%  | (2,961)   |
|                  | Oto                 | 70,793    | 82,860    | 84,627    | 2,454                   | 4,658                   | 2,204         | (305)            | 1,767                | 13,834   | 2,891          | 89,526        | 94.53%  | (4,899)   |
|                  | CF 2                | 1,307,024 | 1,425,534 | 1,434,510 | 40,319                  | 39,483                  | (836)         | 12,408           | 8,977                | 127,486  | 30,506         | 1,491,530     | 96.18%  | (57,020)  |
|                  | Mitraguna & Others  | 1,211,757 | 1,326,190 | 1,335,796 | 37,664                  | 38,451                  | 787           | 11,344           | 9,606                | 124,039  | 28,845         | 1,379,110     | 96.86%  | (43,315)  |
|                  | Pensiun             | 95,268    | 99,344    | 98,715    | 2,655                   | 1,032                   | (1,623)       | 1,064            | (629)                | 3,447    | 1,661          | 112,420       | 87.81%  | (13,705)  |
| Total Pembiayaan |                     | 2,396,945 | 2,705,661 | 2,731,741 | 149,168                 | 125,845                 | (23,322)      | 21,824           | 26,081               | 334,796  | 99,765         | 2,847,472     | 95.94%  | (115,731) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |         | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|---------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD   | MtM     | %             | Penc.  | Gap   |
| 1                | SME                | 508       | 6         | 6         | -         | 0.41%     | 0.00%     | 0.00%     | (6)           | (508) | (6)     |               |        |       |
|                  | Linkage            | 43        | 6         | 6         | -         | 0.19%     | 0.02%     | 0.00%     | (6)           | (43)  | (6)     |               |        |       |
|                  | Local Champion     | 465       | -         | -         | -         | 0.46%     | 0.00%     | 0.00%     | -             | (465) | -       |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -       |               |        |       |
| 2                | MBG                | 4,441     | 6,233     | 6,233     | 5,826     | 1.43%     | 1.92%     | 1.79%     | (407)         | 1,385 | (407)   |               |        |       |
|                  | KUR                | 3,770     | 4,834     | 4,834     | 4,402     | 1.29%     | 1.59%     | 1.44%     | (432)         | 632   | (432)   |               |        |       |
|                  | Non KUR            | 671       | 1,399     | 1,399     | 1,424     | 3.45%     | 7.04%     | 7.38%     | 25            | 753   | 25      |               |        |       |
| 3                | PWG                | 155       | 2         | 2         | 948       | 0.08%     | 0.00%     | 0.29%     | 946           | 793   | 946     |               |        |       |
|                  | Cilem              | 155       | 2         | 2         | 948       | 0.13%     | 0.00%     | 0.43%     | 946           | 793   | 946     |               |        |       |
|                  | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -       |               |        |       |
| 4                | CFG                | 19,018    | 30,183    | 28,147    | 26,667    | 1.07%     | 1.45%     | 1.36%     | (1,480)       | 7,650 | (3,516) |               |        |       |
|                  | CF 1               | 8,456     | 11,874    | 11,479    | 11,473    | 1.83%     | 2.21%     | 2.20%     | (6)           | 3,017 | (402)   |               |        |       |
|                  | Total Griya        | 6,832     | 10,848    | 10,463    | 8,811     | 1.74%     | 2.40%     | 2.02%     | (1,652)       | 1,978 | (2,037) |               |        |       |
|                  | Oto                | 1,624     | 1,027     | 1,016     | 2,662     | 2.29%     | 1.23%     | 3.15%     | 1,646         | 1,038 | 1,635   |               |        |       |
|                  | CF 2               | 10,562    | 18,309    | 16,669    | 15,195    | 0.81%     | 1.17%     | 1.06%     | (1,474)       | 4,633 | (3,114) |               |        |       |
|                  | Mitraguna & Others | 10,315    | 17,929    | 16,481    | 14,685    | 0.85%     | 1.24%     | 1.10%     | (1,796)       | 4,370 | (3,245) |               |        |       |
|                  | Pensiun            | 247       | 379       | 188       | 510       | 0.26%     | 0.19%     | 0.52%     | 322           | 263   | 131     |               |        |       |
| Total Pembiayaan |                    | 24,121    | 36,424    | 34,388    | 33,441    | 1.01%     | 1.27%     | 1.22%     | (948)         | 9,319 | (2,983) | 1.04%         | 15.18% | -0.2% |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |         |      |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|---------|------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.   | Gap  |
| 1                | SME                | 1,083     | 1,738     | 1,738     | 1,744     | 0.88%     | 1.39%     | 1.38%     | 6             | 661     | 6     |               |         |      |
|                  | Linkage            | 196       | 238       | 238       | 244       | 0.86%     | 0.91%     | 0.94%     | 6             | 48      | 6     |               |         |      |
|                  | Non-Linkage        | 888       | 1,500     | 1,500     | 1,500     | 0.89%     | 1.51%     | 1.49%     | -             | 612     | -     |               |         |      |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |         |      |
| 2                | MBG                | 3,227     | 4,916     | 4,684     | 5,222     | 1.04%     | 1.44%     | 1.60%     | 538           | 1,995   | 306   |               |         |      |
|                  | KUR                | 1,952     | 4,295     | 4,075     | 4,405     | 0.67%     | 1.34%     | 1.44%     | 329           | 2,452   | 109   |               |         |      |
|                  | Non KUR            | 1,274     | 620       | 609       | 817       | 6.55%     | 3.06%     | 4.24%     | 208           | (457)   | 197   |               |         |      |
| 3                | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |         |      |
|                  | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |         |      |
|                  | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |         |      |
| 4                | CFG                | 33,691    | 27,581    | 27,766    | 26,944    | 1.90%     | 1.43%     | 1.38%     | (822)         | (6,747) | (637) |               |         |      |
|                  | CF 1               | 5,942     | 6,610     | 4,809     | 5,744     | 1.28%     | 0.93%     | 1.10%     | 935           | (198)   | (866) |               |         |      |
|                  | Total Griya        | 5,028     | 6,005     | 4,373     | 5,206     | 1.28%     | 1.00%     | 1.19%     | 833           | 178     | (799) |               |         |      |
|                  | Oto                | 914       | 606       | 436       | 539       | 1.29%     | 0.53%     | 0.64%     | 103           | (375)   | (67)  |               |         |      |
|                  | CF 2               | 27,748    | 20,970    | 22,956    | 21,199    | 2.12%     | 1.61%     | 1.48%     | (1,757)       | (6,549) | 229   |               |         |      |
|                  | Mitraguna & Others | 27,082    | 20,709    | 22,326    | 20,708    | 2.23%     | 1.68%     | 1.55%     | (1,618)       | (6,374) | (1)   |               |         |      |
|                  | Pensiun            | 666       | 262       | 631       | 491       | 0.03%     | 0.02%     | 0.50%     | (140)         | (175)   | 230   |               |         |      |
| Total Pembiayaan |                    | 38,001    | 34,235    | 34,188    | 33,910    | 1.59%     | 1.26%     | 1.24%     | (278)         | (4,091) | (325) | 1.42%         | -14.65% | 0.2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Sep-24    | Dec-24    | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 2,638,930 | 2,808,415 | 3,038,503 | 399,573      |          |
| 2   | Contribution Margin | 84,556    | 121,560   | 93,677    | 9,121        | -10.8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.87   | 3.17   | 3.13   | (0.03)       | 0.26         |
| CIF Payroll | 20,080 | 19,145 | 22,023 | 2,878        | 1,943        |

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

| No.     | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |           |         |         |        | Target Nov'25 |         |           |
|---------|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----------|---------|---------|--------|---------------|---------|-----------|
|         |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD       | %MtD    | YtD     | %YtD   | Posisi        | Penc.   | Gap       |
| 1       | Giro          | 314,972   | 599,559   | 433,311   | 437,227   | 245,075          | 3,916                | (162,332) | -27.08% | 122,255 | 38.81% | 475,089       | 92.03%  | (37,862)  |
| 2       | Tabungan      | 2,242,130 | 2,422,180 | 2,408,911 | 2,410,328 | 40,155           | 1,417                | (11,852)  | -0.49%  | 168,198 | 7.50%  | 2,502,873     | 96.30%  | (92,545)  |
| 3       | Deposito      | 2,798,677 | 2,790,913 | 3,310,892 | 3,310,810 | 460,105          | (81)                 | 519,898   | 18.63%  | 512,134 | 18.30% | 2,813,322     | 117.68% | 497,488   |
| Total   |               | 5,355,779 | 5,812,652 | 6,153,114 | 6,158,366 | 745,335          | 5,252                | 345,714   | 5.95%   | 802,587 | 14.99% | 5,791,284     | 106.34% | 367,082   |
| CASA    |               | 2,557,102 | 3,021,739 | 2,842,222 | 2,847,555 | 285,230          | 5,333                | (174,184) | -5.76%  | 290,453 | 11.36% | 2,977,962     | 95.62%  | (130,407) |
| (% CASA |               | 47.74%    | 51.99%    | 46.19%    | 46.24%    |                  |                      |           |         |         |        |               |         |           |
| FDR     |               | 47.52%    | 50.76%    | 48.51%    | 48.47%    |                  |                      |           |         |         |        |               |         |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | Growth (1-26 Nov'25) |         |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|---------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | DPK ISE       | 113,657   | 100,407   | 102,362   | 101,975   | (388)                | 1,568   | 1.56%  | (11,682) | -10.28% | 148,814       | 88.53%  | (46,839) |
| 2   | Giro ISE      | 31,184    | 14,307    | 17,146    | 17,197    | 51                   | 2,891   | 20.20% | (13,987) | -44.85% | 52,489        | 32.76%  | (35,292) |
| 3   | Tabungan ISE  | 59,057    | 66,768    | 65,884    | 65,445    | (438)                | (1,323) | -1.98% | 6,388    | 10.82%  | 63,948        | 102.34% | 1,499    |
| 4   | Deposito ISE  | 23,415    | 19,332    | 19,332    | 19,332    | 0                    | 0       | 0.00%  | (4,083)  | -17.44% | 32,377        | 59.71%  | (13,045) |
| 5   | CIF ISE       | 2,046     | 1,532     | 1,545     | 1,545     | 0                    | 13      | 0.85%  | (501)    | -24.49% |               | 0.00%   | 1,545    |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|                  |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1                | SME                 | 188,209   | 206,868   | 207,370   | 11,650                  | 5,680                   | (5,970)       | 3,840            | 502                  | 19,160  | 5,178          | 233,500       | 88.81%  | (26,130) |
|                  | Linkage             | 19,369    | 18,145    | 18,018    | -                       | -                       | -             | (124)            | (128)                | (1,351) | 128            | 39,092        | 46.09%  | (21,074) |
|                  | Non-Linkage         | 168,841   | 188,723   | 189,352   | 11,650                  | 5,680                   | (5,970)       | 3,964            | 629                  | 20,511  | 5,051          | 194,408       | 97.40%  | (5,056)  |
|                  | • Local Champion    | 162,434   | 179,355   | 180,112   | 11,650                  | 5,680                   | (5,970)       | 4,242            | 757                  | 17,678  | 4,923          | 174,555       | 103.18% | 5,557    |
|                  | • Value Chain       | 6,407     | 9,368     | 9,240     | -                       | -                       | -             | (277)            | (127)                | 2,834   | 127            | 19,853        | 46.54%  | (10,612) |
| 2                | MBG                 | 159,435   | 191,840   | 194,705   | 7,385                   | 9,695                   | 2,310         | 1,349            | 2,866                | 35,271  | 6,829          | 205,492       | 94.75%  | (10,787) |
|                  | KUR                 | 151,599   | 182,202   | 184,987   | 7,310                   | 9,145                   | 1,835         | 1,585            | 2,785                | 33,389  | 6,360          | 195,351       | 94.69%  | (10,364) |
|                  | Non KUR             | 7,836     | 9,637     | 9,718     | 75                      | 550                     | 475           | (236)            | 81                   | 1,882   | 469            | 10,141        | 95.83%  | (423)    |
| 3                | PWG                 | 252,400   | 412,261   | 434,226   | 106,903                 | 87,122                  | (19,781)      | 23,624           | 21,965               | 181,826 | 65,157         | 431,397       | 100.66% | 2,829    |
|                  | Cilem               | 111,797   | 223,573   | 234,409   | 28,253                  | 27,287                  | (966)         | 8,750            | 10,836               | 122,612 | 16,451         | 256,762       | 91.29%  | (22,352) |
|                  | Gadai               | 140,603   | 188,688   | 199,817   | 78,650                  | 59,835                  | (18,815)      | 14,874           | 11,129               | 59,214  | 48,706         | 174,635       | 114.42% | 25,182   |
| 4                | CFG                 | 1,944,791 | 2,139,295 | 2,148,802 | 61,377                  | 61,413                  | 37            | 19,378           | 9,507                | 204,011 | 51,906         | 2,194,090     | 97.94%  | (45,288) |
|                  | CF 1                | 376,842   | 385,958   | 382,082   | 5,005                   | 4,624                   | (380)         | 235              | (3,875)              | 5,241   | 8,500          | 418,880       | 91.22%  | (36,798) |
|                  | Total Griya         | 311,852   | 314,123   | 312,450   | 2,009                   | 3,880                   | 1,872         | 0                | (1,673)              | 598     | 5,554          | 332,926       | 93.85%  | (20,476) |
|                  | • Total Non Program | 308,347   | 309,901   | 308,099   | 1,849                   | 3,720                   | 1,871         | (3,862)          | (1,802)              | (248)   | 5,522          | 317,656       | 96.99%  | (9,557)  |
|                  | • Program           | 3,505     | 4,223     | 4,351     | 160                     | 160                     | 0             | 133              | 128                  | 846     | 32             | 15,270        | 28.49%  | (10,919) |
|                  | Oto                 | 64,990    | 71,834    | 69,632    | 2,996                   | 744                     | (2,252)       | 235              | (2,202)              | 4,642   | 2,946          | 85,954        | 81.01%  | (16,322) |
|                  | CF 2                | 1,567,950 | 1,753,337 | 1,766,720 | 56,372                  | 56,789                  | 417           | 19,143           | 13,383               | 198,771 | 43,406         | 1,775,210     | 99.52%  | (8,490)  |
|                  | Mitraguna & Others  | 1,383,782 | 1,559,560 | 1,569,914 | 52,905                  | 51,357                  | (1,548)       | 18,462           | 10,354               | 186,132 | 41,003         | 1,571,846     | 99.88%  | (1,932)  |
|                  | Pensiun             | 184,168   | 193,778   | 196,806   | 3,467                   | 5,432                   | 1,965         | 681              | 3,028                | 12,638  | 2,404          | 203,365       | 96.77%  | (6,559)  |
| Total Pembiayaan |                     | 2,544,835 | 2,950,264 | 2,985,103 | 187,315                 | 163,910                 | (23,405)      | 48,191           | 34,840               | 440,268 | 129,070        | 3,064,479     | 97.41%  | (79,376) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |         | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|---------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD    | MtM     | %             | Penc.  | Gap   |
| 1                | SME                | 1,267     | -         | 3,204     | 3,204     | 0.67%     | 1.55%     | 1.54%     | -             | 1,936  | 3,204   |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -      | -       |               |        |       |
|                  | Local Champion     | 1,267     | -         | 3,204     | 3,204     | 0.75%     | 1.70%     | 1.69%     | -             | 1,936  | 3,204   |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -      | -       |               |        |       |
| 2                | MBG                | 3,453     | 4,655     | 4,655     | 7,826     | 2.17%     | 2.43%     | 4.02%     | 3,171         | 4,373  | 3,171   |               |        |       |
|                  | KUR                | 2,876     | 4,305     | 4,305     | 7,073     | 1.90%     | 2.36%     | 3.82%     | 2,768         | 4,197  | 2,768   |               |        |       |
|                  | Non KUR            | 577       | 350       | 350       | 752       | 7.36%     | 3.63%     | 7.74%     | 402           | 176    | 402     |               |        |       |
| 3                | PWG                | -         | 26        | 26        | 2,178     | 0.00%     | 0.01%     | 0.50%     | 2,152         | 2,178  | 2,152   |               |        |       |
|                  | Cilem              | -         | -         | -         | 2,155     | 0.00%     | 0.00%     | 0.92%     | 2,155         | 2,155  | 2,155   |               |        |       |
|                  | Gadai              | -         | 26        | 26        | 23        | 0.00%     | 0.01%     | 0.01%     | (3)           | 23     | (3)     |               |        |       |
| 4                | CFG                | 19,268    | 23,212    | 25,105    | 26,642    | 0.99%     | 1.17%     | 1.24%     | 1,537         | 7,374  | 3,431   |               |        |       |
|                  | CF 1               | 8,041     | 9,455     | 13,170    | 14,253    | 2.13%     | 3.41%     | 3.73%     | 1,083         | 6,212  | 4,799   |               |        |       |
|                  | Total Griya        | 6,972     | 7,025     | 10,986    | 12,114    | 2.24%     | 3.50%     | 3.88%     | 1,128         | 5,143  | 5,090   |               |        |       |
|                  | Oto                | 1,069     | 2,430     | 2,139     | 2,139     | 1.64%     | 3.04%     | 3.07%     | (45)          | 1,070  | (291)   |               |        |       |
|                  | CF 2               | 11,227    | 13,757    | 11,934    | 12,389    | 0.72%     | 0.68%     | 0.70%     | 454           | 1,162  | (1,368) |               |        |       |
|                  | Mitraguna & Others | 11,107    | 13,302    | 11,331    | 11,161    | 0.80%     | 0.73%     | 0.71%     | (170)         | 54     | (2,141) |               |        |       |
|                  | Pensiun            | 120       | 455       | 603       | 1,228     | 0.07%     | 0.31%     | 0.62%     | 624           | 1,107  | 773     |               |        |       |
| Total Pembiayaan |                    | 23,988    | 27,892    | 32,989    | 39,849    | 0.94%     | 1.12%     | 1.33%     | 6,860         | 15,861 | 11,957  | 0.93%         | 30.26% | -0.4% |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1                | SME                | 9,021     | 7,817     | 7,817     | 7,813     | 4.79%     | 3.78%     | 3.77%     | (4)           | (1,208) | (4)   |               |        |       |
|                  | Linkage            | 24        | 2         | 2         | 2         | 0.13%     | 0.01%     | 0.01%     | -             | (23)    | -     |               |        |       |
|                  | Non-Linkage        | 8,997     | 7,815     | 7,815     | 7,811     | 5.33%     | 4.14%     | 4.13%     | (4)           | (1,186) | (4)   |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |       |
| 2                | MBG                | 2,863     | 1,696     | 1,525     | 1,853     | 1.80%     | 0.79%     | 0.95%     | 328           | (1,010) | 157   |               |        |       |
|                  | KUR                | 1,760     | 1,181     | 1,021     | 1,249     | 1.16%     | 0.56%     | 0.68%     | 228           | (511)   | 68    |               |        |       |
|                  | Non KUR            | 1,104     | 515       | 504       | 604       | 14.08%    | 5.23%     | 6.22%     | 100           | (499)   | 90    |               |        |       |
| 3                | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |       |
|                  | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |       |
|                  | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |       |
| 4                | CFG                | 18,124    | 21,182    | 23,971    | 24,437    | 0.93%     | 1.12%     | 1.14%     | 466           | 6,314   | 3,255 |               |        |       |
|                  | CF 1               | 5,476     | 6,060     | 6,167     | 6,267     | 1.45%     | 1.60%     | 1.64%     | 100           | 792     | 208   |               |        |       |
|                  | Total Griya        | 4,795     | 5,611     | 5,656     | 5,756     | 1.54%     | 1.80%     | 1.84%     | 100           | 962     | 146   |               |        |       |
|                  | Oto                | 681       | 449       | 511       | 511       | 1.05%     | 0.71%     | 0.73%     | -             | (170)   | 62    |               |        |       |
|                  | CF 2               | 12,648    | 15,122    | 17,804    | 18,170    | 0.81%     | 1.02%     | 1.03%     | 366           | 5,522   | 3,048 |               |        |       |
|                  | Mitraguna & Others | 12,330    | 14,664    | 17,209    | 17,575    | 0.89%     | 1.10%     | 1.12%     | 366           | 5,245   | 2,912 |               |        |       |
|                  | Pensiun            | 318       | 458       | 595       | 595       | 0.01%     | 0.02%     | 0.30%     | -             | 277     | 136   |               |        |       |
| Total Pembiayaan |                    | 30,008    | 30,694    | 33,313    | 34,103    | 1.18%     | 1.13%     | 1.14%     | 791           | 4,095   | 3,409 | 0.94%         | 17.78% | -0.2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Sep-24    | Dec-24    | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 4,145,414 | 4,358,798 | 5,069,354 | 923,940      |          |
| 2   | Contribution Margin | 108,606   | 158,691   | 102,148   | (6,458)      | 5.9%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.04   | 3.23   | 3.24   | 0.01         | 0.20         |
| CIF Payroll | 17,616 | 18,726 | 19,207 | 481          | 1,591        |

Kinerja Pendanaan

| No.      | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25) | Growth (1-30 Nov'25) |          |        |          |         | Target Nov'25 |         |           |
|----------|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|--------|----------|---------|---------------|---------|-----------|
|          |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                   | DtD                  | MtD      | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap       |
| 1        | Giro          | 155,866   | 132,926   | 128,401   | 128,866   | (20,234)          | 465                  | (4,060)  | -3.05% | (27,001) | -17.32% | 307,972       | 86.15%  | (179,106) |
| 2        | Tabungan      | 1,803,617 | 1,929,405 | 1,978,678 | 1,980,739 | 8,980             | 2,061                | 51,335   | 2.66%  | 177,123  | 9.82%   | 2,053,217     | 96.47%  | (72,478)  |
| 3        | Deposito      | 681,198   | 794,773   | 762,501   | 762,342   | 13,126            | (159)                | (32,431) | -4.08% | 81,145   | 11.91%  | 695,719       | 109.58% | 66,623    |
| Total    |               | 2,640,681 | 2,857,104 | 2,869,580 | 2,871,948 | 1,872             | 2,368                | 14,844   | 0.52%  | 231,267  | 8.76%   | 3,056,908     | 93.95%  | (184,961) |
| CASA     |               | 1,959,483 | 2,062,331 | 2,107,079 | 2,109,605 | (11,254)          | 2,527                | 47,274   | 2.29%  | 150,122  | 7.66%   | 2,361,189     | 89.35%  | (251,584) |
| (% CASA) |               | 74.20%    | 72.18%    | 73.43%    | 73.46%    |                   |                      |          |        |          |         |               |         |           |
| FDR      |               | 99.99%    | 103.86%   | 104.62%   | 104.53%   |                   |                      |          |        |          |         |               |         |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | DtD     | Growth (1-26 Nov'25) |       |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|---------|----------------------|-------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |         | MtD                  | %MtD  | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | DPK ISE       | 65,610    | 78,195    | 81,926    | 80,682    | (1,244) | 2,487                | 3.18% | 15,072  | 22.97%  | 93,649        | 86.15%  | (17,968) |
| 2   | Giro ISE      | 23,758    | 19,240    | 20,840    | 20,062    | (779)   | 822                  | 4.27% | (3,696) | -15.56% | 40,752        | 49.23%  | (20,691) |
| 3   | Tabungan ISE  | 30,646    | 49,287    | 51,418    | 50,952    | (465)   | 1,665                | 3.38% | 20,306  | 66.26%  | 34,543        | 147.50% | 16,409   |
| 4   | Deposito ISE  | 11,205    | 9,667     | 9,667     | 9,667     | 0       | 0                    | 0.00% | (1,538) | -13.73% | 18,354        | 52.67%  | (8,686)  |
| 5   | CIF ISE       | 1,945     | 2,780     | 2,803     | 2,803     | 0       | 23                   | 0.83% | 858     | 44.11%  |               | 0.00%   | 2,803    |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25) | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------|----------------|---------------|---------|----------|
|                  |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                   | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1                | SME                 | 80,398    | 96,289    | 99,909    | 3,115                   | 5,900                   | 2,785         | 1,646             | 3,620                | 19,511  | 2,280          | 108,670       | 91.94%  | (8,760)  |
|                  | Linkage             | 14,865    | 24,410    | 24,410    | -                       | -                       | -             | 54                | (0)                  | 9,545   | 0              | 27,177        | 89.82%  | (2,767)  |
|                  | Non-Linkage         | 65,533    | 71,879    | 75,499    | 3,115                   | 5,900                   | 2,785         | 1,592             | 3,621                | 9,966   | 2,279          | 81,493        | 92.65%  | (5,994)  |
|                  | • Local Champion    | 62,373    | 68,775    | 72,427    | 3,115                   | 5,900                   | 2,785         | 1,923             | 3,652                | 10,054  | 2,248          | 69,939        | 103.56% | 2,488    |
|                  | • Value Chain       | 3,160     | 3,104     | 3,072     | -                       | -                       | -             | (330)             | (32)                 | (88)    | 32             | 11,554        | 26.59%  | (8,481)  |
| 2                | MBG                 | 368,059   | 386,301   | 388,768   | 17,901                  | 17,020                  | (881)         | 2,427             | 2,467                | 20,710  | 14,553         | 416,638       | 93.31%  | (27,870) |
|                  | KUR                 | 343,457   | 360,866   | 362,243   | 16,601                  | 15,160                  | (1,441)       | 2,172             | 1,377                | 18,786  | 13,783         | 389,607       | 92.98%  | (27,363) |
|                  | Non KUR             | 24,602    | 25,435    | 26,525    | 1,300                   | 1,860                   | 560           | 255               | 1,090                | 1,923   | 770            | 27,031        | 98.13%  | (506)    |
| 3                | PWG                 | 200,888   | 337,104   | 356,918   | 88,186                  | 80,571                  | (7,615)       | 15,679            | 19,813               | 156,029 | 60,758         | 352,958       | 101.12% | 3,960    |
|                  | Cilem               | 92,590    | 179,567   | 195,252   | 18,937                  | 28,093                  | 9,156         | 5,131             | 15,685               | 102,662 | 12,408         | 214,664       | 90.96%  | (19,412) |
|                  | Gadai               | 108,298   | 157,537   | 161,666   | 69,250                  | 52,479                  | (16,771)      | 10,549            | 4,129                | 53,368  | 48,350         | 138,294       | 116.90% | 23,372   |
| 4                | CFG                 | 1,991,066 | 2,147,657 | 2,156,508 | 62,808                  | 49,085                  | (13,723)      | 24,686            | 8,852                | 165,443 | 40,233         | 2,201,267     | 97.97%  | (44,759) |
|                  | CF 1                | 271,158   | 283,456   | 283,074   | 5,065                   | 4,117                   | (948)         | 1,344             | (382)                | 11,916  | 4,499          | 306,261       | 92.43%  | (23,187) |
|                  | Total Griya         | 236,939   | 234,916   | 232,593   | 2,024                   | 821                     | (1,203)       | 0                 | (2,323)              | (4,346) | 3,144          | 254,302       | 91.46%  | (21,709) |
|                  | • Total Non Program | 155,508   | 157,635   | 155,627   | 2,024                   | 500                     | (1,524)       | (522)             | (2,008)              | 119     | 2,508          | 163,178       | 95.37%  | (7,551)  |
|                  | • Program           | 81,431    | 77,281    | 76,966    | -                       | 321                     | 321           | (763)             | (315)                | (4,465) | 636            | 91,124        | 84.46%  | (14,158) |
|                  | Oto                 | 34,219    | 48,540    | 50,481    | 3,041                   | 3,296                   | 255           | 1,344             | 1,941                | 16,262  | 1,355          | 51,959        | 97.16%  | (1,477)  |
|                  | CF 2                | 1,719,908 | 1,864,201 | 1,873,434 | 57,743                  | 44,968                  | (12,775)      | 23,342            | 9,233                | 153,527 | 35,735         | 1,895,007     | 98.86%  | (21,572) |
|                  | Mitraguna & Others  | 1,474,657 | 1,597,603 | 1,605,674 | 48,547                  | 40,015                  | (8,532)       | 17,258            | 8,071                | 131,016 | 31,944         | 1,633,534     | 98.29%  | (27,860) |
|                  | Pensiun             | 245,250   | 266,598   | 267,761   | 9,197                   | 4,953                   | (4,244)       | 6,084             | 1,163                | 22,510  | 3,790          | 261,473       | 102.40% | 6,288    |
| Total Pembiayaan |                     | 2,640,411 | 2,967,351 | 3,002,103 | 172,010                 | 152,576                 | (19,434)      | 44,438            | 34,753               | 361,693 | 117,824        | 3,079,533     | 97.49%  | (77,429) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |        | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD    | MtM    | %             | Penc.  | Gap   |
| 1                | SME                | -         | 602       | -         | 1,819     | 0.00%     | 0.00%     | 1.82%     | 1,819         | 1,819  | 1,217  |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -      | -      |               |        |       |
|                  | Local Champion     | -         | 602       | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -      | -      |               |        | (602) |
|                  | Value Chain        | -         | -         | -         | 1,819     | 0.00%     | 0.00%     | 2.51%     | 1,819         | 1,819  | 1,819  |               |        |       |
| 2                | MBG                | 2,275     | 5,444     | 5,444     | 12,104    | 0.62%     | 1.41%     | 3.11%     | 6,660         | 9,829  | 6,660  |               |        |       |
|                  | KUR                | 1,785     | 4,476     | 4,476     | 10,242    | 0.52%     | 1.24%     | 2.83%     | 5,766         | 8,456  | 5,766  |               |        |       |
|                  | Non KUR            | 489       | 968       | 968       | 1,862     | 1.99%     | 3.81%     | 7.02%     | 894           | 1,372  | 894    |               |        |       |
| 3                | PWG                | 10        | -         | -         | 1,014     | 0.00%     | 0.00%     | 0.28%     | 1,014         | 1,004  | 1,014  |               |        |       |
|                  | Cilem              | 10        | -         | -         | 1,014     | 0.01%     | 0.00%     | 0.52%     | 1,014         | 1,004  | 1,014  |               |        |       |
|                  | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -      | -      |               |        |       |
| 4                | CFG                | 19,717    | 27,801    | 28,500    | 31,111    | 0.99%     | 1.33%     | 1.44%     | 2,612         | 11,394 | 3,310  |               |        |       |
|                  | CF 1               | 13,249    | 15,216    | 16,070    | 17,574    | 4.89%     | 5.67%     | 6.21%     | 1,503         | 4,325  | 2,357  |               |        |       |
|                  | Total Griya        | 12,780    | 14,475    | 15,301    | 16,296    | 5.39%     | 6.51%     | 7.01%     | 994           | 3,516  | 1,821  |               |        |       |
|                  | Oto                | 469       | 742       | 769       | 1,278     | 1.37%     | 1.58%     | 2.53%     | 509           | 809    | 537    |               |        |       |
|                  | CF 2               | 6,468     | 12,585    | 12,430    | 13,538    | 0.38%     | 0.67%     | 0.72%     | 1,108         | 7,069  | 953    |               |        |       |
|                  | Mitraguna & Others | 5,999     | 11,277    | 11,068    | 11,928    | 0.41%     | 0.69%     | 0.74%     | 859           | 5,929  | 650    |               |        |       |
|                  | Pensiun            | 470       | 1,308     | 1,361     | 1,610     | 0.19%     | 0.51%     | 0.60%     | 249           | 1,140  | 302    |               |        |       |
| Total Pembiayaan |                    | 22,002    | 33,847    | 33,943    | 46,047    | 0.83%     | 1.14%     | 1.53%     | 12,104        | 24,045 | 12,201 | 0.88%         | 42.64% | -0.7% |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |      |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap  |
| 1                | SME                | 18,159    | 23,973    | 24,522    | 24,090    | 22.59%    | 25.47%    | 24.11%    | (433)         | 5,931   | 117   |               |        |      |
|                  | Linkage            | 14,845    | 14,842    | 14,841    | 14,841    | 99.87%    | 60.80%    | 60.80%    | (0)           | (4)     | (1)   |               |        |      |
|                  | Non-Linkage        | 3,314     | 9,131     | 9,681     | 9,249     | 5.06%     | 13.47%    | 12.25%    | (432)         | 5,935   | 118   |               |        |      |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |      |
| 2                | MBG                | 2,573     | 2,310     | 2,733     | 2,850     | 0.70%     | 0.71%     | 0.73%     | 116           | 277     | 540   |               |        |      |
|                  | KUR                | 1,118     | 1,018     | 1,434     | 1,472     | 0.33%     | 0.40%     | 0.41%     | 38            | 354     | 454   |               |        |      |
|                  | Non KUR            | 1,455     | 1,292     | 1,300     | 1,378     | 5.91%     | 5.11%     | 5.19%     | 78            | (77)    | 86    |               |        |      |
| 3                | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |      |
|                  | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |      |
|                  | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |      |
| 4                | CFG                | 25,667    | 23,049    | 23,491    | 22,731    | 1.29%     | 1.09%     | 1.05%     | (760)         | (2,936) | (318) |               |        |      |
|                  | CF 1               | 9,750     | 10,411    | 9,855     | 10,169    | 3.60%     | 3.48%     | 3.59%     | 315           | 420     | (241) |               |        |      |
|                  | Total Griya        | 9,274     | 9,871     | 9,315     | 9,453     | 3.91%     | 3.97%     | 4.06%     | 138           | 179     | (418) |               |        |      |
|                  | Oto                | 476       | 540       | 540       | 717       | 1.39%     | 1.11%     | 1.42%     | 177           | 241     | 177   |               |        |      |
|                  | CF 2               | 15,917    | 12,639    | 13,636    | 12,562    | 0.93%     | 0.73%     | 0.67%     | (1,074)       | (3,355) | (77)  |               |        |      |
|                  | Mitraguna & Others | 14,983    | 11,801    | 12,664    | 11,594    | 1.02%     | 0.79%     | 0.72%     | (1,070)       | (3,389) | (207) |               |        |      |
|                  | Pensiun            | 934       | 838       | 972       | 968       | 0.04%     | 0.03%     | 0.36%     | (4)           | 34      | 130   |               |        |      |
| Total Pembiayaan |                    | 46,399    | 49,332    | 50,747    | 49,671    | 1.76%     | 1.71%     | 1.65%     | (1,076)       | 3,272   | 339   | 1.79%         | -8.00% | 0.1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Sep-24    | Dec-24    | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 2,501,032 | 2,588,183 | 3,007,016 | 505,984      |          |
| 2   | Contribution Margin | 70,252    | 103,725   | 107,274   | 37,022       | -52.7%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.90   | 3.20   | 3.11   | (0.09)       | 0.21         |
| CIF Payroll | 20,693 | 19,750 | 23,171 | 3,421        | 2,478        |

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

| No.     | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |          |        |           |        | Target Nov'25 |         |          |
|---------|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|--------|-----------|--------|---------------|---------|----------|
|         |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD      | %MtD   | YtD       | %YtD   | Posisi        | Penc.   | Gap      |
| 1       | Giro          | 1,111,061 | 1,511,279 | 1,411,912 | 1,414,109 | 79,856           | 2,197                | (97,170) | -6.43% | 303,048   | 27.28% | 1,359,521     | 104.02% | 54,588   |
| 2       | Tabungan      | 4,778,169 | 5,117,615 | 5,499,253 | 5,505,119 | 111,728          | 5,866                | 387,504  | 7.57%  | 726,949   | 15.21% | 5,138,860     | 107.13% | 366,259  |
| 3       | Deposito      | 1,667,902 | 1,697,645 | 1,626,337 | 1,627,216 | (31,178)         | 879                  | (70,429) | -4.15% | (40,686)  | -2.44% | 1,690,130     | 96.28%  | (62,914) |
| Total   |               | 7,557,133 | 8,326,539 | 8,537,502 | 8,546,444 | 160,406          | 8,942                | 219,905  | 2.64%  | 989,311   | 13.09% | 8,188,511     | 104.37% | 357,933  |
| CASA    |               | 5,889,231 | 6,628,894 | 6,911,165 | 6,919,228 | 191,584          | 8,063                | 290,334  | 4.38%  | 1,029,997 | 17.49% | 6,498,380     | 106.48% | 420,847  |
| (% CASA |               | 77.93%    | 79.61%    | 80.95%    | 80.96%    |                  |                      |          |        |           |        |               |         |          |
| FDR     |               | 79.28%    | 78.62%    | 79.32%    | 79.24%    |                  |                      |          |        |           |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | Growth (1-26 Nov'25) |        |        |         |        | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|--------|--------|---------|--------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 | DtD                  | MtD    | %MtD   | YtD     | %YtD   | Posisi        | Penc.   | Gap      |
| 1   | DPK ISE       | 304,377   | 344,571   | 367,210   | 368,999   | 1,789                | 24,427 | 7.09%  | 64,621  | 21.23% | 392,287       | 94.06%  | (23,288) |
| 2   | Giro ISE      | 93,275    | 83,083    | 86,231    | 87,882    | 1,652                | 4,800  | 5.78%  | (5,392) | -5.78% | 146,711       | 59.90%  | (58,829) |
| 3   | Tabungan ISE  | 174,173   | 207,373   | 226,821   | 227,007   | 186                  | 19,634 | 9.47%  | 52,834  | 30.33% | 186,170       | 121.94% | 40,833   |
| 4   | Deposito ISE  | 36,929    | 54,116    | 54,158    | 54,109    | (49)                 | (7)    | -0.01% | 17,180  | 46.52% | 59,406        | 91.08%  | (5,297)  |
| 5   | CIF ISE       | 3,133     | 3,630     | 3,662     | 3,662     | 0                    | 32     | 0.88%  | 529     | 16.88% |               | 0.00%   | 3,662    |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |          | Run Off Nov'25 | Target Nov'25 |         |           |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|----------|----------------|---------------|---------|-----------|
|                  |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD      |                | Posisi        | Penc.   | Gap       |
| 1                | SME                 | 824,608   | 794,625   | 969,436   | 8,740                   | 179,502                 | 170,762       | (22,040)         | 174,811              | 144,828  | 4,691          | 886,402       | 109.37% | 83,034    |
|                  | Linkage             | 583,855   | 548,341   | 720,493   | -                       | 177,200                 | 177,200       | (4,965)          | 172,152              | 136,638  | 5,048          | 610,555       | 118.01% | 109,939   |
|                  | Non-Linkage         | 240,753   | 246,284   | 248,943   | 8,740                   | 2,302                   | (6,438)       | (17,075)         | 2,659                | 8,190    | (357)          | 275,847       | 90.25%  | (26,905)  |
|                  | • Local Champion    | 177,655   | 176,981   | 182,244   | 2,390                   | 2,050                   | (340)         | (18,124)         | 5,262                | 4,589    | (3,212)        | 188,154       | 96.86%  | (5,911)   |
|                  | • Value Chain       | 63,098    | 69,302    | 66,699    | 6,350                   | 252                     | (6,098)       | (2,603)          | 1,049                | 3,601    | 2,855          | 87,693        | 76.06%  | (20,994)  |
| 2                | MBG                 | 1,025,144 | 1,050,210 | 1,051,886 | 42,232                  | 40,097                  | (2,135)       | 4,277            | 1,676                | 26,741   | 38,421         | 1,127,564     | 93.29%  | (75,679)  |
|                  | KUR                 | 965,396   | 990,622   | 993,465   | 40,237                  | 39,137                  | (1,100)       | 4,147            | 2,842                | 28,068   | 36,295         | 1,062,689     | 93.49%  | (69,225)  |
|                  | Non KUR             | 59,748    | 59,587    | 58,421    | 1,995                   | 960                     | (1,035)       | 130              | (1,166)              | (1,327)  | 2,126          | 64,875        | 90.05%  | (6,454)   |
| 3                | PWG                 | 255,819   | 508,340   | 538,603   | 122,634                 | 90,693                  | (31,941)      | 31,058           | 30,263               | 282,784  | 60,430         | 563,574       | 95.57%  | (24,971)  |
|                  | Cilem               | 149,863   | 346,578   | 366,195   | 39,118                  | 40,820                  | 1,702         | 16,151           | 19,617               | 216,332  | 21,202         | 399,246       | 91.72%  | (33,051)  |
|                  | Gadai               | 105,956   | 161,762   | 172,408   | 83,516                  | 49,873                  | (33,643)      | 14,906           | 10,646               | 66,453   | 39,227         | 164,327       | 104.92% | 8,081     |
| 4                | CFG                 | 3,885,901 | 4,193,178 | 4,212,089 | 127,471                 | 116,001                 | (11,470)      | 38,816           | 18,912               | 326,188  | 97,089         | 4,332,277     | 97.23%  | (120,187) |
|                  | CF 1                | 838,535   | 901,570   | 900,974   | 22,328                  | 19,775                  | (2,552)       | 2,382            | (595)                | 62,439   | 20,371         | 913,053       | 98.68%  | (12,079)  |
|                  | Total Griya         | 595,912   | 605,944   | 600,751   | 10,517                  | 6,034                   | (4,483)       | 0                | (5,193)              | 4,839    | 11,228         | 633,024       | 94.90%  | (32,273)  |
|                  | • Total Non Program | 435,065   | 456,344   | 452,273   | 10,039                  | 5,716                   | (4,323)       | 4,223            | (4,070)              | 17,209   | 9,787          | 451,458       | 100.18% | 815       |
|                  | • Program           | 160,848   | 149,601   | 148,478   | 478                     | 318                     | (160)         | (929)            | (1,123)              | (12,370) | 1,441          | 181,566       | 81.78%  | (33,088)  |
|                  | Oto                 | 242,622   | 295,625   | 300,223   | 11,810                  | 13,741                  | 1,931         | 2,382            | 4,598                | 57,601   | 9,143          | 280,029       | 107.21% | 20,194    |
|                  | CF 2                | 3,047,367 | 3,291,608 | 3,311,115 | 105,143                 | 96,226                  | (8,918)       | 36,434           | 19,507               | 263,748  | 76,719         | 3,419,224     | 96.84%  | (108,109) |
|                  | Mitraguna & Others  | 2,497,673 | 2,730,485 | 2,750,557 | 95,229                  | 85,626                  | (9,603)       | 33,809           | 20,072               | 252,885  | 65,554         | 2,835,118     | 97.02%  | (84,561)  |
|                  | Pensiun             | 549,694   | 561,123   | 560,558   | 9,915                   | 10,600                  | 685           | 2,625            | (565)                | 10,864   | 11,165         | 584,105       | 95.97%  | (23,548)  |
| Total Pembiayaan |                     | 5,991,472 | 6,546,353 | 6,772,014 | 301,077                 | 426,293                 | 125,216       | 52,110           | 225,661              | 780,542  | 200,631        | 6,909,817     | 98.01%  | (137,803) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Nov'25 |       |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|-------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD     | MtM     | %             | Penc. | Gap   |
| 1                | SME                | 1,291     | 250       | 188       | 149       | 0.16%     | 0.02%     | 0.02%     | (39)          | (1,142) | (101)   |               |       |       |
|                  | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |       |       |
|                  | Local Champion     | 1,291     | 250       | 188       | 149       | 0.54%     | 0.08%     | 0.06%     | (39)          | (1,142) | (101)   |               |       |       |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |       |       |
| 2                | MBG                | 11,476    | 19,520    | 19,520    | 20,480    | 1.12%     | 1.86%     | 1.95%     | 960           | 9,004   | 960     |               |       |       |
|                  | KUR                | 9,838     | 16,517    | 16,517    | 16,686    | 1.02%     | 1.67%     | 1.68%     | 170           | 6,849   | 170     |               |       |       |
|                  | Non KUR            | 1,638     | 3,003     | 3,003     | 3,793     | 2.74%     | 5.04%     | 6.49%     | 790           | 2,155   | 790     |               |       |       |
| 3                | PWG                | 124       | -         | -         | 4,016     | 0.05%     | 0.00%     | 0.75%     | 4,016         | 3,892   | 4,016   |               |       |       |
|                  | Cilem              | 118       | -         | -         | 4,012     | 0.08%     | 0.00%     | 1.10%     | 4,012         | 3,894   | 4,012   |               |       |       |
|                  | Gadai              | 7         | -         | -         | 4         | 0.01%     | 0.00%     | 0.00%     | 4             | (3)     | 4       |               |       |       |
| 4                | CFG                | 59,411    | 71,220    | 72,096    | 67,862    | 1.53%     | 1.72%     | 1.61%     | (4,234)       | 8,450   | (3,358) |               |       |       |
|                  | CF 1               | 35,165    | 42,144    | 39,232    | 38,659    | 4.19%     | 4.35%     | 4.29%     | (573)         | 3,494   | (3,486) |               |       |       |
|                  | Total Griya        | 29,490    | 31,633    | 30,424    | 29,054    | 4.95%     | 5.02%     | 4.84%     | (1,371)       | (437)   | (2,580) |               |       |       |
|                  | Oto                | 5,675     | 10,511    | 8,808     | 9,605     | 2.34%     | 2.98%     | 3.20%     | 797           | 3,930   | (906)   |               |       |       |
|                  | CF 2               | 24,246    | 29,076    | 32,864    | 29,203    | 0.80%     | 1.00%     | 0.88%     | (3,661)       | 4,957   | 127     |               |       |       |
|                  | Mitraguna & Others | 22,605    | 26,760    | 29,933    | 27,167    | 0.91%     | 1.10%     | 0.99%     | (2,765)       | 4,563   | 407     |               |       |       |
|                  | Pensiun            | 1,642     | 2,316     | 2,931     | 2,035     | 0.30%     | 0.52%     | 0.36%     | (896)         | 394     | (280)   |               |       |       |
| Total Pembiayaan |                    | 72,302    | 90,990    | 91,804    | 92,506    | 1.21%     | 1.40%     | 1.37%     | 703           | 20,204  | 1,516   | 1.25%         | 8.66% | -0.1% |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD     | MtM     | %             | Penc.  | Gap   |
| 1                | SME                | 1,722     | 1,122     | 1,177     | 1,154     | 0.21%     | 0.15%     | 0.12%     | (23)          | (568)   | 32      |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|                  | Non-Linkage        | 1,722     | 1,122     | 1,177     | 1,154     | 0.72%     | 0.48%     | 0.46%     | (23)          | (568)   | 32      |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
| 2                | MBG                | 18,877    | 21,749    | 22,526    | 24,063    | 1.84%     | 2.14%     | 2.29%     | 1,537         | 5,186   | 2,315   |               |        |       |
|                  | KUR                | 14,751    | 16,970    | 17,487    | 19,130    | 1.53%     | 1.77%     | 1.93%     | 1,643         | 4,379   | 2,160   |               |        |       |
|                  | Non KUR            | 4,126     | 4,778     | 5,039     | 4,933     | 6.91%     | 8.46%     | 8.44%     | (106)         | 807     | 155     |               |        |       |
| 3                | PWG                | -         | 7         | 7         | 7         | 0.00%     | 0.00%     | 0.00%     | -             | 7       | -       |               |        |       |
|                  | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|                  | Gadai              | -         | 7         | 7         | 7         | 0.00%     | 0.00%     | 0.00%     | -             | 7       | -       |               |        |       |
| 4                | CFG                | 50,713    | 72,384    | 73,070    | 64,189    | 1.31%     | 1.74%     | 1.52%     | (8,881)       | 13,476  | (8,195) |               |        |       |
|                  | CF 1               | 15,203    | 26,269    | 26,509    | 22,721    | 1.81%     | 2.94%     | 2.52%     | (3,788)       | 7,518   | (3,548) |               |        |       |
|                  | Total Griya        | 12,941    | 22,853    | 22,897    | 18,973    | 2.17%     | 3.78%     | 3.16%     | (3,925)       | 6,031   | (3,880) |               |        |       |
|                  | Oto                | 2,262     | 3,416     | 3,748     | 3,748     | 0.93%     | 1.22%     | 1.25%     | 137           | 1,487   | 332     |               |        |       |
|                  | CF 2               | 35,510    | 46,115    | 46,561    | 41,468    | 1.17%     | 1.41%     | 1.25%     | (5,093)       | 5,958   | (4,647) |               |        |       |
|                  | Mitraguna & Others | 25,071    | 43,079    | 43,527    | 40,421    | 1.00%     | 1.59%     | 1.47%     | (3,107)       | 15,350  | (2,658) |               |        |       |
|                  | Pensiun            | 10,439    | 3,036     | 3,034     | 1,047     | 0.17%     | 0.05%     | 0.19%     | (1,986)       | (9,392) | (1,989) |               |        |       |
| Total Pembiayaan |                    | 71,311    | 95,261    | 96,779    | 89,412    | 1.19%     | 1.48%     | 1.32%     | (7,367)       | 18,101  | (5,849) | 1.14%         | 13.68% | -0.2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Sep-24    | Dec-24    | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 7,368,354 | 7,559,654 | 8,193,145 | 824,791      |          |
| 2   | Contribution Margin | 241,520   | 342,067   | 258,273   | 16,753       | -6.9%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.98   | 3.31   | 3.33   | 0.02         | 0.35         |
| CIF Payroll | 34,088 | 37,485 | 37,599 | 114          | 3,511        |

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

| No.     | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |          |         |          |         | Target Nov'25 |        |           |
|---------|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|----------|---------|---------------|--------|-----------|
|         |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap       |
| 1       | Giro          | 74,169    | 59,049    | 48,482    | 48,743    | (86,238)         | 262                  | (10,306) | -17.45% | (25,426) | -34.28% | 212,481       | 22.94% | (163,738) |
| 2       | Tabungan      | 1,786,724 | 1,968,204 | 1,998,988 | 2,008,954 | 36,437           | 9,966                | 40,750   | 2.07%   | 222,230  | 12.44%  | 2,011,047     | 99.90% | (2,093)   |
| 3       | Deposito      | 649,060   | 615,862   | 611,746   | 611,498   | (36,484)         | (248)                | (4,364)  | -0.71%  | (37,562) | -5.79%  | 663,637       | 92.14% | (52,139)  |
| Total   |               | 2,509,954 | 2,643,115 | 2,659,216 | 2,669,196 | (86,285)         | 9,980                | 26,080   | 0.99%   | 159,242  | 6.34%   | 2,887,165     | 92.45% | (217,970) |
| CASA    |               | 1,860,893 | 2,027,253 | 2,047,470 | 2,057,697 | (49,801)         | 10,228               | 30,444   | 1.50%   | 196,804  | 10.58%  | 2,223,528     | 92.54% | (165,831) |
| (% CASA |               | 74.14%    | 76.70%    | 77.00%    | 77.09%    |                  |                      |          |         |          |         |               |        |           |
| FDR     |               | 125.36%   | 131.49%   | 131.74%   | 131.25%   |                  |                      |          |         |          |         |               |        |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | Growth (1-26 Nov'25) |       |         |         |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|-------|---------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | DPK ISE       | 42,839    | 42,018    | 40,398    | 41,147    | 749                  | (871) | -2.07%  | (1,692) | -3.95%  | 80,699        | 50.99% | (39,552) |
| 2   | Giro ISE      | 4,948     | 4,741     | 3,738     | 4,179     | 441                  | (562) | -11.85% | (769)   | -15.53% | 27,894        | 14.98% | (23,715) |
| 3   | Tabungan ISE  | 31,691    | 33,067    | 32,441    | 32,749    | 308                  | (318) | -0.96%  | 1,058   | 3.34%   | 36,953        | 88.62% | (4,204)  |
| 4   | Deposito ISE  | 6,200     | 4,209     | 4,219     | 4,219     | 0                    | 9     | 0.22%   | (1,981) | -31.96% | 15,852        | 26.61% | (11,633) |
| 5   | CIF ISE       | 2,385     | 2,575     | 2,594     | 2,594     | 0                    | 19    | 0.74%   | 209     | 8.76%   |               | 0.00%  | 2,594    |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |          | Run Off Nov'25 | Target Nov'25 |         |           |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|----------|----------------|---------------|---------|-----------|
|                  |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD      |                | Posisi        | Penc.   | Gap       |
| 1                | SME                 | 184,570   | 242,665   | 243,191   | 500                     | 4,200                   | 3,700         | (5,617)          | 526                  | 58,621   | 3,674          | 215,986       | 112.60% | 27,205    |
|                  | Linkage             | 86,431    | 111,300   | 110,795   | -                       | -                       | -             | (488)            | (505)                | 24,364   | 505            | 100,323       | 110.44% | 10,472    |
|                  | Non-Linkage         | 98,139    | 131,365   | 132,396   | 500                     | 4,200                   | 3,700         | (5,130)          | 1,031                | 34,256   | 3,169          | 115,663       | 114.47% | 16,733    |
|                  | • Local Champion    | 98,139    | 131,365   | 132,396   | 500                     | 4,200                   | 3,700         | (5,130)          | 1,031                | 34,256   | 3,169          | 112,586       | 117.60% | 19,810    |
|                  | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0        | -              | 3,077         | 0.00%   | (3,077)   |
| 2                | MBG                 | 446,877   | 444,339   | 444,851   | 16,870                  | 17,305                  | 435           | (160)            | 512                  | (2,026)  | 16,793         | 501,352       | 88.73%  | (56,501)  |
|                  | KUR                 | 419,345   | 419,362   | 420,458   | 16,020                  | 16,860                  | 840           | 247              | 1,096                | 1,113    | 15,764         | 471,093       | 89.25%  | (50,635)  |
|                  | Non KUR             | 27,532    | 24,977    | 24,393    | 850                     | 445                     | (405)         | (407)            | (584)                | (3,139)  | 1,029          | 30,259        | 80.62%  | (5,865)   |
| 3                | PWG                 | 258,833   | 406,261   | 422,871   | 116,355                 | 93,160                  | (23,196)      | 27,268           | 16,610               | 164,037  | 76,550         | 414,433       | 102.04% | 8,438     |
|                  | Cilem               | 127,522   | 219,691   | 228,180   | 26,539                  | 23,559                  | (2,981)       | 9,355            | 8,489                | 100,658  | 15,070         | 250,568       | 91.07%  | (22,388)  |
|                  | Gadai               | 131,312   | 186,569   | 194,690   | 89,816                  | 69,601                  | (20,215)      | 17,913           | 8,121                | 63,379   | 61,480         | 163,864       | 118.81% | 30,826    |
| 4                | CFG                 | 2,256,170 | 2,382,215 | 2,392,387 | 62,740                  | 54,835                  | (7,905)       | 22,329           | 10,172               | 136,217  | 44,664         | 2,472,864     | 96.75%  | (80,478)  |
|                  | CF 1                | 461,418   | 471,592   | 474,066   | 11,069                  | 7,651                   | (3,417)       | 5,755            | 2,474                | 12,648   | 5,178          | 495,744       | 95.63%  | (21,678)  |
|                  | Total Griya         | 417,205   | 393,258   | 391,210   | 3,326                   | 788                     | (2,538)       | 0                | (2,048)              | (25,995) | 2,836          | 432,970       | 90.36%  | (41,760)  |
|                  | • Total Non Program | 64,148    | 59,328    | 59,184    | 3,011                   | 510                     | (2,501)       | 2,080            | (145)                | (4,964)  | 655            | 71,111        | 83.23%  | (11,928)  |
|                  | • Program           | 353,058   | 333,930   | 332,026   | 315                     | 278                     | (37)          | (1,789)          | (1,903)              | (21,031) | 2,181          | 361,858       | 91.76%  | (29,832)  |
|                  | Oto                 | 44,213    | 78,334    | 82,856    | 7,742                   | 6,863                   | (879)         | 5,755            | 4,522                | 38,644   | 2,342          | 62,775        | 131.99% | 20,082    |
|                  | CF 2                | 1,794,752 | 1,910,623 | 1,918,320 | 51,672                  | 47,184                  | (4,488)       | 16,573           | 7,698                | 123,569  | 39,486         | 1,977,120     | 97.03%  | (58,800)  |
|                  | Mitraguna & Others  | 1,323,695 | 1,431,023 | 1,437,330 | 41,464                  | 37,970                  | (3,495)       | 12,749           | 6,306                | 113,634  | 31,663         | 1,489,234     | 96.51%  | (51,904)  |
|                  | Pensiun             | 471,056   | 479,599   | 480,991   | 10,207                  | 9,214                   | (993)         | 3,824            | 1,391                | 9,934    | 7,823          | 487,886       | 98.59%  | (6,896)   |
| Total Pembiayaan |                     | 3,146,451 | 3,475,480 | 3,503,299 | 196,466                 | 169,500                 | (26,966)      | 43,819           | 27,819               | 356,848  | 141,681        | 3,604,634     | 97.19%  | (101,335) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |        | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD    | MtM    | %             | Penc.  | Gap   |
| 1                | SME                | 192       | 348       | 475       | 1,010     | 0.10%     | 0.20%     | 0.42%     | 534           | 818    | 662    |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -      | -      |               |        |       |
|                  | Local Champion     | 192       | 348       | 475       | 1,010     | 0.20%     | 0.36%     | 0.76%     | 534           | 818    | 662    |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -      | -      |               |        |       |
| 2                | MBG                | 4,879     | 7,999     | 7,999     | 15,784    | 1.09%     | 1.80%     | 3.55%     | 7,784         | 10,905 | 7,784  |               |        |       |
|                  | KUR                | 3,627     | 6,377     | 6,377     | 14,113    | 0.86%     | 1.52%     | 3.36%     | 7,736         | 10,486 | 7,736  |               |        |       |
|                  | Non KUR            | 1,252     | 1,623     | 1,623     | 1,670     | 4.55%     | 6.50%     | 6.85%     | 48            | 418    | 48     |               |        |       |
| 3                | PWG                | 275       | 1         | 1         | 2,853     | 0.11%     | 0.00%     | 0.67%     | 2,852         | 2,578  | 2,852  |               |        |       |
|                  | Cilem              | 275       | 1         | 1         | 2,594     | 0.22%     | 0.00%     | 1.14%     | 2,593         | 2,319  | 2,593  |               |        |       |
|                  | Gadai              | -         | -         | -         | 259       | 0.00%     | 0.00%     | 0.13%     | 259           | 259    | 259    |               |        |       |
| 4                | CFG                | 67,344    | 65,418    | 65,451    | 73,731    | 2.98%     | 2.75%     | 3.08%     | 8,281         | 6,388  | 8,314  |               |        |       |
|                  | CF 1               | 43,373    | 41,883    | 41,926    | 47,809    | 9.40%     | 8.89%     | 10.08%    | 5,883         | 4,436  | 5,926  |               |        |       |
|                  | Total Griya        | 41,791    | 40,502    | 40,088    | 44,374    | 10.02%    | 10.19%    | 11.34%    | 4,286         | 2,584  | 3,872  |               |        |       |
|                  | Oto                | 1,583     | 1,381     | 1,838     | 3,435     | 3.58%     | 2.35%     | 4.15%     | 1,597         | 1,852  | 2,053  |               |        |       |
|                  | CF 2               | 23,971    | 23,535    | 23,525    | 25,922    | 1.34%     | 1.23%     | 1.35%     | 2,398         | 1,952  | 2,388  |               |        |       |
|                  | Mitraguna & Others | 22,208    | 21,338    | 21,186    | 23,657    | 1.68%     | 1.48%     | 1.65%     | 2,471         | 1,449  | 2,319  |               |        |       |
|                  | Pensiun            | 1,763     | 2,197     | 2,338     | 2,266     | 0.37%     | 0.49%     | 0.47%     | (73)          | 503    | 69     |               |        |       |
| Total Pembiayaan |                    | 72,690    | 73,767    | 73,927    | 93,378    | 2.31%     | 2.13%     | 2.67%     | 19,452        | 20,688 | 19,612 | 2.29%         | 14.27% | -0.4% |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD     | MtM     | %             | Penc.  | Gap   |
| 1                | SME                | 35,691    | 33,082    | 33,063    | 32,928    | 19.34%    | 13.63%    | 13.54%    | (135)         | (2,763) | (153)   |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|                  | Non-Linkage        | 35,691    | 33,082    | 33,063    | 32,928    | 36.37%    | 25.17%    | 24.87%    | (135)         | (2,763) | (153)   |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
| 2                | MBG                | 3,530     | 7,844     | 8,508     | 8,790     | 0.79%     | 1.91%     | 1.98%     | 282           | 5,261   | 947     |               |        |       |
|                  | KUR                | 2,493     | 5,912     | 6,287     | 5,991     | 0.59%     | 1.50%     | 1.42%     | (296)         | 3,499   | 80      |               |        |       |
|                  | Non KUR            | 1,037     | 1,932     | 2,221     | 2,799     | 3.77%     | 8.89%     | 11.47%    | 578           | 1,762   | 867     |               |        |       |
| 3                | PWG                | 184       | 184       | 184       | 197       | 0.07%     | 0.05%     | 0.05%     | 13            | 13      | 13      |               |        |       |
|                  | Cilem              | -         | -         | -         | 13        | 0.00%     | 0.00%     | 0.01%     | 13            | 13      | 13      |               |        |       |
|                  | Gadai              | 184       | 184       | 184       | 184       | 0.14%     | 0.10%     | 0.09%     | -             | (0)     | -       |               |        |       |
| 4                | CFG                | 99,269    | 134,606   | 135,903   | 132,022   | 4.40%     | 5.70%     | 5.52%     | (3,882)       | 32,753  | (2,585) |               |        |       |
|                  | CF 1               | 73,505    | 94,608    | 94,254    | 94,396    | 15.93%    | 19.99%    | 19.91%    | 142           | 20,891  | (212)   |               |        |       |
|                  | Total Griya        | 73,052    | 92,989    | 92,591    | 92,835    | 17.51%    | 23.54%    | 23.73%    | 244           | 19,783  | (155)   |               |        |       |
|                  | Oto                | 453       | 1,619     | 1,663     | 1,562     | 1.03%     | 2.12%     | 1.89%     | (102)         | 1,108   | (57)    |               |        |       |
|                  | CF 2               | 25,764    | 39,998    | 41,649    | 37,625    | 1.44%     | 2.18%     | 1.96%     | (4,023)       | 11,862  | (2,373) |               |        |       |
|                  | Mitraguna & Others | 22,415    | 37,920    | 39,679    | 34,569    | 1.69%     | 2.77%     | 2.41%     | (5,111)       | 12,154  | (3,351) |               |        |       |
|                  | Pensiun            | 3,349     | 2,078     | 1,969     | 3,056     | 0.11%     | 0.06%     | 0.64%     | 1,087         | (293)   | 978     |               |        |       |
| Total Pembiayaan |                    | 138,673   | 175,716   | 177,658   | 173,937   | 4.41%     | 5.11%     | 4.96%     | (3,721)       | 35,264  | (1,779) | 4.00%         | 19.45% | -1.0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Sep-24    | Dec-24    | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 3,150,621 | 3,261,982 | 3,549,038 | 398,417      |          |
| 2   | Contribution Margin | 66,836    | 93,445    | 87,044    | 20,208       | -30.2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.56   | 2.81   | 2.81   | (0.01)       | 0.24         |
| CIF Payroll | 28,191 | 25,563 | 27,538 | 1,975        | (653)        |