

Kinerja Pendanaan

| No.     | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |          |        |          |        | Target Nov'25 |         |          |
|---------|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|--------|----------|--------|---------------|---------|----------|
|         |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD      | %MtD   | YtD      | %YtD   | Posisi        | Penc.   | Gap      |
| 1       | Giro          | 1.111.061 | 1.511.279 | 1.406.604 | 1.444.426 | 79.856           | 37.822               | (66.853) | -4,42% | 333.364  | 30,00% | 1.359.521     | 106,25% | 84.905   |
| 2       | Tabungan      | 4.778.169 | 5.117.615 | 5.290.146 | 5.297.909 | 111.728          | 7.763                | 180.294  | 3,52%  | 519.740  | 10,88% | 5.138.860     | 103,10% | 159.049  |
| 3       | Deposito      | 1.667.902 | 1.697.645 | 1.647.405 | 1.648.413 | (31.178)         | 1.008                | (49.232) | -2,90% | (19.489) | -1,17% | 1.690.130     | 97,53%  | (41.717) |
| Total   |               | 7.557.133 | 8.326.539 | 8.344.155 | 8.390.748 | 160.406          | 46.593               | 64.209   | 0,77%  | 833.615  | 11,03% | 8.188.511     | 102,47% | 202.237  |
| CASA    |               | 5.889.231 | 6.628.894 | 6.696.750 | 6.742.335 | 191.584          | 45.585               | 113.441  | 1,71%  | 853.104  | 14,49% | 6.498.380     | 103,75% | 243.954  |
| (% CASA |               | 77,93%    | 79,61%    | 80,26%    | 80,35%    |                  |                      |          |        |          |        |               |         |          |
| FDR     |               | 79,28%    | 78,62%    | 79,60%    | 79,15%    |                  |                      |          |        |          |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-16 Nov'25) | Growth (1-16 Nov'25) |        |       |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|-------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |                   | DtD                  | MtD    | %MtD  | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | DPK ISE       | 304.377   | 344.571   | 361.624   | 360.868   |                   | (756)                | 16.297 | 4,73% | 56.491   | 18,56%  | 392.287       | 91,99%  | (31.419) |
| 2   | Giro ISE      | 93.275    | 83.083    | 87.047    | 83.158    |                   | (3.889)              | 75     | 0,09% | (10.117) | -10,85% | 146.711       | 56,68%  | (63.553) |
| 3   | Tabungan ISE  | 174.173   | 207.373   | 220.328   | 223.504   |                   | 3.176                | 16.132 | 7,78% | 49.331   | 28,32%  | 186.170       | 120,05% | 37.335   |
| 4   | Deposito ISE  | 36.929    | 54.116    | 54.249    | 54.206    |                   | (43)                 | 90     | 0,17% | 17.277   | 46,78%  | 59.406        | 91,25%  | (5.200)  |
| 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 (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |           |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|-----------|
|                  |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap       |
| 1                | SME                 | 824.608   | 794.625   | 892.736   | 1.850                   | 101.852                 | 100.002       | -22.040          | 98.111               | 68.128  | 3.741          | 886.402       | 100,71% | 6.334     |
|                  | Linkage             | 583.855   | 548.341   | 648.341   | -                       | 100.000                 | 100.000       | -4.965           | 100.000              | 64.486  | -              | 610.555       | 106,19% | 37.787    |
|                  | Non-Linkage         | 240.753   | 246.284   | 244.395   | 1.850                   | 1.852                   | 2             | -17.075          | -1.889               | 3.642   | 3.741          | 275.847       | 88,60%  | (31.453)  |
|                  | • Local Champion    | 177.655   | 176.981   | 176.275   | 500                     | 1.600                   | 1.100         | -18.124          | -706                 | -1.380  | 2.306          | 188.154       | 93,69%  | (11.879)  |
|                  | • Value Chain       | 63.098    | 69.302    | 68.119    | 1.350                   | 252                     | (1.098)       | 1.049            | -1.183               | 5.022   | 1.435          | 87.693        | 77,68%  | (19.574)  |
| 2                | MBG                 | 1.025.144 | 1.050.210 | 1.044.946 | 15.201                  | 9.666                   | -5.535        | 4.277            | -5.264               | 19.802  | 14.930         | 1.127.564     | 92,67%  | (82.618)  |
|                  | KUR                 | 965.396   | 990.622   | 985.936   | 14.856                  | 9.486                   | -5.370        | 4.147            | -4.686               | 20.540  | 14.172         | 1.062.689     | 92,78%  | (76.753)  |
|                  | Non KUR             | 59.748    | 59.587    | 59.010    | 345                     | 180                     | -165          | 130              | -578                 | -738    | 758            | 64.875        | 90,96%  | (5.865)   |
| 3                | PWG                 | 255.819   | 508.340   | 524.370   | 77.061                  | 43.210                  | -33.851       | 31.058           | 16.029               | 268.551 | 27.180         | 563.574       | 93,04%  | (39.204)  |
|                  | Cilem               | 149.863   | 346.578   | 355.618   | 31.063                  | 16.575                  | -14.488       | 16.151           | 9.040                | 205.755 | 7.535          | 399.246       | 89,07%  | (43.628)  |
|                  | Gadai               | 105.956   | 161.762   | 168.752   | 45.998                  | 26.635                  | -19.363       | 14.906           | 6.989                | 62.796  | 19.646         | 164.327       | 102,69% | 4.424     |
| 4                | CFG                 | 3.885.901 | 4.193.178 | 4.179.543 | 50.512                  | 38.346                  | -12.166       | 38.816           | -13.635              | 293.641 | 51.981         | 4.332.277     | 96,47%  | (152.734) |
|                  | CF 1                | 838.535   | 901.570   | 896.437   | 9.973                   | 4.546                   | -5.427        | 2.382            | -5.133               | 57.902  | 9.679          | 913.053       | 98,18%  | (16.616)  |
|                  | Total Griya         | 595.912   | 605.944   | 602.481   | 4.294                   | 1.052                   | -3.242        | 0                | -3.463               | 6.569   | 4.515          | 633.024       | 95,18%  | (30.543)  |
|                  | • Total Non Program | 435.065   | 456.344   | 453.516   | 3.976                   | 1.052                   | -2.924        | 4.223            | -2.828               | 18.451  | 3.880          | 451.458       | 100,46% | 2.058     |
|                  | • Program           | 160.848   | 149.601   | 148.965   | 318                     | -                       | -918          | -929             | -636                 | -11.883 | 636            | 181.566       | 82,04%  | (32.601)  |
|                  | Oto                 | 242.622   | 295.625   | 293.956   | 5.679                   | 3.494                   | -2.185        | 2.382            | -1.670               | 51.333  | 5.163          | 280.029       | 104,97% | 13.927    |
|                  | CF 2                | 3.047.367 | 3.291.608 | 3.283.106 | 40.540                  | 33.800                  | -6.739        | 36.434           | -8.502               | 235.740 | 42.302         | 3.419.224     | 96,02%  | (136.118) |
|                  | Mitraguna & Others  | 2.497.673 | 2.730.485 | 2.724.823 | 37.793                  | 29.738                  | -8.054        | 33.809           | -5.662               | 227.151 | 35.401         | 2.835.118     | 96,11%  | (110.295) |
|                  | Pensium             | 549.694   | 561.123   | 558.283   | 2.747                   | 4.062                   | 1.315         | 2.625            | -2.840               | 8.589   | 6.902          | 584.105       | 95,58%  | (25.822)  |
| Total Pembiayaan |                     | 5.991.472 | 6.546.353 | 6.641.594 | 144.624                 | 193.074                 | 48.450        | 52.110           | 95.241               | 650.122 | 97.832         | 6.909.817     | 96,12%  | (268.223) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD     | MtM     | %             | Penc.  | Gap   |
| 1                | SME                | 1.291     | 250       | 188       | 5.169     | 0,16%     | 0,02%     | 0,58%     | 4.981         | 3.879   | 4.919   |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -       |               |        |       |
|                  | Local Champion     | 1.291     | 250       | 188       | 5.169     | 0,54%     | 0,08%     | 2,12%     | 4.981         | 3.879   | 4.919   |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -       |               |        |       |
| 2                | MBG                | 11.476    | 19.520    | 19.520    | 62.558    | 1,12%     | 1,86%     | 5,99%     | 43.038        | 51.082  | 43.038  |               |        |       |
|                  | KUR                | 9.838     | 16.517    | 16.517    | 55.172    | 1,02%     | 1,67%     | 5,60%     | 38.655        | 45.334  | 38.655  |               |        |       |
|                  | Non KUR            | 1.638     | 3.003     | 3.003     | 7.386     | 2,74%     | 5,04%     | 12,52%    | 4.383         | 5.748   | 4.383   |               |        |       |
| 3                | PWG                | 124       | -         | -         | 9.736     | 0,05%     | 0,00%     | 1,86%     | 9.736         | 9.612   | 9.736   |               |        |       |
|                  | Cilem              | 118       | -         | -         | 7.876     | 0,08%     | 0,00%     | 2,21%     | 7.876         | 7.758   | 7.876   |               |        |       |
|                  | Gadai              | 7         | -         | -         | 1.860     | 0,01%     | 0,00%     | 1,10%     | 1.860         | 1.853   | 1.860   |               |        |       |
| 4                | CFG                | 59.411    | 71.220    | 72.096    | 134.627   | 1,53%     | 1,72%     | 3,22%     | 62.531        | 75.215  | 63.407  |               |        |       |
|                  | CF 1               | 35.165    | 42.144    | 39.232    | 66.428    | 4,19%     | 4,35%     | 7,41%     | 27.196        | 31.263  | 24.284  |               |        |       |
|                  | Total Griya        | 29.490    | 31.633    | 30.424    | 39.097    | 4,95%     | 5,02%     | 6,49%     | 8.673         | 9.607   | 7.464   |               |        |       |
|                  | Oto                | 5.675     | 10.511    | 8.808     | 27.331    | 2,34%     | 2,98%     | 9,30%     | 18.523        | 21.657  | 16.820  |               |        |       |
|                  | CF 2               | 24.246    | 29.076    | 32.864    | 68.199    | 0,80%     | 1,00%     | 2,08%     | 35.335        | 43.952  | 39.123  |               |        |       |
|                  | Mitraguna & Others | 22.605    | 26.760    | 29.933    | 57.679    | 0,91%     | 1,10%     | 2,12%     | 27.746        | 35.074  | 30.919  |               |        |       |
|                  | Pensium            | 1.642     | 2.316     | 2.931     | 10.520    | 0,30%     | 0,52%     | 1,88%     | 7.589         | 8.879   | 8.204   |               |        |       |
| Total Pembiayaan |                    | 72.302    | 90.990    | 91.804    | 212.090   | 1,21%     | 1,40%     | 3,19%     | 120.287       | 139.788 | 121.100 | 1,25%         | 60,93% | -1,9% |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1                | SME                | 1.722     | 1.122     | 1.177     | 1.174     | 0,21%     | 0,15%     | 0,13%     | (3)           | (547)   | 52    |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|                  | Non-Linkage        | 1.722     | 1.122     | 1.177     | 1.174     | 0,72%     | 0,48%     | 0,48%     | (3)           | (547)   | 52    |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 2                | MBG                | 18.877    | 21.749    | 22.526    | 23.398    | 1,84%     | 2,14%     | 2,24%     | 873           | 4.522   | 1.650 |               |        |       |
|                  | KUR                | 14.751    | 16.970    | 17.487    | 18.406    | 1,53%     | 1,77%     | 1,87%     | 919           | 3.654   | 1.435 |               |        |       |
|                  | Non KUR            | 4.126     | 4.778     | 5.039     | 4.993     | 6,91%     | 8,46%     | 8,46%     | (46)          | 867     | 215   |               |        |       |
| 3                | PWG                | -         | 7         | 7         | 25        | 0,00%     | 0,00%     | 0,00%     | 19            | 25      | 19    |               |        |       |
|                  | Cilem              | -         | -         | -         | 11        | 0,00%     | 0,00%     | 0,00%     | 11            | 11      | 11    |               |        |       |
|                  | Gadai              | -         | 7         | 7         | 14        | 0,00%     | 0,00%     | 0,01%     | 7             | 14      | 7     |               |        |       |
| 4                | CFG                | 50.713    | 72.384    | 73.070    | 76.681    | 1,31%     | 1,74%     | 1,83%     | 3.612         | 25.969  | 4.297 |               |        |       |
|                  | CF 1               | 15.203    | 26.269    | 26.509    | 28.329    | 1,81%     | 2,94%     | 3,16%     | 1.820         | 13.126  | 2.060 |               |        |       |
|                  | Total Griya        | 12.941    | 22.853    | 22.897    | 23.923    | 2,17%     | 3,78%     | 3,97%     | 1.026         | 10.982  | 1.070 |               |        |       |
|                  | Oto                | 2.262     | 3.416     | 3.611     | 4.406     | 0,93%     | 1,22%     | 1,50%     | 795           | 2.145   | 990   |               |        |       |
|                  | CF 2               | 35.510    | 46.115    | 46.561    | 48.352    | 1,17%     | 1,41%     | 1,47%     | 1.791         | 12.842  | 2.237 |               |        |       |
|                  | Mitraguna & Others | 25.071    | 43.079    | 43.527    | 45.320    | 1,00%     | 1,59%     | 1,66%     | 1.792         | 20.249  | 2.241 |               |        |       |
|                  | Pensium            | 10.439    | 3.036     | 3.034     | 3.032     | 0,17%     | 0,05%     | 0,54%     | (1)           | (7.406) | (4)   |               |        |       |
| Total Pembiayaan |                    | 71.311    | 95.261    | 96.779    | 101.279   | 1,19%     | 1,48%     | 1,52%     | 4.500         | 29.968  | 6.018 | 1,14%         | 25,26% | -0,4% |

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        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |          |        |        |        | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|--------|--------|--------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD      | %MtD   | YtD    | %YtD   | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 8.977     | 14.367    | 14.509    | 14.532    | (1.199)           | 23                   | 165      | 1,15%  | 5.555  | 61,88% | 19.787        | 73,44%  | (5.255) |
| 2   | Tabungan      | 318.561   | 346.534   | 334.943   | 333.931   | 10.467            | (1.012)              | (12.602) | -3,64% | 15.370 | 4,82%  | 337.516       | 98,94%  | (3.584) |
| 3   | Deposito      | 104.995   | 107.552   | 107.367   | 107.368   | 1.995             | 1                    | (184)    | -0,17% | 2.373  | 2,26%  | 105.614       | 101,66% | 1.754   |
|     | Total         | 432.533   | 468.453   | 456.819   | 455.831   | 11.262            | (988)                | (12.622) | -2,69% | 23.298 | 5,39%  | 462.917       | 98,47%  | (7.085) |
|     | CASA          | 327.538   | 360.901   | 349.452   | 348.463   | 9.268             | (989)                | (12.437) | -3,45% | 20.925 | 6,39%  | 357.303       | 97,53%  | (8.840) |
|     | (%) CASA      | 75,73%    | 77,04%    | 76,50%    | 76,45%    |                   |                      |          |        |        |        |               |         |         |
|     | FDR           | 79,97%    | 80,19%    | 81,27%    | 81,45%    |                   |                      |          |        |        |        |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |       |       |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|-------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD  | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 10.306    | 13.580    | 14.091    | 14.188    |  | 96                   | 607 | 4,47% | 3.881 | 37,66%  | -             | 0,00% | 14.188 |
| 2   | Giro ISE      | 2.678     | 2.101     | 2.141     | 2.142     |  | 0                    | 41  | 1,93% | (536) | -20,02% |               | 0,00% | 2.142  |
| 3   | Tabungan ISE  | 7.628     | 8.479     | 8.950     | 9.046     |  | 96                   | 567 | 6,68% | 1.418 | 18,59%  |               | 0,00% | 9.046  |
| 4   | Deposito ISE  | -         | 3.000     | 3.000     | 3.000     |  | 0                    | 0   | 0,00% | 3.000 | #DIV/0! |               | 0,00% | 3.000  |
| 5   | CIF ISE       | 166       | 171       | 172       | 172       |  | 0                    | 1   | 0,58% | 6     | 3,61%   |               | 0,00% | 172    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 23.176    | 19.933    | 19.933    | -                       | -                       | 0             | 877               | 0                    | -3.243 | (0)            | 29.456        | 67,67%  | (9.523) |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 2.796         | 0,00%   | (2.796) |
|     | Non-Linkage         | 23.176    | 19.933    | 19.933    | -                       | -                       | 0             | 877               | 0                    | -3.243 | (0)            | 26.660        | 74,77%  | (6.727) |
|     | • Local Champion    | 13.476    | 11.872    | 11.872    | -                       | -                       | 0             | 894               | 0                    | -1.604 | (0)            | 14.575        | 81,45%  | (2.703) |
|     | • Value Chain       | 9.700     | 8.061     | 8.061     | -                       | -                       | -             | -18               | 0                    | -1.639 | -              | 12.085        | 66,70%  | (4.024) |
| 2   | MBG                 | 32.111    | 33.287    | 33.276    | 200                     | 360                     | 160           | -907              | -11                  | 1.165  | 371            | 36.590        | 90,94%  | (3.314) |
|     | KUR                 | 29.277    | 30.780    | 30.792    | 200                     | 360                     | 160           | -777              | 12                   | 1.515  | 348            | 33.660        | 91,48%  | (2.868) |
|     | Non KUR             | 2.834     | 2.508     | 2.484     | -                       | -                       | 0             | -130              | -23                  | -350   | 23             | 2.930         | 84,78%  | (446)   |
| 3   | PWG                 | 33.786    | 47.138    | 48.530    | 5.861                   | 3.671                   | -2.191        | 1.845             | 1.392                | 14.744 | 2.279          | 39.995        | 121,34% | 8.535   |
|     | Cilem               | 19.457    | 28.926    | 29.157    | 1.585                   | 1.097                   | -488          | -672              | 230                  | 9.700  | 866            | 22.115        | 131,84% | 7.042   |
|     | Gadai               | 14.329    | 18.212    | 19.374    | 4.277                   | 2.574                   | -1.702        | 2.518             | 1.162                | 5.044  | 1.412          | 17.880        | 108,35% | 1.493   |
| 4   | CFG                 | 256.811   | 275.303   | 269.523   | 5.014                   | 1.229                   | -3.785        | 5.079             | -5.780               | 12.711 | 7.009          | 270.459       | 99,65%  | (936)   |
|     | CF 1                | 12.729    | 15.086    | 14.904    | 78                      | -                       | -78           | -469              | -182                 | 2.176  | 182            | 14.355        | 103,82% | 549     |
|     | Total Griya         | 2.031     | 4.113     | 4.108     | -                       | -                       | 0             | 0                 | -5                   | 2.077  | 5              | 2.449         | 167,75% | 1.659   |
|     | • Total Non Program | 2.031     | 4.113     | 4.108     | -                       | -                       | 0             | -30               | -5                   | 2.077  | 5              | 2.449         | 167,75% | 1.659   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 10.697    | 10.973    | 10.796    | 78                      | -                       | -78           | -469              | -176                 | 99     | 176            | 11.907        | 90,67%  | (1.110) |
|     | CF 2                | 244.083   | 260.217   | 254.619   | 4.936                   | 1.229                   | -3.707        | 5.548             | -5.599               | 10.536 | 6.828          | 256.104       | 99,42%  | (1.485) |
|     | Mitraguna & Others  | 223.458   | 237.231   | 231.724   | 4.936                   | 1.130                   | -3.806        | 5.341             | -5.507               | 8.266  | 6.637          | 234.367       | 98,87%  | (2.643) |
|     | Pensiun             | 20.624    | 22.986    | 22.895    | -                       | 99                      | 99            | 207               | -92                  | 2.270  | 191            | 21.737        | 105,33% | 1.158   |
|     | Total Pembiayaan    | 345.884   | 375.661   | 371.262   | 11.075                  | 5.260                   | -5.815        | 6.894             | -4.399               | 25.378 | 9.659          | 376.500       | 98,61%  | (5.238) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | 20        | 20        | 20        | 0,00%     | 0,10%     | 0,10%     | -             | 20    | 0     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | 20        | 20        | 20        | 0,00%     | 0,10%     | 0,10%     | -             | 20    | 0     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 230       | 940       | 887       | 2.720     | 0,71%     | 2,66%     | 8,17%     | 1.833         | 2.490 | 1.780 |               |        |       |
|     | KUR                | 230       | 858       | 808       | 2.159     | 0,78%     | 2,62%     | 7,01%     | 1.352         | 1.930 | 1.301 |               |        |       |
|     | Non KUR            | -         | 82        | 79        | 561       | 0,00%     | 3,15%     | 22,57%    | 482           | 561   | 479   |               |        |       |
| 3   | PWG                | -         | -         | -         | 678       | 0,00%     | 0,00%     | 1,40%     | 678           | 678   | 678   |               |        |       |
|     | Cilem              | -         | -         | -         | 540       | 0,00%     | 0,00%     | 1,85%     | 540           | 540   | 540   |               |        |       |
|     | Gadai              | -         | -         | -         | 138       | 0,00%     | 0,00%     | 0,71%     | 138           | 138   | 138   |               |        |       |
| 4   | CFG                | 1.832     | 1.119     | 1.731     | 2.537     | 0,71%     | 0,63%     | 0,94%     | 807           | 706   | 1.419 |               |        |       |
|     | CF 1               | 169       | 580       | 232       | 674       | 1,33%     | 1,54%     | 4,52%     | 442           | 504   | 94    |               |        |       |
|     | Total Griya        | 33        | 19        | 18        | -         | 1,62%     | 0,43%     | 0,00%     | (18)          | (33)  | (19)  |               |        |       |
|     | Oto                | 136       | 561       | 214       | 674       | 1,28%     | 1,95%     | 6,24%     | 460           | 537   | 113   |               |        |       |
|     | CF 2               | 1.662     | 539       | 1.499     | 1.863     | 0,68%     | 0,58%     | 0,73%     | 365           | 201   | 1.325 |               |        |       |
|     | Mitraguna & Others | 1.662     | 539       | 1.274     | 1.638     | 0,74%     | 0,54%     | 0,71%     | 365           | (24)  | 1.099 |               |        |       |
|     | Pensiun            | -         | -         | 225       | 225       | 0,00%     | 0,98%     | 0,98%     | -             | 225   | 225   |               |        |       |
|     | Total Pembiayaan   | 2.061     | 2.078     | 2.637     | 5.955     | 0,60%     | 0,70%     | 1,60%     | 3.318         | 3.894 | 3.877 | 0,45%         | 72,22% | -1,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 2   | MBG                | 73        | 98        | 164       | 227       | 0,23%     | 0,49%     | 0,68%     | 63            | 154   | 129  |               |        |       |
|     | KUR                | 73        | 98        | 164       | 227       | 0,25%     | 0,53%     | 0,74%     | 63            | 154   | 129  |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 4   | CFG                | 868       | 3.527     | 3.519     | 3.667     | 0,34%     | 1,28%     | 1,36%     | 148           | 2.799 | 140  |               |        |       |
|     | CF 1               | -         | 132       | 132       | 284       | 0,00%     | 0,87%     | 1,91%     | 152           | 284   | 152  |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Oto                | -         | 132       | 132       | 284       | 0,00%     | 1,20%     | 2,63%     | 152           | 284   | 152  |               |        |       |
|     | CF 2               | 868       | 3.395     | 3.387     | 3.383     | 0,36%     | 1,30%     | 1,33%     | (4)           | 2.515 | (12) |               |        |       |
|     | Mitraguna & Others | 868       | 3.395     | 3.387     | 3.383     | 0,39%     | 1,43%     | 1,46%     | (4)           | 2.515 | (12) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Total Pembiayaan   | 941       | 3.625     | 3.683     | 3.894     | 0,27%     | 0,98%     | 1,05%     | 211           | 2.953 | 269  | 0,41%         | 61,02% | -0,6% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 432.156 | 432.533 | 457.190 | 25.034       |          |
| 2   | Contribution Margin | 18.433  | 25.135  | 18.156  | (277)        | 1,5%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,58   | 3,82   | 3,81   | (0,00)       | 0,24         |
| CIF Payroll | 1.493  | 1.658  | 1.761  | 103          | 268          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17<br>Oct'25 | Growth (1-17 Nov'25) |       |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|---------------------|----------------------|-------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                     | DtD                  | MtD   | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 1.486     | 2.599     | 2.708     | 2.596     | 194                 | (112)                | (2)   | -0,09% | 1.110    | 74,69%  | 7.205         | 36,03%  | (4.609)  |
| 2   | Tabungan      | 231.208   | 242.522   | 247.753   | 247.935   | (1.686)             | 182                  | 5.413 | 2,23%  | 16.727   | 7,23%   | 247.199       | 100,30% | 736      |
| 3   | Deposito      | 90.995    | 78.066    | 78.049    | 78.055    | (2.338)             | 6                    | (12)  | -0,01% | (12.940) | -14,22% | 91.717        | 85,10%  | (13.662) |
|     | Total         | 323.689   | 323.187   | 328.510   | 328.586   | (3.830)             | 76                   | 5.399 | 1,67%  | 4.897    | 1,51%   | 346.121       | 94,93%  | (17.535) |
|     | CASA          | 232.695   | 245.121   | 250.461   | 250.531   | (1.492)             | 71                   | 5.411 | 2,21%  | 17.837   | 7,67%   | 254.404       | 98,48%  | (3.872)  |
|     | (%) CASA      | 71,89%    | 75,84%    | 76,24%    | 76,25%    |                     |                      |       |        |          |         |               |         |          |
|     | FDR           | 38,52%    | 41,23%    | 40,74%    | 40,73%    |                     |                      |       |        |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 7.762     | 8.801     | 9.117     | 9.093     |  | (24)                 | 292 | 3,32%   | 1.331 | 17,15%  | -             | 0,00% | 9.093 |
| 2   | Giro ISE      | 590       | 627       | 630       | 736       |  | 106                  | 109 | 17,34%  | 145   | 24,59%  |               | 0,00% | 736   |
| 3   | Tabungan ISE  | 7.171     | 8.174     | 8.487     | 8.357     |  | (130)                | 183 | 2,24%   | 1.186 | 16,54%  |               | 0,00% | 8.357 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 82        | 85        | 85        | 85        |  | 0                    | 0   | 0,00%   | 3     | 3,66%   |               | 0,00% | 85    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan<br>(1-17 Oct'25) | Pencairan<br>(1-17 Nov'25) | Pencairan<br>MtM | MtD (1-17<br>Oct'25 | Growth (1-17 Nov'25) |        | Run Off<br>Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|----------------------------|----------------------------|------------------|---------------------|----------------------|--------|-------------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                            |                            |                  |                     | MtD                  | YtD    |                   | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 76        | -         | -         | -                          | -                          | 0                | 0                   | 0                    | -76    | -                 | 76            | 0,00%   | (76)     |
|     | Linkage             | -         | -         | -         | -                          | -                          | -                | 0                   | 0                    | 0      | -                 | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 76        | -         | -         | -                          | -                          | 0                | 0                   | 0                    | -76    | -                 | 76            | 0,00%   | (76)     |
|     | • Local Champion    | 76        | -         | -         | -                          | -                          | 0                | 0                   | 0                    | -76    | -                 | 76            | 0,00%   | (76)     |
|     | • Value Chain       | -         | -         | -         | -                          | -                          | -                | 0                   | 0                    | 0      | -                 | 0             | 0,00%   | 0        |
| 2   | MBG                 | 36.365    | 29.456    | 29.055    | -                          | -                          | 0                | -684                | -401                 | -7.310 | 401               | 42.239        | 68,79%  | (13.184) |
|     | KUR                 | 33.975    | 26.721    | 26.345    | -                          | -                          | 0                | -917                | -375                 | -7.630 | 375               | 39.632        | 66,48%  | (13.286) |
|     | Non KUR             | 2.390     | 2.735     | 2.710     | -                          | -                          | 0                | 233                 | -25                  | 320    | 25                | 2.607         | 103,94% | 103      |
| 3   | PWG                 | 10.065    | 19.137    | 20.402    | 1.933                      | 2.520                      | 587              | 319                 | 1.265                | 10.337 | 1.255             | 24.643        | 82,79%  | (4.241)  |
|     | Cilem               | 6.212     | 12.813    | 13.404    | 702                        | 858                        | 155              | 45                  | 591                  | 7.193  | 266               | 15.999        | 83,79%  | (2.594)  |
|     | Gadai               | 3.854     | 6.324     | 6.998     | 1.230                      | 1.662                      | 432              | 273                 | 673                  | 3.144  | 989               | 8.645         | 80,95%  | (1.647)  |
| 4   | CFG                 | 78.172    | 84.669    | 84.375    | 2.683                      | 464                        | -2.219           | 1.321               | -293                 | 6.203  | 757               | 93.182        | 90,55%  | (8.806)  |
|     | CF 1                | 15.674    | 21.094    | 21.141    | 1.041                      | 364                        | -677             | 717                 | 47                   | 5.467  | 317               | 17.463        | 121,06% | 3.678    |
|     | Total Griya         | 3.604     | 3.943     | 3.930     | 300                        | -                          | -300             | 0                   | -13                  | 326    | 13                | 4.063         | 96,73%  | (133)    |
|     | • Total Non Program | 3.604     | 3.943     | 3.930     | 300                        | -                          | -300             | 263                 | -13                  | 326    | 13                | 4.063         | 96,73%  | (133)    |
|     | • Program           | -         | -         | -         | -                          | -                          | 0                | 0                   | 0                    | 0      | -                 | 0             | 0,00%   | 0        |
|     | Oto                 | 12.071    | 17.151    | 17.211    | 741                        | 364                        | -377             | 717                 | 60                   | 5.140  | 304               | 13.400        | 128,44% | 3.810    |
|     | CF 2                | 62.498    | 63.575    | 63.234    | 1.642                      | 100                        | -1.542           | 604                 | -340                 | 736    | 440               | 75.718        | 83,51%  | (12.484) |
|     | Mitraguna & Others  | 54.964    | 56.015    | 55.695    | 1.370                      | 50                         | -1.320           | 511                 | -320                 | 731    | 370               | 66.961        | 83,18%  | (11.266) |
|     | Pensiun             | 7.534     | 7.559     | 7.539     | 272                        | 50                         | -222             | 93                  | -20                  | 6      | 70                | 8.757         | 86,10%  | (1.218)  |
|     | Total Pembiayaan    | 124.679   | 133.262   | 133.833   | 4.616                      | 2.984                      | -1.632           | 955                 | 571                  | 9.154  | 2.413             | 160.140       | 83,57%  | (26.308) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 76        | -         | -         | -         | 100,00%   | 0,00%     | 0,00%     | -             | (76)  | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | 76        | -         | -         | -         | 100,00%   | 0,00%     | 0,00%     | -             | (76)  | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 1.062     | 2.277     | 2.283     | 3.895     | 2,92%     | 7,75%     | 13,40%    | 1.612         | 2.832 | 1.617 |               |        |       |
|     | KUR                | 1.062     | 2.074     | 2.082     | 3.517     | 3,13%     | 7,79%     | 13,35%    | 1.435         | 2.454 | 1.443 |               |        |       |
|     | Non KUR            | -         | 203       | 201       | 378       | 0,00%     | 7,34%     | 13,95%    | 177           | 378   | 175   |               |        |       |
| 3   | PWG                | -         | -         | -         | 963       | 0,00%     | 0,00%     | 4,72%     | 963           | 963   | 963   |               |        |       |
|     | Cilem              | -         | -         | -         | 627       | 0,00%     | 0,00%     | 4,68%     | 627           | 627   | 627   |               |        |       |
|     | Gadai              | -         | -         | -         | 336       | 0,00%     | 0,00%     | 4,80%     | 336           | 336   | 336   |               |        |       |
| 4   | CFG                | 113       | 586       | 554       | 5.148     | 0,14%     | 0,65%     | 6,10%     | 4.594         | 5.035 | 4.562 |               |        |       |
|     | CF 1               | 113       | 304       | 272       | 2.095     | 0,72%     | 1,29%     | 9,91%     | 1.823         | 1.983 | 1.791 |               |        |       |
|     | Total Griya        | -         | 50        | 52        | 11        | 0,00%     | 1,31%     | 0,29%     | (40)          | 11    | (39)  |               |        |       |
|     | Oto                | 113       | 254       | 220       | 2.084     | 0,93%     | 1,28%     | 12,11%    | 1.864         | 1.971 | 1.830 |               |        |       |
|     | CF 2               | -         | 282       | 282       | 3.052     | 0,00%     | 0,44%     | 4,83%     | 2.771         | 3.052 | 2.770 |               |        |       |
|     | Mitraguna & Others | -         | 282       | 282       | 2.417     | 0,00%     | 0,50%     | 4,34%     | 2.135         | 2.417 | 2.135 |               |        |       |
|     | Pensiun            | -         | -         | -         | 636       | 0,00%     | 0,00%     | 8,43%     | 636           | 636   | 636   |               |        |       |
|     | Total Pembiayaan   | 1.251     | 2.863     | 2.837     | 10.006    | 1,00%     | 2,13%     | 7,48%     | 7.169         | 8.754 | 7.142 | 2,65%         | 64,54% | -4,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
| 2   | MBG                | 846       | 886       | 1.012     | 1.158     | 2,33%     | 3,44%     | 3,99%     | 146           | 312   | 272  |               |          |      |
|     | KUR                | 846       | 886       | 1.012     | 1.158     | 2,49%     | 3,79%     | 4,40%     | 146           | 312   | 272  |               |          |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
| 4   | CFG                | 588       | 411       | 408       | 371       | 0,75%     | 0,48%     | 0,44%     | (37)          | (217) | (39) |               |          |      |
|     | CF 1               | -         | 17        | 15        | 15        | 0,00%     | 0,07%     | 0,07%     | -             | 15    | (2)  |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
|     | Oto                | -         | 17        | 15        | 15        | 0,00%     | 0,09%     | 0,09%     | -             | 15    | (2)  |               |          |      |
|     | CF 2               | 588       | 393       | 393       | 356       | 0,94%     | 0,62%     | 0,56%     | (37)          | (232) | (37) |               |          |      |
|     | Mitraguna & Others | 588       | 293       | 293       | 256       | 1,07%     | 0,52%     | 0,46%     | (37)          | (332) | (37) |               |          |      |
|     | Pensiun            | -         | 101       | 101       | 101       | 0,00%     | 0,08%     | 1,33%     | -             | 101   | -    |               |          |      |
|     | Total Pembiayaan   | 1.434     | 1.297     | 1.420     | 1.529     | 1,15%     | 1,07%     | 1,14%     | 109           | 95    | 233  | 2,83%         | -147,61% | 1,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 330.023 | 323.821 | 327.151 | (2.872)      |          |
| 2   | Contribution Margin | 9.143   | 13.391  | 10.911  | 1.768        | -19,3%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,22   | 3,63   | 3,64   | 0,01         | 0,41         |
| CIF Payroll | 988    | 1.320  | 1.395  | 75           | 407          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |       |        |        |        | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|--------|--------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD   | %MtD   | YtD    | %YtD   | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 23.891    | 24.406    | 25.283    | 25.752    | (604)            | 469                  | 1.346 | 5,52%  | 1.861  | 7,79%  | 33.189        | 77,59%  | (7.437) |
| 2   | Tabungan      | 197.564   | 211.820   | 215.586   | 215.199   | 2.002            | (387)                | 3.379 | 1,60%  | 17.634 | 8,93%  | 210.576       | 102,20% | 4.623   |
| 3   | Deposito      | 16.291    | 19.000    | 18.140    | 18.141    | (667)            | 0                    | (859) | -4,52% | 1.849  | 11,35% | 16.991        | 106,76% | 1.149   |
|     | Total         | 237.746   | 255.226   | 259.009   | 259.091   | 731              | 83                   | 3.866 | 1,51%  | 21.345 | 8,98%  | 260.756       | 99,36%  | (1.665) |
|     | CASA          | 221.455   | 236.226   | 240.868   | 240.951   | 1.398            | 82                   | 4.725 | 2,00%  | 19.496 | 8,80%  | 243.765       | 98,85%  | (2.814) |
|     | (%) CASA      | 93,15%    | 92,56%    | 93,00%    | 93,00%    |                  |                      |       |        |        |        |               |         |         |
|     | FDR           | 68,74%    | 65,90%    | 65,14%    | 65,12%    |                  |                      |       |        |        |        |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |       |         |        |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|--------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD    | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 30.813    | 39.757    | 41.335    | 42.906    |  | 1.572                | 3.149 | 7,92%   | 12.093 | 39,25%  | -             | 0,00% | 42.906 |
| 2   | Giro ISE      | 20.367    | 22.839    | 23.804    | 23.902    |  | 98                   | 1.063 | 4,66%   | 3.535  | 17,36%  |               | 0,00% | 23.902 |
| 3   | Tabungan ISE  | 10.446    | 16.918    | 17.530    | 19.004    |  | 1.474                | 2.086 | 12,33%  | 8.558  | 81,92%  |               | 0,00% | 19.004 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0      | #DIV/0! |               | 0,00% | 0      |
| 5   | CIF ISE       | 195       | 218       | 218       | 218       |  | 0                    | 0     | 0,00%   | 23     | 11,79%  |               | 0,00% | 218    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 975       | 850       | 850       | -                       | -                       | 0             | -13              | 0                    | -125   | -              | 975           | 87,17%  | (125)    |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 975       | 850       | 850       | -                       | -                       | 0             | -13              | 0                    | -125   | -              | 975           | 87,17%  | (125)    |
|     | • Local Champion    | 975       | 850       | 850       | -                       | -                       | 0             | -13              | 0                    | -125   | -              | 975           | 87,17%  | (125)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 50.182    | 45.076    | 44.806    | 400                     | 300                     | -100          | -473             | -270                 | -5.376 | 570            | 52.121        | 85,96%  | (7.316)  |
|     | KUR                 | 46.016    | 41.192    | 40.957    | 400                     | 300                     | -100          | -393             | -235                 | -5.059 | 535            | 47.702        | 85,86%  | (6.745)  |
|     | Non KUR             | 4.166     | 3.884     | 3.849     | -                       | -                       | 0             | -80              | -35                  | -317   | 35             | 4.419         | 87,09%  | (570)    |
| 3   | PWG                 | 5.806     | 13.609    | 13.774    | 2.057                   | 986                     | -1.071        | 737              | 165                  | 7.968  | 821            | 22.003        | 62,60%  | (8.229)  |
|     | Cilem               | 4.026     | 10.304    | 10.289    | 1.196                   | 286                     | -910          | 473              | -15                  | 6.263  | 301            | 15.084        | 68,21%  | (4.795)  |
|     | Gadai               | 1.780     | 3.305     | 3.485     | 862                     | 701                     | -161          | 265              | 181                  | 1.705  | 520            | 6.919         | 50,37%  | (3.434)  |
| 4   | CFG                 | 106.465   | 108.663   | 109.292   | 1.742                   | 1.614                   | -128          | 116              | 629                  | 2.827  | 985            | 117.355       | 93,13%  | (8.064)  |
|     | CF 1                | 51.093    | 50.248    | 50.136    | 1.152                   | 361                     | -791          | 310              | -112                 | -957   | 473            | 52.422        | 95,64%  | (2.286)  |
|     | Total Griya         | 39.118    | 38.064    | 37.796    | 520                     | -                       | -520          | 0                | -268                 | -1.322 | 268            | 39.485        | 95,72%  | (1.689)  |
|     | • Total Non Program | 38.883    | 37.836    | 37.568    | 520                     | -                       | -520          | 854              | -268                 | -1.315 | 268            | 39.220        | 95,79%  | (1.652)  |
|     | • Program           | 235       | 228       | 228       | -                       | -                       | 0             | -1               | 0                    | -7     | -              | 265           | 86,02%  | (37)     |
|     | Oto                 | 11.975    | 12.184    | 12.340    | 632                     | 361                     | -271          | 310              | 156                  | 365    | 205            | 12.937        | 95,39%  | (596)    |
|     | CF 2                | 55.372    | 58.414    | 59.156    | 590                     | 1.253                   | 663           | -194             | 741                  | 3.783  | 512            | 64.933        | 91,10%  | (5.778)  |
|     | Mitraguna & Others  | 53.214    | 55.280    | 55.814    | 590                     | 1.020                   | 430           | -165             | 534                  | 2.600  | 486            | 61.890        | 90,18%  | (6.076)  |
|     | Pensiun             | 2.158     | 3.134     | 3.342     | -                       | 233                     | 233           | -30              | 207                  | 1.183  | 26             | 3.043         | 109,80% | 298      |
|     | Total Pembiayaan    | 163.429   | 168.198   | 168.722   | 4.199                   | 2.900                   | -1.299        | 368              | 524                  | 5.293  | 2.376          | 192.455       | 87,67%  | (23.733) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 1.207     | 2.603     | 2.234     | 4.392     | 2,41%     | 4,96%     | 9,80%     | 2.158         | 3.185 | 1.789 |               |        |       |
|     | KUR                | 992       | 1.735     | 1.476     | 3.200     | 2,15%     | 3,58%     | 7,81%     | 1.723         | 2.208 | 1.464 |               |        |       |
|     | Non KUR            | 216       | 868       | 758       | 1.193     | 5,18%     | 19,52%    | 30,98%    | 434           | 977   | 325   |               |        |       |
| 3   | PWG                | -         | -         | -         | 709       | 0,00%     | 0,00%     | 5,15%     | 709           | 709   | 709   |               |        |       |
|     | Cilem              | -         | -         | -         | 664       | 0,00%     | 0,00%     | 6,46%     | 664           | 664   | 664   |               |        |       |
|     | Gadai              | -         | -         | -         | 45        | 0,00%     | 0,00%     | 1,28%     | 45            | 45    | 45    |               |        |       |
| 4   | CFG                | 1.664     | 4.680     | 4.473     | 5.736     | 1,56%     | 4,12%     | 5,25%     | 1.263         | 4.072 | 1.057 |               |        |       |
|     | CF 1               | 1.143     | 3.118     | 2.927     | 4.190     | 2,24%     | 5,82%     | 8,36%     | 1.263         | 3.047 | 1.072 |               |        |       |
|     | Total Griya        | 959       | 3.039     | 2.602     | 3.091     | 2,45%     | 6,83%     | 8,18%     | 490           | 2.133 | 53    |               |        |       |
|     | Oto                | 185       | 79        | 325       | 1.099     | 1,54%     | 2,67%     | 8,90%     | 773           | 914   | 1.019 |               |        |       |
|     | CF 2               | 521       | 1.562     | 1.547     | 1.547     | 0,94%     | 2,65%     | 2,61%     | -             | 1.026 | (15)  |               |        |       |
|     | Mitraguna & Others | 521       | 1.562     | 1.547     | 1.547     | 0,98%     | 2,80%     | 2,77%     | -             | 1.026 | (15)  |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 2.871     | 7.283     | 6.708     | 10.837    | 1,76%     | 3,99%     | 6,42%     | 4.129         | 7.966 | 3.554 | 2,21%         | 65,66% | -4,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |      | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|------|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD     | MtM  | %             | Penc.   | Gap  |
| 1   | SME                | 50        | 50        | 50        | 50        | 5,14%     | 5,90%     | 5,90%     | -             | -       | -    |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |         |      |
|     | Non-Linkage        | 50        | 50        | 50        | 50        | 5,14%     | 5,90%     | 5,90%     | -             | -       | -    |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |         |      |
| 2   | MBG                | 582       | 1.491     | 1.648     | 1.887     | 1,16%     | 3,66%     | 4,21%     | 239           | 1.305   | 396  |               |         |      |
|     | KUR                | 582       | 844       | 906       | 1.044     | 1,27%     | 2,20%     | 2,55%     | 138           | 461     | 199  |               |         |      |
|     | Non KUR            | -         | 646       | 742       | 843       | 0,00%     | 19,11%    | 21,91%    | 101           | 843     | 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                | 2.957     | 1.306     | 1.354     | 1.252     | 2,78%     | 1,25%     | 1,15%     | (101)         | (1.704) | (54) |               |         |      |
|     | CF 1               | 1.322     | 836       | 884       | 782       | 2,59%     | 1,76%     | 1,56%     | (101)         | (539)   | (54) |               |         |      |
|     | Total Griya        | 1.322     | 744       | 792       | 691       | 3,38%     | 2,08%     | 1,83%     | (101)         | (631)   | (54) |               |         |      |
|     | Oto                | -         | 92        | 92        | 92        | 0,00%     | 0,75%     | 0,74%     | -             | 92      | -    |               |         |      |
|     | CF 2               | 1.635     | 470       | 470       | 470       | 2,95%     | 0,80%     | 0,79%     | -             | (1.165) | -    |               |         |      |
|     | Mitraguna & Others | 1.635     | 470       | 470       | 470       | 3,07%     | 0,85%     | 0,84%     | -             | (1.165) | -    |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |         |      |
|     | Total Pembiayaan   | 3.589     | 2.847     | 3.052     | 3.189     | 2,20%     | 1,81%     | 1,89%     | 138           | (400)   | 343  | 2,97%         | -57,09% | 1,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 233.412 | 237.820 | 254.568 | 21.156       |          |
| 2   | Contribution Margin | 9.408   | 13.411  | 9.299   | (109)        | 1,2%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,37   | 3,47   | 3,48   | 0,01         | 0,10         |
| CIF Payroll | 2.062  | 2.147  | 2.166  | 19           | 104          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         |         |         |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|---------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 22.127    | 25.443    | 41.215    | 61.536    | 796              | 20.321               | 36.093  | 141,86% | 39.409  | 178,10% | 34.828        | 176,68% | 26.708  |
| 2   | Tabungan      | 184.167   | 200.287   | 198.189   | 199.452   | 7.746            | 1.263                | (834)   | -0,42%  | 15.285  | 8,30%   | 204.994       | 97,30%  | (5.542) |
| 3   | Deposito      | 54.206    | 49.892    | 46.880    | 46.980    | (1.040)          | 100                  | (2.912) | -5,84%  | (7.226) | -13,33% | 54.721        | 85,85%  | (7.741) |
|     | Total         | 260.500   | 275.622   | 286.285   | 307.969   | 7.503            | 21.684               | 32.347  | 11,74%  | 47.469  | 18,22%  | 294.543       | 104,56% | 13.426  |
|     | CASA          | 206.294   | 225.730   | 239.404   | 260.989   | 8.542            | 21.584               | 35.259  | 15,62%  | 54.695  | 26,51%  | 239.823       | 108,83% | 21.166  |
|     | (%) CASA      | 79,19%    | 81,90%    | 83,62%    | 84,75%    |                  |                      |         |         |         |         |               |         |         |
|     | FDR           | 138,97%   | 147,36%   | 142,85%   | 132,79%   |                  |                      |         |         |         |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |     | Growth (1-16 Nov'25) |         |         |         | Target Nov'25 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|-----|----------------------|---------|---------|---------|---------------|--------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |     | DtD                  | MtD     | %MtD    | YtD     | %YtD          | Posisi | Penc. |
| 1   | DPK ISE       | 8.500     | 6.395     | 6.871     | 7.138     | 267 | 743                  | 11,62%  | (1.363) | -16,03% | -             | 0,00%  | 7.138 |
| 2   | Giro ISE      | 2.572     | 861       | 1.248     | 1.306     | 58  | 445                  | 51,68%  | (1.266) | -49,21% |               | 0,00%  | 1.306 |
| 3   | Tabungan ISE  | 5.928     | 5.534     | 5.623     | 5.831     | 209 | 298                  | 5,38%   | (97)    | -1,63%  |               | 0,00%  | 5.831 |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0   | 0                    | #DIV/0! | 0       | #DIV/0! |               | 0,00%  | 0     |
| 5   | CIF ISE       | 132       | 157       | 158       | 158       | 0   | 1                    | 0,64%   | 26      | 19,70%  |               | 0,00%  | 158   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 21.688    | 16.085    | 16.085    | -                       | -                       | 0             | -753             | 0                    | -5.602  | -              | 28.342        | 56,75%  | (12.257) |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 2.950         | 0,00%   | (2.950)  |
|     | Non-Linkage         | 21.688    | 16.085    | 16.085    | -                       | -                       | 0             | -753             | 0                    | -5.602  | -              | 25.392        | 63,35%  | (9.307)  |
|     | • Local Champion    | 15.491    | 11.950    | 11.950    | -                       | -                       | 0             | -184             | 0                    | -3.541  | -              | 16.651        | 71,76%  | (4.701)  |
|     | • Value Chain       | 6.197     | 4.136     | 4.136     | -                       | -                       | -             | -569             | 0                    | -2.061  | -              | 8.741         | 47,31%  | (4.605)  |
| 2   | MBG                 | 56.291    | 51.195    | 50.704    | 100                     | 200                     | 100           | -1.155           | -491                 | -5.587  | 691            | 57.659        | 87,94%  | (6.955)  |
|     | KUR                 | 53.330    | 48.684    | 48.220    | 100                     | 200                     | 100           | -1.075           | -464                 | -5.110  | 664            | 54.496        | 88,48%  | (6.276)  |
|     | Non KUR             | 2.961     | 2.511     | 2.484     | -                       | -                       | 0             | -80              | -27                  | -477    | 27             | 3.163         | 78,54%  | (679)    |
| 3   | PWG                 | 18.519    | 31.863    | 33.020    | 5.620                   | 4.143                   | -1.477        | 2.832            | 1.158                | 14.502  | 2.985          | 33.191        | 99,48%  | (171)    |
|     | Cilem               | 7.342     | 15.594    | 16.042    | 1.464                   | 944                     | -521          | 621              | 448                  | 8.701   | 495            | 19.269        | 83,25%  | (3.227)  |
|     | Gadai               | 11.177    | 16.269    | 16.978    | 4.156                   | 3.199                   | -957          | 2.211            | 709                  | 5.801   | 2.490          | 13.922        | 121,95% | 3.056    |
| 4   | CFG                 | 265.530   | 307.027   | 309.144   | 3.872                   | 4.680                   | 808           | 5.515            | 2.117                | 43.614  | 2.563          | 293.965       | 105,16% | 15.178   |
|     | CF 1                | 155.192   | 153.232   | 152.948   | 1.217                   | 587                     | -630          | 291              | -284                 | -2.244  | 871            | 174.164       | 87,82%  | (21.216) |
|     | Total Griya         | 146.765   | 138.976   | 138.319   | 780                     | -                       | -780          | 0                | -657                 | -8.446  | 657            | 164.786       | 83,94%  | (26.467) |
|     | • Total Non Program | 29.135    | 31.228    | 31.008    | 780                     | -                       | -780          | 450              | -220                 | 1.873   | 220            | 32.004        | 96,89%  | (996)    |
|     | • Program           | 117.630   | 107.748   | 107.311   | -                       | -                       | 0             | -1.065           | -438                 | -10.320 | 438            | 132.782       | 80,82%  | (25.471) |
|     | Oto                 | 8.426     | 14.256    | 14.629    | 437                     | 587                     | 150           | 291              | 373                  | 6.203   | 214            | 9.378         | 155,99% | 5.251    |
|     | CF 2                | 110.338   | 153.794   | 156.195   | 2.655                   | 4.093                   | 1.438         | 5.224            | 2.401                | 45.857  | 1.692          | 119.801       | 130,38% | 36.395   |
|     | Mitraguna & Others  | 99.558    | 141.966   | 144.337   | 2.655                   | 3.863                   | 1.208         | 5.057            | 2.371                | 44.779  | 1.492          | 108.145       | 133,47% | 36.192   |
|     | Pensiun             | 10.780    | 11.829    | 11.859    | -                       | 230                     | 230           | 168              | 30                   | 1.078   | 200            | 11.656        | 101,74% | 203      |
|     | Total Pembiayaan    | 362.027   | 406.170   | 408.953   | 9.592                   | 9.023                   | -569          | 6.439            | 2.783                | 46.926  | 6.240          | 413.157       | 98,98%  | (4.204)  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD    | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | 945       | 0,00%     | 0,00%     | 5,88%     | 945           | 945    | 945   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | 945       | 0,00%     | 0,00%     | 5,88%     | 945           | 945    | 945   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |        |       |
| 2   | MBG                | 781       | 1.894     | 2.060     | 4.404     | 1,39%     | 4,02%     | 8,69%     | 2.345         | 3.623  | 2.510 |               |        |       |
|     | KUR                | 645       | 1.569     | 1.815     | 3.701     | 1,21%     | 3,73%     | 7,68%     | 1.886         | 3.057  | 2.132 |               |        |       |
|     | Non KUR            | 137       | 325       | 245       | 703       | 4,62%     | 9,74%     | 28,30%    | 458           | 566    | 378   |               |        |       |
| 3   | PWG                | -         | -         | -         | 424       | 0,00%     | 0,00%     | 1,28%     | 424           | 424    | 424   |               |        |       |
|     | Cilem              | -         | -         | -         | 403       | 0,00%     | 0,00%     | 2,51%     | 403           | 403    | 403   |               |        |       |
|     | Gadai              | -         | -         | -         | 20        | 0,00%     | 0,00%     | 0,12%     | 20            | 20     | 20    |               |        |       |
| 4   | CFG                | 18.567    | 17.925    | 18.075    | 23.688    | 6,99%     | 5,89%     | 7,66%     | 5.613         | 5.120  | 5.763 |               |        |       |
|     | CF 1               | 18.567    | 16.344    | 16.819    | 20.928    | 11,96%    | 10,98%    | 13,68%    | 4.109         | 2.361  | 4.584 |               |        |       |
|     | Total Griya        | 18.403    | 16.099    | 16.440    | 19.892    | 12,54%    | 11,83%    | 14,38%    | 3.452         | 1.488  | 3.793 |               |        |       |
|     | Oto                | 164       | 246       | 379       | 1.037     | 1,95%     | 2,66%     | 7,09%     | 657           | 872    | 791   |               |        |       |
|     | CF 2               | -         | 1.581     | 1.256     | 2.760     | 0,00%     | 0,82%     | 1,77%     | 1.503         | 2.760  | 1.179 |               |        |       |
|     | Mitraguna & Others | -         | 1.399     | 1.072     | 2.576     | 0,00%     | 0,76%     | 1,78%     | 1.503         | 2.576  | 1.177 |               |        |       |
|     | Pensiun            | -         | 182       | 184       | 184       | 0,00%     | 1,56%     | 1,55%     | -             | 184    | 2     |               |        |       |
|     | Total Pembiayaan   | 19.349    | 19.819    | 20.135    | 29.461    | 5,34%     | 4,96%     | 7,20%     | 9.326         | 10.112 | 9.642 | 0,31%         | 95,63% | -6,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | 179       | 179       | 179       | 179       | 0,83%     | 1,11%     | 1,11%     | -             | 0     | 0   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | 179       | 179       | 179       | 179       | 0,83%     | 1,11%     | 1,11%     | -             | 0     | 0   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | 1.562     | 1.515     | 1.802     | 1.669     | 2,77%     | 3,52%     | 3,29%     | (133)         | 107   | 154 |               |        |       |
|     | KUR                | 1.074     | 1.209     | 1.400     | 1.372     | 2,01%     | 2,87%     | 2,85%     | (28)          | 298   | 163 |               |        |       |
|     | Non KUR            | 488       | 306       | 402       | 297       | 16,47%    | 16,02%    | 11,96%    | (105)         | (191) | (9) |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | 4.216     | 11.528    | 11.334    | 11.766    | 1,59%     | 3,69%     | 3,81%     | 432           | 7.550 | 238 |               |        |       |
|     | CF 1               | 4.193     | 10.321    | 10.055    | 10.488    | 2,70%     | 6,56%     | 6,86%     | 432           | 6.295 | 167 |               |        |       |
|     | Total Griya        | 4.144     | 10.272    | 10.006    | 10.439    | 2,82%     | 7,20%     | 7,55%     | 432           | 6.295 | 167 |               |        |       |
|     | Oto                | 49        | 49        | 49        | 49        | 0,58%     | 0,34%     | 0,34%     | -             | -     | -   |               |        |       |
|     | CF 2               | 23        | 1.207     | 1.279     | 1.279     | 0,02%     | 0,83%     | 0,82%     | -             | 1.255 | 72  |               |        |       |
|     | Mitraguna & Others | 23        | 1.207     | 1.279     | 1.279     | 0,02%     | 0,90%     | 0,89%     | -             | 1.255 | 72  |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Total Pembiayaan   | 5.957     | 13.223    | 13.315    | 13.615    | 1,65%     | 3,28%     | 3,33%     | 300           | 7.657 | 392 | 0,67%         | 79,98% | -2,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 379.510 | 400.234 | 436.244 | 56.734       |          |
| 2   | Contribution Margin | 14.324  | 19.581  | 14.663  | 339          | -2,4%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,76   | 3,07   | 3,08   | 0,01         | 0,31         |
| CIF Payroll | 1.430  | 1.442  | 1.472  | 30           | 42           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |         |        |        |         | Target Nov'25 |         |        |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|--------|---------|---------------|---------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD    | %YtD    | Posisi        | Penc.   | Gap    |
| 1   | Giro          | 16.610    | 45.476    | 41.582    | 43.238    | (2.132)           | 1.656                | (2.238) | -4,92% | 26.628 | 160,31% | 26.400        | 163,78% | 16.838 |
| 2   | Tabungan      | 236.060   | 259.836   | 258.665   | 255.232   | 997               | (3.433)              | (4.604) | -1,77% | 19.172 | 8,12%   | 255.646       | 99,84%  | (414)  |
| 3   | Deposito      | 132.723   | 131.768   | 134.300   | 134.245   | 92                | (54)                 | 2.477   | 1,88%  | 1.523  | 1,15%   | 133.615       | 100,47% | 630    |
|     | Total         | 385.393   | 437.081   | 434.546   | 432.715   | (1.042)           | (1.831)              | (4.366) | -1,00% | 47.322 | 12,28%  | 415.661       | 104,10% | 17.054 |
|     | CASA          | 252.670   | 305.313   | 300.246   | 298.470   | (1.134)           | (1.776)              | (6.843) | -2,24% | 45.800 | 18,13%  | 282.046       | 105,82% | 16.424 |
|     | (%) CASA      | 65,56%    | 69,85%    | 69,09%    | 68,98%    |                   |                      |         |        |        |         |               |         |        |
|     | FDR           | 115,76%   | 106,74%   | 106,64%   | 107,10%   |                   |                      |         |        |        |         |               |         |        |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |         |         |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 41.542    | 56.007    | 56.372    | 54.691    |  | (1.681)              | (1.315) | -2,35%  | 13.149  | 31,65%  | -             | 0,00% | 54.691 |
| 2   | Giro ISE      | 8.627     | 7.158     | 7.601     | 5.532     |  | (2.070)              | (1.626) | -22,72% | (3.095) | -35,88% |               | 0,00% | 5.532  |
| 3   | Tabungan ISE  | 5.900     | 12.647    | 12.436    | 12.868    |  | 432                  | 221     | 1,75%   | 6.968   | 118,10% |               | 0,00% | 12.868 |
| 4   | Deposito ISE  | 27.015    | 36.202    | 36.335    | 36.292    |  | (43)                 | 90      | 0,25%   | 9.277   | 34,34%  |               | 0,00% | 36.292 |
| 5   | CIF ISE       | 181       | 208       | 210       | 210       |  | 0                    | 2       | 0,96%   | 29      | 16,02%  |               | 0,00% | 210    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 184.395   | 173.047   | 171.608   | 500                     | -                       | -500          | -1.833            | -1.438               | -12.786 | 1.438          | 189.850       | 90,39%  | (18.242) |
|     | Linkage             | 161.832   | 152.493   | 152.493   | -                       | -                       | -             | -1.215            | 0                    | -9.339  | -              | 164.288       | 92,82%  | (11.796) |
|     | Non-Linkage         | 22.563    | 20.554    | 19.116    | 500                     | -                       | -500          | -618              | -1.438               | -3.447  | 1.438          | 25.562        | 74,78%  | (6.446)  |
|     | • Local Champion    | 13.053    | 14.147    | 14.144    | -                       | -                       | 0             | 182               | -3                   | 1.091   | 3              | 14.019        | 100,89% | 125      |
|     | • Value Chain       | 9.510     | 6.407     | 4.972     | 500                     | -                       | (500)         | -800              | -1.435               | -4.538  | 1.435          | 11.543        | 43,07%  | (6.571)  |
| 2   | MBG                 | 15.807    | 19.999    | 20.114    | 460                     | 400                     | -60           | 273               | 115                  | 4.307   | 285            | 20.959        | 95,97%  | (845)    |
|     | KUR                 | 15.684    | 19.482    | 19.600    | 460                     | 400                     | -60           | 279               | 118                  | 3.916   | 282            | 20.693        | 94,72%  | (1.093)  |
|     | Non KUR             | 123       | 517       | 514       | -                       | -                       | 0             | -6                | -3                   | 391     | 3              | 266           | 193,10% | 248      |
| 3   | PWG                 | 19.902    | 31.366    | 31.882    | 6.386                   | 3.076                   | -3.311        | 2.474             | 516                  | 11.979  | 2.560          | 34.321        | 92,89%  | (2.440)  |
|     | Cilem               | 10.166    | 17.192    | 17.968    | 1.843                   | 1.601                   | -242          | 952               | 776                  | 7.802   | 824            | 20.372        | 88,20%  | (2.405)  |
|     | Gadai               | 9.737     | 14.174    | 13.914    | 4.544                   | 1.475                   | -3.069        | 1.523             | -260                 | 4.177   | 1.735          | 13.949        | 99,75%  | (35)     |
| 4   | CFG                 | 226.020   | 242.142   | 239.817   | 2.112                   | 2.133                   | 21            | -561              | -2.325               | 13.797  | 4.458          | 249.319       | 96,19%  | (9.502)  |
|     | CF 1                | 15.856    | 21.584    | 21.299    | -                       | -                       | 0             | 323               | -285                 | 5.443   | 285            | 18.634        | 114,31% | 2.666    |
|     | Total Griya         | 12.125    | 17.731    | 17.516    | -                       | -                       | 0             | 0                 | -215                 | 5.390   | 215            | 12.838        | 136,43% | 4.677    |
|     | • Total Non Program | 12.125    | 17.731    | 17.516    | -                       | -                       | 0             | 834               | -215                 | 5.390   | 215            | 12.838        | 136,43% | 4.677    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 3.731     | 3.853     | 3.783     | -                       | -                       | 0             | 323               | -70                  | 53      | 70             | 5.795         | 65,28%  | (2.012)  |
|     | CF 2                | 210.163   | 220.557   | 218.518   | 2.112                   | 2.133                   | 21            | -884              | -2.040               | 8.354   | 4.173          | 230.685       | 94,73%  | (12.167) |
|     | Mitraguna & Others  | 179.175   | 184.198   | 182.749   | 2.112                   | 2.120                   | 8             | -1.298            | -1.449               | 3.574   | 3.569          | 197.798       | 92,39%  | (15.048) |
|     | Pensiun             | 30.988    | 36.360    | 35.769    | -                       | 13                      | 13            | 413               | -591                 | 4.780   | 604            | 32.888        | 108,76% | 2.881    |
|     | Total Pembiayaan    | 446.124   | 466.553   | 463.421   | 9.458                   | 5.609                   | -3.850        | 354               | -3.132               | 17.297  | 8.741          | 494.449       | 93,72%  | (31.028) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 417       | 262       | 254       | 1.166     | 2,64%     | 1,27%     | 5,80%     | 911           | 749   | 904   |               |        |       |
|     | KUR                | 294       | 262       | 254       | 1.166     | 1,87%     | 1,31%     | 5,95%     | 911           | 872   | 904   |               |        |       |
|     | Non KUR            | 123       | -         | -         | -         | 100,00%   | 0,00%     | 0,00%     | -             | (123) | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 986       | 0,00%     | 0,00%     | 3,09%     | 986           | 986   | 986   |               |        |       |
|     | Cilem              | -         | -         | -         | 774       | 0,00%     | 0,00%     | 4,31%     | 774           | 774   | 774   |               |        |       |
|     | Gadai              | -         | -         | -         | 212       | 0,00%     | 0,00%     | 1,52%     | 212           | 212   | 212   |               |        |       |
| 4   | CFG                | 3.141     | 3.045     | 2.689     | 5.061     | 1,39%     | 1,11%     | 2,11%     | 2.372         | 1.920 | 2.017 |               |        |       |
|     | CF 1               | 52        | 42        | 41        | 227       | 0,33%     | 0,19%     | 1,07%     | 186           | 175   | 185   |               |        |       |
|     | Total Griya        | 52        | 42        | 41        | 40        | 0,43%     | 0,23%     | 0,23%     | (1)           | (11)  | (2)   |               |        |       |
|     | Oto                | -         | -         | -         | 187       | 0,00%     | 0,00%     | 4,93%     | 187           | 187   | 187   |               |        |       |
|     | CF 2               | 3.089     | 3.002     | 2.648     | 4.834     | 1,47%     | 1,20%     | 2,21%     | 2.187         | 1.745 | 1.832 |               |        |       |
|     | Mitraguna & Others | 2.920     | 3.002     | 2.648     | 4.394     | 1,63%     | 1,44%     | 2,40%     | 1.746         | 1.474 | 1.392 |               |        |       |
|     | Pensiun            | 170       | -         | -         | 440       | 0,55%     | 0,00%     | 1,23%     | 440           | 271   | 440   |               |        |       |
|     | Total Pembiayaan   | 3.558     | 3.307     | 2.943     | 7.213     | 0,80%     | 0,63%     | 1,56%     | 4.270         | 3.656 | 3.907 | 0,34%         | 77,96% | -1,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |     | Target Nov'25 |        |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-----|---------------|--------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD     | MtM | %             | Penc.  | Gap  |
| 1   | SME                | 1.035     | -         | -         | -         | 0,56%     | 0,00%     | 0,00%     | -             | (1.035) | -   |               |        |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
|     | Non-Linkage        | 1.035     | -         | -         | -         | 4,59%     | 0,00%     | 0,00%     | -             | (1.035) | -   |               |        |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
| 2   | MBG                | 83        | -         | -         | -         | 0,52%     | 0,00%     | 0,00%     | -             | (83)    | -   |               |        |      |
|     | KUR                | 83        | -         | -         | -         | 0,53%     | 0,00%     | 0,00%     | -             | (83)    | -   |               |        |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
| 4   | CFG                | 3.558     | 4.773     | 5.136     | 4.837     | 1,57%     | 2,12%     | 2,02%     | (299)         | 1.279   | 65  |               |        |      |
|     | CF 1               | 753       | 302       | 301       | 301       | 4,75%     | 1,39%     | 1,41%     | -             | (453)   | (1) |               |        |      |
|     | Total Griya        | 312       | 302       | 301       | 301       | 2,57%     | 1,70%     | 1,72%     | -             | (11)    | (1) |               |        |      |
|     | Oto                | 442       | -         | -         | -         | 11,84%    | 0,00%     | 0,00%     | -             | (442)   | -   |               |        |      |
|     | CF 2               | 2.805     | 4.471     | 4.836     | 4.537     | 1,33%     | 2,19%     | 2,08%     | (299)         | 1.732   | 66  |               |        |      |
|     | Mitraguna & Others | 2.805     | 4.471     | 4.836     | 4.537     | 1,57%     | 2,63%     | 2,48%     | (299)         | 1.732   | 66  |               |        |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
|     | Total Pembiayaan   | 4.675     | 4.773     | 5.136     | 4.837     | 1,05%     | 1,10%     | 1,04%     | (299)         | 162     | 65  | 1,06%         | -1,86% | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 434.207 | 453.809 | 476.460 | 42.253       |          |
| 2   | Contribution Margin | 15.592  | 22.485  | 17.848  | 2.256        | -14,5%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,15   | 3,38   | 3,38   | 0,00         | 0,24         |
| CIF Payroll | 2.600  | 3.500  | 3.360  | (140)        | 760          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |           |         |          |         | Target Nov'25 |        |           |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----------|---------|----------|---------|---------------|--------|-----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD       | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap       |
| 1   | Giro          | 628.971   | 691.775   | 591.130   | 601.069   | 63.236           | 9.939                | (90.706)  | -13,11% | (27.902) | -4,44%  | 693.972       | 86,61% | (92.903)  |
| 2   | Tabungan      | 522.123   | 534.304   | 521.954   | 521.439   | 3.787            | (515)                | (12.865)  | -2,41%  | (685)    | -0,13%  | 551.051       | 94,63% | (29.612)  |
| 3   | Deposito      | 264.012   | 243.573   | 236.635   | 237.617   | (48.159)         | 982                  | (5.956)   | -2,45%  | (26.396) | -10,00% | 264.501       | 89,84% | (26.884)  |
|     | Total         | 1.415.106 | 1.469.651 | 1.349.718 | 1.360.124 | 18.864           | 10.406               | (109.527) | -7,45%  | (54.982) | -3,89%  | 1.509.524     | 90,10% | (149.399) |
|     | CASA          | 1.151.094 | 1.226.078 | 1.113.083 | 1.122.508 | 67.022           | 9.424                | (103.571) | -8,45%  | (28.586) | -2,48%  | 1.245.023     | 90,16% | (122.515) |
|     | (%) CASA      | 81,34%    | 83,43%    | 82,47%    | 82,53%    |                  |                      |           |         |          |         |               |        |           |
|     | FDR           | 55,59%    | 56,36%    | 68,88%    | 68,35%    |                  |                      |           |         |          |         |               |        |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |         |        |         |          | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|--------|---------|----------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD     | %MtD   | YtD     | %YtD     | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 39.608    | 43.070    | 44.525    | 42.800    |  | (1.724)              | (270)   | -0,63% | 3.192   | 8,06%    | -             | 0,00% | 42.800 |
| 2   | Giro ISE      | 24.819    | 22.409    | 23.120    | 21.008    |  | (2.112)              | (1.401) | -6,25% | (3.812) | -15,36%  |               | 0,00% | 21.008 |
| 3   | Tabungan ISE  | 14.728    | 18.600    | 19.344    | 19.732    |  | 388                  | 1.131   | 6,08%  | 5.004   | 33,97%   |               | 0,00% | 19.732 |
| 4   | Deposito ISE  | 61        | 2.061     | 2.061     | 2.061     |  | 0                    | 0       | 0,00%  | 2.000   | 3278,69% |               | 0,00% | 2.061  |
| 5   | CIF ISE       | 155       | 170       | 172       | 172       |  | 0                    | 2       | 1,18%  | 17      | 10,97%   |               | 0,00% | 172    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 493.137   | 495.806   | 595.782   | 850                     | 101.752                 | 100.902       | -21.604          | 99.976               | 102.645 | 1.776          | 517.914       | 115,03% | 77.867   |
|     | Linkage             | 388.874   | 365.922   | 465.922   | -                       | 100.000                 | 100.000       | -3.423           | 100.000              | 77.048  | -              | 399.283       | 116,69% | 66.639   |
|     | Non-Linkage         | 104.263   | 129.884   | 129.860   | 850                     | 1.752                   | 902           | -18.181          | -24                  | 25.597  | 1.776          | 118.632       | 109,47% | 11.229   |
|     | • Local Champion    | 71.739    | 83.729    | 83.453    | -                       | 1.500                   | 1.500         | -18.650          | -276                 | 11.714  | 1.776          | 75.832        | 110,05% | 7.621    |
|     | • Value Chain       | 32.524    | 46.155    | 46.407    | 850                     | 252                     | (598)         | 470              | 252                  | 13.883  | -              | 42.800        | 108,43% | 3.608    |
| 2   | MBG                 | 11.179    | 16.236    | 16.311    | 945                     | 250                     | -695          | 411              | 75                   | 5.132   | 175            | 15.280        | 106,75% | 1.031    |
|     | KUR                 | 10.795    | 15.959    | 16.036    | 945                     | 250                     | -695          | 418              | 77                   | 5.241   | 173            | 14.788        | 108,44% | 1.248    |
|     | Non KUR             | 384       | 277       | 275       | -                       | -                       | 0             | -6               | -2                   | -109    | 2              | 493           | 55,84%  | (218)    |
| 3   | PWG                 | 42.303    | 64.433    | 67.269    | 11.902                  | 6.991                   | -4.910        | 1.867            | 2.836                | 24.966  | 4.155          | 61.895        | 108,68% | 5.374    |
|     | Cilem               | 16.301    | 29.399    | 30.611    | 2.327                   | 1.930                   | -397          | 661              | 1.212                | 14.309  | 718            | 34.450        | 88,86%  | (3.839)  |
|     | Gadai               | 26.001    | 35.034    | 36.658    | 9.575                   | 5.061                   | -4.513        | 1.206            | 1.624                | 10.657  | 3.437          | 27.446        | 133,57% | 9.213    |
| 4   | CFG                 | 239.992   | 251.812   | 250.337   | 4.334                   | 2.320                   | -2.014        | 2.678            | -1.475               | 10.345  | 3.795          | 266.504       | 93,93%  | (16.168) |
|     | CF 1                | 49.326    | 55.945    | 55.529    | 1.159                   | 715                     | -444          | 284              | -416                 | 6.202   | 1.132          | 52.487        | 105,80% | 3.042    |
|     | Total Griya         | 38.490    | 43.371    | 43.157    | 400                     | 610                     | 210           | 0                | -214                 | 4.667   | 824            | 39.301        | 109,81% | 3.856    |
|     | • Total Non Program | 38.490    | 43.371    | 43.157    | 400                     | 610                     | 210           | 287              | -214                 | 4.667   | 824            | 39.301        | 109,81% | 3.856    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 10.837    | 12.574    | 12.372    | 759                     | 105                     | -654          | 284              | -203                 | 1.535   | 308            | 13.186        | 93,83%  | (814)    |
|     | CF 2                | 190.665   | 195.867   | 194.808   | 3.175                   | 1.605                   | -1.570        | 2.394            | -1.059               | 4.143   | 2.664          | 214.018       | 91,02%  | (19.209) |
|     | Mitraguna & Others  | 156.155   | 163.708   | 162.969   | 3.109                   | 1.605                   | -1.504        | 2.610            | -738                 | 6.814   | 2.343          | 177.346       | 91,89%  | (14.377) |
|     | Pensiun             | 34.510    | 32.159    | 31.839    | 66                      | -                       | -66           | -216             | -321                 | -2.671  | 321            | 36.671        | 86,82%  | (4.832)  |
|     | Total Pembiayaan    | 786.611   | 828.287   | 929.699   | 18.031                  | 111.314                 | 93.283        | -16.648          | 101.411              | 143.088 | 9.902          | 861.595       | 107,90% | 68.104   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | 3.420     | 0,00%     | 0,00%     | 0,57%     | 3.420         | 3.420 | 3.420 |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | 3.420     | 0,00%     | 0,00%     | 2,63%     | 3.420         | 3.420 | 3.420 |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | -         | -         | 257       | 0,00%     | 0,00%     | 1,58%     | 257           | 257   | 257   |               |        |       |
|     | KUR                | -         | -         | -         | 257       | 0,00%     | 0,00%     | 1,60%     | 257           | 257   | 257   |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | 10        | -         | 836       | 0,00%     | 0,00%     | 1,24%     | 836           | 836   | 827   |               |        |       |
|     | Cilem              | -         | -         | -         | 457       | 0,00%     | 0,00%     | 1,49%     | 457           | 457   | 457   |               |        |       |
|     | Gadai              | -         | 10        | -         | 379       | 0,00%     | 0,00%     | 1,03%     | 379           | 379   | 369   |               |        |       |
| 4   | CFG                | 1.445     | 2.456     | 2.548     | 5.348     | 0,60%     | 1,01%     | 2,14%     | 2.800         | 3.903 | 2.892 |               |        |       |
|     | CF 1               | 161       | 866       | 732       | 1.202     | 0,33%     | 1,31%     | 2,16%     | 470           | 1.041 | 336   |               |        |       |
|     | Total Griya        | 152       | 752       | 572       | 391       | 0,39%     | 1,32%     | 0,91%     | (181)         | 239   | (361) |               |        |       |
|     | Oto                | 9         | 114       | 160       | 811       | 0,08%     | 1,27%     | 6,55%     | 651           | 802   | 697   |               |        |       |
|     | CF 2               | 1.284     | 1.591     | 1.816     | 4.146     | 0,67%     | 0,93%     | 2,13%     | 2.330         | 2.862 | 2.556 |               |        |       |
|     | Mitraguna & Others | 1.284     | 1.591     | 1.448     | 3.574     | 0,82%     | 0,88%     | 2,19%     | 2.126         | 2.290 | 1.983 |               |        |       |
|     | Pensiun            | -         | -         | 367       | 572       | 0,00%     | 1,14%     | 1,80%     | 205           | 572   | 572   |               |        |       |
|     | Total Pembiayaan   | 1.445     | 2.466     | 2.548     | 9.862     | 0,18%     | 0,31%     | 1,06%     | 7.314         | 8.417 | 7.396 | 0,15%         | 86,11% | -0,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | 4.879     | 3.635     | 4.149     | 4.509     | 2,03%     | 1,65%     | 1,80%     | 360           | (370) | 874 |               |        |       |
|     | CF 1               | -         | -         | -         | 366       | 0,00%     | 0,00%     | 0,66%     | 366           | 366   | 366 |               |        |       |
|     | Total Griya        | -         | -         | -         | 366       | 0,00%     | 0,00%     | 0,85%     | 366           | 366   | 366 |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | CF 2               | 4.879     | 3.635     | 4.149     | 4.143     | 2,56%     | 2,12%     | 2,13%     | (6)           | (736) | 508 |               |        |       |
|     | Mitraguna & Others | 4.851     | 3.635     | 4.149     | 4.143     | 3,11%     | 2,53%     | 2,54%     | (6)           | (708) | 508 |               |        |       |
|     | Pensiun            | 28        | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | (28)  | -   |               |        |       |
|     | Total Pembiayaan   | 4.879     | 3.635     | 4.149     | 4.509     | 0,62%     | 0,50%     | 0,49%     | 360           | (370) | 874 | 0,12%         | 75,30% | -0,4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Sep-24    | Dec-24    | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 1.491.506 | 1.415.515 | 1.456.150 | (35.356)     |          |
| 2   | Contribution Margin | 61.248    | 81.475    | 53.696    | (7.552)      | 12,3%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,85   | 3,29   | 3,29   | 0,00         | 0,44         |
| CIF Payroll | 2.555  | 2.385  | 2.488  | 103          | (67)         |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |          |         |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 28.143    | 37.911    | 24.570    | 23.153    | 10.992           | (1.417)              | (14.757) | -38,93% | (4.990)  | -17,73% | 36.896        | 62,75% | (13.743) |
| 2   | Tabungan      | 312.220   | 335.124   | 330.935   | 331.268   | (188)            | 332                  | (3.856)  | -1,15%  | 19.048   | 6,10%   | 332.127       | 99,74% | (859)    |
| 3   | Deposito      | 88.440    | 70.337    | 68.887    | 68.877    | (3.043)          | (9)                  | (1.460)  | -2,08%  | (19.563) | -22,12% | 89.197        | 77,22% | (20.320) |
|     | Total         | 428.803   | 443.371   | 424.392   | 423.298   | 7.762            | (1.094)              | (20.073) | -4,53%  | (5.505)  | -1,28%  | 458.220       | 92,38% | (34.922) |
|     | CASA          | 340.363   | 373.034   | 355.505   | 354.421   | 10.805           | (1.084)              | (18.614) | -4,99%  | 14.057   | 4,13%   | 369.023       | 96,04% | (14.602) |
|     | (%) CASA      | 79,38%    | 84,14%    | 83,77%    | 83,73%    |                  |                      |          |         |          |         |               |        |          |
|     | FDR           | 84,89%    | 89,24%    | 93,05%    | 93,29%    |                  |                      |          |         |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |       |         |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 40.281    | 43.138    | 42.349    | 42.731    |  | 382                  | (408) | -0,94%  | 2.450   | 6,08%   | -             | 0,00% | 42.731 |
| 2   | Giro ISE      | 7.566     | 5.315     | 4.763     | 4.666     |  | (97)                 | (650) | -12,22% | (2.900) | -38,34% |               | 0,00% | 4.666  |
| 3   | Tabungan ISE  | 32.715    | 37.823    | 37.586    | 38.065    |  | 480                  | 242   | 0,64%   | 5.350   | 16,35%  |               | 0,00% | 38.065 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0       | #DIV/0! |               | 0,00% | 0      |
| 5   | CIF ISE       | 182       | 205       | 206       | 206       |  | 0                    | 1     | 0,49%   | 24      | 13,19%  |               | 0,00% | 206    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 57.968    | 53.767    | 53.767    | -                       | -                       | 0             | 1.203            | 0                    | -4.202 | (0)            | 70.444        | 76,32%  | (16.678) |
|     | Linkage             | 31.740    | 28.923    | 28.923    | -                       | -                       | -             | -287             | 0                    | -2.817 | -              | 37.085        | 77,99%  | (8.163)  |
|     | Non-Linkage         | 26.229    | 24.844    | 24.844    | -                       | -                       | 0             | 1.490            | 0                    | -1.385 | (0)            | 33.359        | 74,47%  | (8.515)  |
|     | • Local Champion    | 25.361    | 22.121    | 22.121    | -                       | -                       | 0             | -495             | 0                    | -3.240 | (0)            | 27.464        | 80,55%  | (5.343)  |
|     | • Value Chain       | 867       | 2.723     | 2.723     | -                       | -                       | -             | 1.985            | 0                    | 1.855  | -              | 5.895         | 46,19%  | (3.172)  |
| 2   | MBG                 | 34.002    | 30.679    | 30.130    | -                       | -                       | 0             | -278             | -549                 | -3.872 | 549            | 35.532        | 84,80%  | (5.402)  |
|     | KUR                 | 32.921    | 29.430    | 28.890    | -                       | -                       | 0             | -254             | -540                 | -4.031 | 540            | 34.322        | 84,18%  | (5.431)  |
|     | Non KUR             | 1.081     | 1.249     | 1.239     | -                       | -                       | 0             | -24              | -9                   | 159    | 9              | 1.210         | 102,40% | 29       |
| 3   | PWG                 | 9.475     | 19.384    | 20.485    | 1.963                   | 2.080                   | 117           | 354              | 1.101                | 11.010 | 979            | 27.736        | 73,86%  | (7.252)  |
|     | Cilem               | 5.148     | 12.299    | 12.945    | 593                     | 827                     | 234           | -31              | 646                  | 7.797  | 181            | 18.193        | 71,16%  | (5.248)  |
|     | Gadai               | 4.327     | 7.084     | 7.540     | 1.370                   | 1.254                   | -117          | 385              | 456                  | 3.213  | 798            | 9.544         | 79,00%  | (2.004)  |
| 4   | CFG                 | 262.577   | 291.842   | 290.507   | 3.372                   | 1.673                   | -1.699        | 1.389            | -1.334               | 27.930 | 3.008          | 285.363       | 101,80% | 5.144    |
|     | CF 1                | 159.367   | 169.715   | 168.510   | 1.910                   | 59                      | -1.851        | -296             | -1.205               | 9.143  | 1.264          | 162.083       | 103,97% | 6.427    |
|     | Total Griya         | 139.426   | 145.942   | 145.200   | 1.801                   | -                       | -1.801        | 0                | -742                 | 5.774  | 742            | 140.123       | 103,62% | 5.077    |
|     | • Total Non Program | 139.426   | 145.942   | 145.200   | 1.801                   | -                       | -1.801        | 1.520            | -742                 | 5.774  | 742            | 140.123       | 103,62% | 5.077    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 19.941    | 23.773    | 23.310    | 109                     | 59                      | -50           | -296             | -463                 | 3.369  | 522            | 21.960        | 106,15% | 1.350    |
|     | CF 2                | 103.210   | 122.126   | 121.997   | 1.462                   | 1.614                   | 152           | 1.685            | -129                 | 18.787 | 1.743          | 123.280       | 98,96%  | (1.283)  |
|     | Mitraguna & Others  | 99.172    | 116.810   | 116.736   | 1.112                   | 1.614                   | 502           | 1.323            | -74                  | 17.564 | 1.688          | 117.385       | 99,45%  | (649)    |
|     | Pensiun             | 4.038     | 5.316     | 5.261     | 350                     | -                       | -350          | 363              | -55                  | 1.223  | 55             | 5.895         | 89,24%  | (634)    |
|     | Total Pembiayaan    | 364.023   | 395.671   | 394.888   | 5.336                   | 3.754                   | -1.582        | 2.669            | -782                 | 30.866 | 4.536          | 419.076       | 94,23%  | (24.188) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap   |
| 1   | SME                | -         | 30        | 30        | 30        | 0,00%     | 0,06%     | 0,06%     | -             | 30    | 0     |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Local Champion     | -         | 30        | 30        | 30        | 0,00%     | 0,12%     | 0,12%     | -             | 30    | 0     |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 2   | MBG                | 872       | 1.889     | 1.641     | 2.903     | 2,57%     | 5,35%     | 9,63%     | 1.261         | 2.030 | 1.014 |               |         |       |
|     | KUR                | 703       | 1.737     | 1.487     | 2.748     | 2,14%     | 5,05%     | 9,51%     | 1.261         | 2.045 | 1.012 |               |         |       |
|     | Non KUR            | 169       | 152       | 154       | 154       | 15,61%    | 12,34%    | 12,43%    | -             | (15)  | 2     |               |         |       |
| 3   | PWG                | -         | -         | -         | 719       | 0,00%     | 0,00%     | 3,51%     | 719           | 719   | 719   |               |         |       |
|     | Cilem              | -         | -         | -         | 560       | 0,00%     | 0,00%     | 4,33%     | 560           | 560   | 560   |               |         |       |
|     | Gadai              | -         | -         | -         | 158       | 0,00%     | 0,00%     | 2,10%     | 158           | 158   | 158   |               |         |       |
| 4   | CFG                | 4.689     | 3.435     | 3.445     | 10.383    | 1,79%     | 3,57%     | 6,937     | 6.937         | 5.694 | 6.948 |               |         |       |
|     | CF 1               | 4.583     | 3.018     | 2.690     | 7.227     | 2,88%     | 1,58%     | 4,29%     | 4.537         | 2.644 | 4.209 |               |         |       |
|     | Total Griya        | 3.651     | 1.927     | 1.566     | 4.899     | 2,62%     | 1,07%     | 3,37%     | 3.333         | 1.247 | 2.971 |               |         |       |
|     | Oto                | 932       | 1.091     | 1.124     | 2.328     | 4,67%     | 4,73%     | 9,99%     | 1.204         | 1.397 | 1.237 |               |         |       |
|     | CF 2               | 106       | 417       | 755       | 3.155     | 0,10%     | 0,62%     | 2,59%     | 2.400         | 3.050 | 2.739 |               |         |       |
|     | Mitraguna & Others | 106       | 417       | 755       | 3.155     | 0,11%     | 0,65%     | 2,70%     | 2.400         | 3.050 | 2.739 |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Total Pembiayaan   | 5.561     | 5.353     | 5.116     | 14.034    | 1,53%     | 1,29%     | 3,55%     | 8.917         | 8.472 | 8.680 | 0,00%         | 100,00% | -3,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.   | Gap   |
| 1   | SME                | -         | 124       | 124       | 124       | 0,00%     | 0,23%     | 0,23%     | -             | 124   | -    |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Non-Linkage        | -         | 124       | 124       | 124       | 0,00%     | 0,50%     | 0,50%     | -             | 124   | -    |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 2   | MBG                | 521       | 1.576     | 1.688     | 1.653     | 1,53%     | 5,50%     | 5,49%     | (35)          | 1.132 | 78   |               |         |       |
|     | KUR                | 341       | 1.120     | 1.235     | 1.203     | 1,04%     | 4,20%     | 4,16%     | (33)          | 862   | 83   |               |         |       |
|     | Non KUR            | 180       | 456       | 453       | 451       | 16,68%    | 36,29%    | 36,35%    | (3)           | 270   | (5)  |               |         |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 4   | CFG                | 2.797     | 6.822     | 6.941     | 6.999     | 1,07%     | 2,38%     | 2,41%     | 58            | 4.202 | 177  |               |         |       |
|     | CF 1               | 2.607     | 5.540     | 5.622     | 5.680     | 1,64%     | 3,31%     | 3,37%     | 58            | 3.073 | 140  |               |         |       |
|     | Total Griya        | 2.357     | 4.907     | 4.994     | 5.078     | 1,69%     | 3,42%     | 3,50%     | 84            | 2.721 | 171  |               |         |       |
|     | Oto                | 250       | 633       | 628       | 602       | 1,25%     | 2,64%     | 2,58%     | (26)          | 352   | (32) |               |         |       |
|     | CF 2               | 190       | 1.282     | 1.319     | 1.319     | 0,18%     | 1,08%     | 1,08%     | -             | 1.129 | 37   |               |         |       |
|     | Mitraguna & Others | 190       | 1.282     | 1.319     | 1.319     | 0,19%     | 1,13%     | 1,13%     | -             | 1.129 | 37   |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Total Pembiayaan   | 3.318     | 8.522     | 8.754     | 8.777     | 0,91%     | 2,21%     | 2,22%     | 23            | 5.458 | 254  | 0,00%         | 100,00% | -2,2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 434.888 | 431.152 | 437.306 | 2.418        |          |
| 2   | Contribution Margin | 19.640  | 28.098  | 21.216  | 1.576        | -8,0%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,31   | 3,45   | 3,50   | 0,05         | 0,19         |
| CIF Payroll | 1.298  | 1.823  | 1.730  | (93)         | 432          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |       |        |        |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|--------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD   | %MtD   | YtD    | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 218       | 47        | 74        | 74        | 11                | 0                    | 27    | 56,34% | (144)  | -65,99% | 4.691         | 1,58%   | (4.617) |
| 2   | Tabungan      | 144.169   | 162.597   | 161.518   | 164.402   | 5.538             | 2.883                | 1.805 | 1,11%  | 20.233 | 14,03%  | 154.911       | 106,13% | 9.490   |
| 3   | Deposito      | 10.918    | 20.142    | 20.291    | 20.291    | (2.548)           | 0                    | 149   | 0,74%  | 9.373  | 85,85%  | 11.483        | 176,71% | 8.808   |
|     | Total         | 155.304   | 182.786   | 181.884   | 184.767   | 3.001             | 2.883                | 1.981 | 1,08%  | 29.463 | 18,97%  | 171.085       | 108,00% | 13.682  |
|     | CASA          | 144.386   | 162.644   | 161.592   | 164.476   | 5.549             | 2.883                | 1.832 | 1,13%  | 20.089 | 13,91%  | 159.602       | 103,05% | 4.874   |
|     | (%) CASA      | 92,97%    | 88,98%    | 88,84%    | 89,02%    |                   |                      |       |        |        |         |               |         |         |
|     | FDR           | 134,72%   | 124,25%   | 124,95%   | 123,00%   |                   |                      |       |        |        |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.260     | 1.235     | 1.231     | 1.295     |  | 64                   | 60  | 4,87%   | 35  | 2,77%   | -             | 0,00% | 1.295 |
| 2   | Giro ISE      | 0         | 0         | 0         | 0         |  | 0                    | 0   | 0,00%   | (0) | -72,46% |               | 0,00% | 0     |
| 3   | Tabungan ISE  | 1.260     | 1.235     | 1.231     | 1.295     |  | 64                   | 60  | 4,87%   | 35  | 2,79%   |               | 0,00% | 1.295 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 71        | 83        | 85        | 85        |  | 0                    | 2   | 2,41%   | 14  | 19,72%  |               | 0,00% | 85    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 2.258     | 1.872     | 1.871     | -                       | -                       | 0             | -15               | -2                   | -388   | 2              | 2.258         | 82,83%  | (388)   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 2.258     | 1.872     | 1.871     | -                       | -                       | 0             | -15               | -2                   | -388   | 2              | 2.258         | 82,83%  | (388)   |
|     | • Local Champion    | 2.258     | 1.872     | 1.871     | -                       | -                       | 0             | -15               | -2                   | -388   | 2              | 2.258         | 82,83%  | (388)   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 54.913    | 60.007    | 59.699    | 600                     | 500                     | -100          | 955               | -308                 | 4.785  | 808            | 60.630        | 98,46%  | (931)   |
|     | KUR                 | 53.824    | 58.670    | 58.379    | 600                     | 500                     | -100          | 988               | -290                 | 4.555  | 790            | 59.174        | 98,66%  | (795)   |
|     | Non KUR             | 1.089     | 1.337     | 1.319     | -                       | -                       | 0             | -33               | -17                  | 230    | 17             | 1.456         | 90,63%  | (136)   |
| 3   | PWG                 | 2.063     | 7.765     | 7.863     | 534                     | 151                     | -382          | 346               | 97                   | 5.799  | 54             | 9.875         | 79,62%  | (2.013) |
|     | Cilem               | 2.063     | 7.765     | 7.863     | 534                     | 151                     | -382          | 346               | 97                   | 5.799  | 54             | 9.875         | 79,62%  | (2.013) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 149.998   | 157.466   | 157.831   | 1.170                   | 780                     | -390          | 340               | 366                  | 7.834  | 414            | 160.804       | 98,15%  | (2.972) |
|     | CF 1                | 15.162    | 17.472    | 17.272    | -                       | 30                      | 30            | -45               | -199                 | 2.111  | 229            | 16.494        | 104,72% | 778     |
|     | Total Griya         | 4.320     | 3.831     | 3.825     | -                       | -                       | 0             | 0                 | -5                   | -495   | 5              | 4.700         | 81,39%  | (875)   |
|     | • Total Non Program | 3.984     | 3.516     | 3.511     | -                       | -                       | 0             | -39               | -5                   | -473   | 5              | 4.321         | 81,27%  | (809)   |
|     | • Program           | 336       | 315       | 314       | -                       | -                       | 0             | -2                | -1                   | -22    | 1              | 379           | 82,81%  | (65)    |
|     | Oto                 | 10.841    | 13.641    | 13.447    | -                       | 30                      | 30            | -45               | -194                 | 2.606  | 224            | 11.794        | 114,01% | 1.653   |
|     | CF 2                | 134.836   | 139.994   | 140.559   | 1.170                   | 750                     | -420          | 385               | 565                  | 5.723  | 185            | 144.309       | 97,40%  | (3.750) |
|     | Mitraguna & Others  | 130.780   | 136.039   | 136.617   | 1.170                   | 750                     | -420          | 408               | 578                  | 5.837  | 172            | 139.377       | 98,02%  | (2.760) |
|     | Pensiun             | 4.056     | 3.955     | 3.942     | -                       | -                       | 0             | -23               | -13                  | -114   | 13             | 4.933         | 79,92%  | (991)   |
|     | Total Pembiayaan    | 209.233   | 227.110   | 227.263   | 2.304                   | 1.431                   | -872          | 1.627             | 154                  | 18.030 | 1.278          | 233.567       | 97,30%  | (6.304) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | 616       | 0,00%     | 0,00%     | 32,92%    | 616           | 616   | 616   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | 616       | 0,00%     | 0,00%     | 32,92%    | 616           | 616   | 616   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | 57        | 53        | 2.504     | 0,00%     | 0,09%     | 4,19%     | 2.451         | 2.504 | 2.448 |               |        |       |
|     | KUR                | -         | -         | -         | 2.451     | 0,00%     | 0,00%     | 4,20%     | 2.451         | 2.451 | 2.451 |               |        |       |
|     | Non KUR            | -         | 57        | 53        | 53        | 0,00%     | 3,99%     | 4,04%     | -             | 53    | (3)   |               |        |       |
| 3   | PWG                | -         | -         | -         | 57        | 0,00%     | 0,00%     | 0,73%     | 57            | 57    | 57    |               |        |       |
|     | Cilem              | -         | -         | -         | 57        | 0,00%     | 0,00%     | 0,73%     | 57            | 57    | 57    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.077     | 1.464     | 2.605     | 5.745     | 0,72%     | 1,65%     | 3,64%     | 3.140         | 4.668 | 4.281 |               |        |       |
|     | CF 1               | 278       | 521       | 426       | 1.991     | 1,83%     | 2,44%     | 11,53%    | 1.565         | 1.713 | 1.469 |               |        |       |
|     | Total Griya        | 278       | 253       | 253       | 496       | 6,43%     | 6,61%     | 12,97%    | 243           | 218   | 243   |               |        |       |
|     | Oto                | -         | 268       | 173       | 1.494     | 0,00%     | 1,27%     | 11,11%    | 1.321         | 1.494 | 1.226 |               |        |       |
|     | CF 2               | 799       | 942       | 2.179     | 3.754     | 0,59%     | 1,56%     | 2,67%     | 1.576         | 2.955 | 2.812 |               |        |       |
|     | Mitraguna & Others | 799       | 942       | 2.179     | 3.173     | 0,61%     | 1,60%     | 2,32%     | 995           | 2.375 | 2.231 |               |        |       |
|     | Pensiun            | -         | -         | -         | 581       | 0,00%     | 0,00%     | 14,73%    | 581           | 581   | 581   |               |        |       |
|     | Total Pembiayaan   | 1.077     | 1.520     | 2.658     | 8.922     | 0,51%     | 1,17%     | 3,93%     | 6.264         | 7.846 | 7.402 | 0,45%         | 88,42% | -3,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | 750       | 750       | 750       | 0,00%     | 40,07%    | 40,10%    | -             | 750   | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Non-Linkage        | -         | 750       | 750       | 750       | 0,00%     | 40,07%    | 40,10%    | -             | 750   | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 144       | 9         | 8         | 8         | 0,26%     | 0,01%     | 0,01%     | -             | (136) | (2)   |               |        |       |
|     | KUR                | 103       | -         | -         | -         | 0,19%     | 0,00%     | 0,00%     | -             | (103) | -     |               |        |       |
|     | Non KUR            | 40        | 9         | 8         | 8         | 3,71%     | 0,58%     | 0,58%     | -             | (33)  | (2)   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 810       | 1.390     | 1.064     | 1.064     | 0,54%     | 0,68%     | 0,67%     | -             | 254   | (326) |               |        |       |
|     | CF 1               | 140       | 132       | 132       | 132       | 0,92%     | 0,75%     | 0,76%     | -             | (8)   | -     |               |        |       |
|     | Total Griya        | 8         | -         | -         | -         | 0,19%     | 0,00%     | 0,00%     | -             | (8)   | -     |               |        |       |
|     | Oto                | 132       | 132       | 132       | 132       | 1,21%     | 0,96%     | 0,98%     | -             | -     | -     |               |        |       |
|     | CF 2               | 670       | 1.258     | 933       | 933       | 0,50%     | 0,67%     | 0,66%     | -             | 262   | (326) |               |        |       |
|     | Mitraguna & Others | 670       | 1.190     | 865       | 865       | 0,51%     | 0,64%     | 0,63%     | -             | 195   | (326) |               |        |       |
|     | Pensiun            | -         | 68        | 68        | 68        | 0,00%     | 0,03%     | 1,72%     | -             | 68    | -     |               |        |       |
|     | Total Pembiayaan   | 954       | 2.149     | 1.822     | 1.822     | 0,46%     | 0,80%     | 0,80%     | -             | 869   | (327) | 0,14%         | 81,93% | -0,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 205.252 | 214.060 | 229.253 | 24.001       |          |
| 2   | Contribution Margin | 7.885   | 11.297  | 10.050  | 2.165        | -27,5%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,34   | 3,42   | 3,37   | (0,05)       | 0,03         |
| CIF Payroll | 607    | 827    | 604    | (223)        | (3)          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |       |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD   | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 238       | 2.232     | 2.214     | 2.207     | (61)              | (8)                  | (25)  | -1,12% | 1.969    | 828,19% | 4.605         | 47,92%  | (2.399)  |
| 2   | Tabungan      | 85.480    | 94.164    | 98.171    | 98.309    | 1.838             | 138                  | 4.146 | 4,40%  | 12.829   | 15,01%  | 94.734        | 103,77% | 3.575    |
| 3   | Deposito      | 55.765    | 41.891    | 41.891    | 41.891    | (347)             | 0                    | 0     | 0,00%  | (13.874) | -24,88% | 56.483        | 74,17%  | (14.592) |
|     | Total         | 141.483   | 138.286   | 142.277   | 142.407   | 1.430             | 131                  | 4.121 | 2,98%  | 924      | 0,65%   | 155.822       | 91,39%  | (13.415) |
|     | CASA          | 85.718    | 96.395    | 100.385   | 100.516   | 1.778             | 131                  | 4.121 | 4,27%  | 14.798   | 17,26%  | 99.340        | 101,18% | 1.176    |
|     | (%) CASA      | 60,59%    | 69,71%    | 70,56%    | 70,58%    |                   |                      |       |        |          |         |               |         |          |
|     | FDR           | 57,51%    | 64,07%    | 62,55%    | 62,49%    |                   |                      |       |        |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |         |       |          | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|----------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD     | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 337       | 2.361     | 2.367     | 2.373     |  | 6                    | 12  | 0,52%   | 2.036 | 604,08%  | -             | 0,00% | 2.373 |
| 2   | Giro ISE      | 44        | 2.017     | 2.018     | 2.020     |  | 2                    | 3   | 0,15%   | 1.976 | 4442,89% |               | 0,00% | 2.020 |
| 3   | Tabungan ISE  | 293       | 343       | 349       | 353       |  | 4                    | 9   | 2,72%   | 60    | 20,57%   |               | 0,00% | 353   |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0!  |               | 0,00% | 0     |
| 5   | CIF ISE       | 90        | 96        | 98        | 98        |  | 0                    | 2   | 2,08%   | 8     | 8,89%    |               | 0,00% | 98    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 28.590    | 26.219    | 26.219    | 750                     | 400                     | -350          | 310               | -0                   | -2.371 | 400            | 29.132        | 90,00%  | (2.913) |
|     | KUR                 | 28.019    | 25.667    | 25.673    | 750                     | 400                     | -350          | 330               | 6                    | -2.345 | 394            | 28.422        | 90,33%  | (2.749) |
|     | Non KUR             | 572       | 552       | 546       | -                       | -                       | 0             | -20               | -6                   | -26    | 6              | 710           | 76,91%  | (164)   |
| 3   | PWG                 | 2.056     | 6.337     | 6.376     | 612                     | 103                     | -509          | 268               | 39                   | 4.320  | 64             | 7.548         | 84,47%  | (1.172) |
|     | Cilem               | 2.056     | 6.337     | 6.376     | 612                     | 103                     | -509          | 268               | 39                   | 4.320  | 64             | 7.548         | 84,47%  | (1.172) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 50.725    | 56.049    | 56.398    | 715                     | 870                     | 155           | -7                | 348                  | 5.673  | 522            | 59.421        | 94,91%  | (3.023) |
|     | CF 1                | 3.683     | 6.435     | 6.386     | 185                     | -                       | -185          | 39                | -48                  | 2.703  | 48             | 4.720         | 135,31% | 1.667   |
|     | Total Griya         | 695       | 358       | 356       | -                       | -                       | 0             | 0                 | -2                   | -339   | 2              | 961           | 37,02%  | (605)   |
|     | • Total Non Program | 695       | 358       | 356       | -                       | -                       | 0             | -5                | -2                   | -339   | 2              | 961           | 37,02%  | (605)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 2.988     | 6.077     | 6.030     | 185                     | -                       | -185          | 39                | -47                  | 3.042  | 47             | 3.758         | 160,45% | 2.272   |
|     | CF 2                | 47.042    | 49.615    | 50.011    | 530                     | 870                     | 340           | -47               | 397                  | 2.969  | 473            | 54.701        | 91,43%  | (4.690) |
|     | Mitraguna & Others  | 38.019    | 39.728    | 40.188    | 530                     | 870                     | 340           | 25                | 460                  | 2.169  | 410            | 44.970        | 89,37%  | (4.782) |
|     | Pensiun             | 9.023     | 9.887     | 9.823     | -                       | -                       | 0             | -72               | -64                  | 800    | 64             | 9.732         | 100,94% | 92      |
|     | Total Pembiayaan    | 81.372    | 88.606    | 88.993    | 2.077                   | 1.373                   | -704          | 571               | 387                  | 7.621  | 986            | 96.101        | 92,60%  | (7.108) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 574       | 689       | 300       | 1.457     | 2,01%     | 1,15%     | 5,56%     | 1.156         | 883   | 768   |               |        |       |
|     | KUR                | 574       | 632       | 300       | 1.457     | 2,05%     | 1,17%     | 5,67%     | 1.156         | 883   | 825   |               |        |       |
|     | Non KUR            | -         | 57        | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (57)  |               |        |       |
| 3   | PWG                | -         | -         | -         | 111       | 0,00%     | 0,00%     | 1,74%     | 111           | 111   | 111   |               |        |       |
|     | Cilem              | -         | -         | -         | 111       | 0,00%     | 0,00%     | 1,74%     | 111           | 111   | 111   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 234       | 2.457     | 933       | 4.971     | 0,46%     | 1,66%     | 8,81%     | 4.038         | 4.737 | 2.514 |               |        |       |
|     | CF 1               | 134       | 106       | 320       | 770       | 3,65%     | 4,97%     | 12,06%    | 450           | 636   | 664   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | 134       | 106       | 320       | 770       | 4,50%     | 5,27%     | 12,77%    | 450           | 636   | 664   |               |        |       |
|     | CF 2               | 100       | 2.351     | 613       | 4.201     | 0,21%     | 1,24%     | 8,40%     | 3.588         | 4.101 | 1.849 |               |        |       |
|     | Mitraguna & Others | -         | 1.360     | 201       | 2.868     | 0,00%     | 0,51%     | 7,14%     | 2.667         | 2.868 | 1.508 |               |        |       |
|     | Pensiun            | 100       | 992       | 412       | 1.333     | 1,10%     | 4,16%     | 13,57%    | 921           | 1.233 | 341   |               |        |       |
|     | Total Pembiayaan   | 808       | 3.146     | 1.233     | 6.538     | 0,99%     | 1,39%     | 7,35%     | 5.305         | 5.730 | 3.392 | 1,87%         | 74,51% | -5,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
| 2   | MBG                | 315       | 431       | 544       | 603       | 1,10%     | 2,07%     | 2,30%     | 59            | 288 | 172 |               |        |       |
|     | KUR                | 178       | 266       | 329       | 389       | 0,63%     | 1,28%     | 1,52%     | 61            | 212 | 123 |               |        |       |
|     | Non KUR            | 138       | 165       | 215       | 214       | 24,08%    | 38,92%    | 39,15%    | (1)           | 76  | 49  |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
| 4   | CFG                | -         | 198       | 198       | 198       | 0,00%     | 0,35%     | 0,35%     | -             | 198 | 0   |               |        |       |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | CF 2               | -         | 198       | 198       | 198       | 0,00%     | 0,40%     | 0,40%     | -             | 198 | 0   |               |        |       |
|     | Mitraguna & Others | -         | 198       | 198       | 198       | 0,00%     | 0,50%     | 0,49%     | -             | 198 | 0   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Total Pembiayaan   | 315       | 629       | 742       | 801       | 0,39%     | 0,84%     | 0,90%     | 59            | 486 | 172 | 0,04%         | 95,66% | -0,9% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 147.798 | 142.483 | 137.859 | (9.939)      |          |
| 2   | Contribution Margin | 3.912   | 6.308   | 4.689   | 777          | -19,9%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,24   | 3,66   | 3,84   | 0,18         | 0,60         |
| CIF Payroll | 500    | 635    | 641    | 6            | 141          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |       |       |         |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|-------|---------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD   | %MtD  | YtD     | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 20.173    | 45.153    | 45.435    | 45.572    | 7.495            | 137                  | 419   | 0,93% | 25.399  | 125,91% | 25.794        | 176,68% | 19.778  |
| 2   | Tabungan      | 135.101   | 145.614   | 145.979   | 147.054   | 1.016            | 1.075                | 1.440 | 0,99% | 11.953  | 8,85%   | 145.809       | 100,85% | 1.245   |
| 3   | Deposito      | 28.599    | 26.205    | 26.350    | 26.350    | 229              | 0                    | 145   | 0,55% | (2.249) | -7,86%  | 29.125        | 90,47%  | (2.775) |
|     | Total         | 183.873   | 216.972   | 217.763   | 218.976   | 8.741            | 1.213                | 2.004 | 0,92% | 35.103  | 19,09%  | 200.728       | 109,09% | 18.248  |
|     | CASA          | 155.274   | 190.767   | 191.413   | 192.626   | 8.511            | 1.213                | 1.859 | 0,97% | 37.352  | 24,06%  | 171.603       | 112,25% | 21.023  |
|     | (%) CASA      | 84,45%    | 87,92%    | 87,90%    | 87,97%    |                  |                      |       |       |         |         |               |         |         |
|     | FDR           | 85,47%    | 90,55%    | 90,65%    | 90,15%    |                  |                      |       |       |         |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |      |         |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 8.669     | 12.845    | 13.185    | 13.258    |  | 73                   | 413  | 3,22%   | 4.589   | 52,94%  | -             | 0,00% | 13.258 |
| 2   | Giro ISE      | 6.094     | 227       | 147       | 152       |  | 5                    | (75) | -33,15% | (5.942) | -97,51% |               | 0,00% | 152    |
| 3   | Tabungan ISE  | 2.575     | 10.818    | 11.238    | 11.306    |  | 68                   | 488  | 4,51%   | 8.731   | 339,08% |               | 0,00% | 11.306 |
| 4   | Deposito ISE  | -         | 1.800     | 1.800     | 1.800     |  | 0                    | 0    | 0,00%   | 1.800   | #DIV/0! |               | 0,00% | 1.800  |
| 5   | CIF ISE       | 121       | 138       | 140       | 140       |  | 0                    | 2    | 1,45%   | 19      | 15,70%  |               | 0,00% | 140    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 38        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -38    | -              | 38            | 0,00%   | (38)    |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 38        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -38    | -              | 38            | 0,00%   | (38)    |
|     | • Local Champion    | 38        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -38    | -              | 38            | 0,00%   | (38)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 29.889    | 35.950    | 36.043    | 500                     | 450                     | -50           | -169             | 93                   | 6.154  | 357            | 34.210        | 105,36% | 1.833   |
|     | KUR                 | 29.147    | 35.000    | 35.098    | 500                     | 450                     | -50           | -304             | 99                   | 5.951  | 351            | 33.229        | 105,63% | 1.870   |
|     | Non KUR             | 742       | 950       | 944       | -                       | -                       | 0             | 135              | -6                   | 203    | 6              | 981           | 96,26%  | (37)    |
| 3   | PWG                 | 5.787     | 17.774    | 18.171    | 2.131                   | 947                     | -1.184        | 1.145            | 397                  | 12.383 | 550            | 20.542        | 88,45%  | (2.372) |
|     | Cilem               | 4.662     | 13.788    | 13.914    | 1.416                   | 221                     | -1.195        | 132              | 125                  | 9.252  | 96             | 15.567        | 89,38%  | (1.653) |
|     | Gadai               | 1.126     | 3.985     | 4.257     | 715                     | 725                     | 10            | 1.013            | 272                  | 3.131  | 453            | 4.976         | 85,56%  | (719)   |
| 4   | CFG                 | 121.436   | 142.740   | 143.196   | 1.608                   | 1.396                   | -212          | 3.425            | 456                  | 21.760 | 940            | 131.655       | 108,77% | 11.541  |
|     | CF 1                | 20.925    | 20.764    | 20.647    | 92                      | -                       | -92           | 454              | -116                 | -278   | 116            | 22.143        | 93,24%  | (1.496) |
|     | Total Griya         | 15.996    | 15.276    | 15.253    | -                       | -                       | 0             | 0                | -24                  | -743   | 24             | 16.308        | 93,53%  | (1.056) |
|     | • Total Non Program | 15.996    | 15.276    | 15.253    | -                       | -                       | 0             | -73              | -24                  | -743   | 24             | 16.308        | 93,53%  | (1.056) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 4.930     | 5.487     | 5.395     | 92                      | -                       | -92           | 454              | -93                  | 465    | 93             | 5.835         | 92,45%  | (440)   |
|     | CF 2                | 100.511   | 121.976   | 122.548   | 1.516                   | 1.396                   | -120          | 2.970            | 572                  | 22.038 | 824            | 109.512       | 111,90% | 13.037  |
|     | Mitraguna & Others  | 63.905    | 80.135    | 80.921    | 1.216                   | 1.310                   | 94            | 2.780            | 785                  | 17.016 | 525            | 72.073        | 112,28% | 8.847   |
|     | Pensiun             | 36.606    | 41.841    | 41.628    | 300                     | 86                      | -214          | 190              | -213                 | 5.022  | 299            | 37.439        | 111,19% | 4.189   |
|     | Total Pembiayaan    | 157.150   | 196.464   | 197.409   | 4.239                   | 2.793                   | -1.446        | 4.400            | 945                  | 40.259 | 1.847          | 186.445       | 105,88% | 10.964  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 179       | 182       | 179       | 1.310     | 0,60%     | 0,50%     | 3,63%     | 1.131         | 1.131 | 1.128 |               |        |       |
|     | KUR                | 179       | 128       | 124       | 1.255     | 0,61%     | 0,35%     | 3,58%     | 1.131         | 1.076 | 1.127 |               |        |       |
|     | Non KUR            | -         | 54        | 55        | 55        | 0,00%     | 5,79%     | 5,82%     | -             | 55    | 1     |               |        |       |
| 3   | PWG                | 74        | -         | -         | 289       | 1,27%     | 0,00%     | 1,59%     | 289           | 216   | 289   |               |        |       |
|     | Cilem              | 74        | -         | -         | 289       | 1,58%     | 0,00%     | 2,08%     | 289           | 216   | 289   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.115     | 1.652     | 2.206     | 4.093     | 0,92%     | 1,55%     | 2,86%     | 1.887         | 2.978 | 2.440 |               |        |       |
|     | CF 1               | 120       | 248       | 73        | 1.394     | 0,57%     | 0,35%     | 6,75%     | 1.321         | 1.274 | 1.146 |               |        |       |
|     | Total Griya        | -         | 170       | -         | 891       | 0,00%     | 0,00%     | 5,84%     | 891           | 891   | 722   |               |        |       |
|     | Oto                | 120       | 78        | 73        | 502       | 2,43%     | 1,33%     | 9,31%     | 429           | 382   | 424   |               |        |       |
|     | CF 2               | 995       | 1.404     | 2.132     | 2.699     | 0,99%     | 1,75%     | 2,20%     | 566           | 1.704 | 1.294 |               |        |       |
|     | Mitraguna & Others | 254       | 1.081     | 1.562     | 1.822     | 0,40%     | 1,95%     | 2,25%     | 260           | 1.568 | 742   |               |        |       |
|     | Pensiun            | 740       | 324       | 570       | 876       | 2,02%     | 1,36%     | 2,10%     | 306           | 136   | 553   |               |        |       |
|     | Total Pembiayaan   | 1.367     | 1.834     | 2.384     | 5.692     | 0,87%     | 1,21%     | 2,88%     | 3.307         | 4.325 | 3.857 | 0,15%         | 94,70% | -2,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | 35        | 144       | 143       | 231       | 0,12%     | 0,40%     | 0,64%     | 88            | 196   | 87  |               |        |       |
|     | KUR                | -         | 144       | 143       | 231       | 0,00%     | 0,41%     | 0,66%     | 88            | 231   | 87  |               |        |       |
|     | Non KUR            | 35        | -         | -         | -         | 4,67%     | 0,00%     | 0,00%     | -             | (35)  | -   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | -         | 1.102     | 1.333     | 1.554     | 0,00%     | 0,93%     | 1,09%     | 221           | 1.554 | 452 |               |        |       |
|     | CF 1               | -         | -         | 170       | 170       | 0,00%     | 0,82%     | 0,82%     | -             | 170   | 170 |               |        |       |
|     | Total Griya        | -         | -         | 170       | 170       | 0,00%     | 1,11%     | 1,11%     | -             | 170   | 170 |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | CF 2               | -         | 1.102     | 1.163     | 1.384     | 0,00%     | 0,95%     | 1,13%     | 221           | 1.384 | 283 |               |        |       |
|     | Mitraguna & Others | -         | 826       | 888       | 1.110     | 0,00%     | 1,11%     | 1,37%     | 222           | 1.110 | 284 |               |        |       |
|     | Pensiun            | -         | 275       | 275       | 274       | 0,00%     | 0,14%     | 0,66%     | (1)           | 274   | (1) |               |        |       |
|     | Total Pembiayaan   | 35        | 1.245     | 1.476     | 1.785     | 0,02%     | 0,75%     | 0,90%     | 309           | 1.750 | 540 | 0,06%         | 93,48% | -0,8% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 167.599 | 185.470 | 211.409 | 43.810       |          |
| 2   | Contribution Margin | 6.897   | 9.852   | 7.291   | 394          | -5,7%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,80   | 3,04   | 3,04   | (0,01)       | 0,24         |
| CIF Payroll | 1.532  | 1.444  | 1.536  | 92           | 4            |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |       |         |       |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 460       | 129       | 259       | 314       | (243)             | 56                   | 185   | 143,02% | (146) | -31,72% | 4.702         | 6,69%  | (4.387)  |
| 2   | Tabungan      | 104.069   | 105.674   | 103.608   | 104.694   | 97                | 1.085                | (981) | -0,93%  | 624   | 0,60%   | 113.215       | 92,47% | (8.521)  |
| 3   | Deposito      | 24.703    | 24.658    | 24.873    | 24.858    | (322)             | (15)                 | 201   | 0,81%   | 155   | 0,63%   | 25.371        | 97,98% | (512)    |
|     | Total         | 129.233   | 130.461   | 128.740   | 129.866   | (467)             | 1.126                | (595) | -0,46%  | 633   | 0,49%   | 143.287       | 90,63% | (13.421) |
|     | CASA          | 104.530   | 105.804   | 103.867   | 105.008   | (145)             | 1.141                | (796) | -0,75%  | 478   | 0,46%   | 117.917       | 89,05% | (12.909) |
|     | (%) CASA      | 80,88%    | 81,10%    | 80,68%    | 80,86%    |                   |                      |       |         |       |         |               |        |          |
|     | FDR           | 125,49%   | 144,15%   | 146,55%   | 145,27%   |                   |                      |       |         |       |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |         |         | Target Nov'25 |        |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|---------|---------------|--------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD    | YtD     | %YtD          | Posisi | Penc. | Gap   |
| 1   | DPK ISE       | 4.034     | 2.267     | 2.586     | 2.588     |  | 2                    | 321 | 14,16%  | (1.445) | -35,83%       | -      | 0,00% | 2.588 |
| 2   | Giro ISE      | 415       | 60        | 179       | 163       |  | (16)                 | 103 | 172,82% | (252)   | -60,72%       |        | 0,00% | 163   |
| 3   | Tabungan ISE  | 3.618     | 2.207     | 2.407     | 2.425     |  | 18                   | 218 | 9,86%   | (1.193) | -32,97%       |        | 0,00% | 2.425 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0       | #DIV/0!       |        | 0,00% | 0     |
| 5   | CIF ISE       | 119       | 142       | 144       | 144       |  | 0                    | 2   | 1,41%   | 25      | 21,01%        |        | 0,00% | 144   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 22.894    | 22.522    | 22.438    | 515                     | 190                     | -325          | 145               | -84                  | -457   | 274            | 24.787        | 90,52%  | (2.349) |
|     | KUR                 | 22.067    | 21.522    | 21.366    | 370                     | 110                     | -260          | -16               | -156                 | -701   | 266            | 23.833        | 89,65%  | (2.467) |
|     | Non KUR             | 827       | 999       | 1.071     | 145                     | 80                      | -65           | 161               | 72                   | 244    | 8              | 954           | 112,28% | 117     |
| 3   | PWG                 | 1.733     | 7.288     | 7.119     | 1.343                   | 36                      | -1.307        | 930               | -169                 | 5.386  | 205            | 10.247        | 69,47%  | (3.128) |
|     | Cilem               | 1.733     | 7.288     | 7.119     | 1.343                   | 36                      | -1.307        | 930               | -169                 | 5.386  | 205            | 10.247        | 69,47%  | (3.128) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 137.551   | 158.244   | 159.107   | 1.104                   | 3.834                   | 2.729         | 470               | 863                  | 21.556 | 2.971          | 158.700       | 100,26% | 407     |
|     | CF 1                | 5.904     | 8.009     | 8.068     | 133                     | 187                     | 53            | 75                | 59                   | 2.163  | 128            | 8.425         | 95,76%  | (358)   |
|     | Total Griya         | 1.926     | 1.748     | 1.743     | -                       | -                       | 0             | 0                 | -5                   | -183   | 5              | 2.573         | 67,74%  | (830)   |
| 1   | • Total Non Program | 1.926     | 1.748     | 1.743     | -                       | -                       | 0             | -18               | -5                   | -183   | 5              | 2.573         | 67,74%  | (830)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 3.978     | 6.261     | 6.325     | 133                     | 187                     | 53            | 75                | 64                   | 2.346  | 123            | 5.852         | 108,07% | 472     |
|     | CF 2                | 131.647   | 150.235   | 151.039   | 971                     | 3.647                   | 2.676         | 395               | 804                  | 19.392 | 2.843          | 150.275       | 100,51% | 764     |
|     | Mitraguna & Others  | 65.693    | 81.700    | 83.772    | 580                     | 3.547                   | 2.967         | 31                | 2.072                | 18.079 | 1.475          | 82.597        | 101,42% | 1.174   |
|     | Pensiun             | 65.954    | 68.535    | 67.267    | 391                     | 100                     | -291          | 364               | -1.268               | 1.314  | 1.368          | 67.677        | 99,39%  | (410)   |
|     | Total Pembiayaan    | 162.178   | 188.054   | 188.663   | 2.962                   | 4.059                   | 1.097         | 1.545             | 609                  | 26.485 | 3.450          | 193.734       | 97,38%  | (5.071) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 640       | 560       | 514       | 2.174     | 2,80%     | 2,28%     | 9,69%     | 1.660         | 1.534 | 1.613 |               |        |       |
|     | KUR                | 508       | 507       | 460       | 2.066     | 2,30%     | 2,14%     | 9,67%     | 1.606         | 1.557 | 1.558 |               |        |       |
|     | Non KUR            | 132       | 53        | 54        | 108       | 15,90%    | 5,37%     | 10,08%    | 54            | (24)  | 55    |               |        |       |
| 3   | PWG                | -         | -         | -         | 116       | 0,00%     | 0,00%     | 1,64%     | 116           | 116   | 116   |               |        |       |
|     | Cilem              | -         | -         | -         | 116       | 0,00%     | 0,00%     | 1,64%     | 116           | 116   | 116   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.035     | 709       | 272       | 1.804     | 0,75%     | 0,17%     | 1,13%     | 1.532         | 770   | 1.095 |               |        |       |
|     | CF 1               | -         | -         | -         | 659       | 0,00%     | 0,00%     | 8,17%     | 659           | 659   | 659   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | -         | -         | 659       | 0,00%     | 0,00%     | 10,42%    | 659           | 659   | 659   |               |        |       |
|     | CF 2               | 1.035     | 709       | 272       | 1.145     | 0,79%     | 0,18%     | 0,76%     | 873           | 111   | 436   |               |        |       |
|     | Mitraguna & Others | 403       | 63        | -         | 543       | 0,61%     | 0,00%     | 0,65%     | 543           | 140   | 480   |               |        |       |
|     | Pensiun            | 632       | 646       | 272       | 602       | 0,96%     | 0,40%     | 0,90%     | 330           | (29)  | (44)  |               |        |       |
|     | Total Pembiayaan   | 1.675     | 1.269     | 786       | 4.094     | 1,03%     | 0,42%     | 2,17%     | 3.308         | 2.420 | 2.825 | 1,19%         | 45,36% | -1,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 2   | MBG                | 306       | 257       | 276       | 366       | 1,34%     | 1,23%     | 1,63%     | 90            | 60    | 109 |               |          |      |
|     | KUR                | 52        | 153       | 180       | 270       | 0,23%     | 0,84%     | 1,26%     | 90            | 218   | 117 |               |          |      |
|     | Non KUR            | 254       | 104       | 96        | 96        | 30,69%    | 9,60%     | 8,95%     | (0)           | (158) | (8) |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 4   | CFG                | -         | 38        | 38        | 38        | 0,00%     | 0,02%     | 0,02%     | (0)           | 38    | (0) |               |          |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | CF 2               | -         | 38        | 38        | 38        | 0,00%     | 0,03%     | 0,02%     | (0)           | 38    | (0) |               |          |      |
|     | Mitraguna & Others | -         | 38        | 38        | 38        | 0,00%     | 0,05%     | 0,04%     | (0)           | 38    | (0) |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Total Pembiayaan   | 306       | 295       | 314       | 404       | 0,19%     | 0,17%     | 0,21%     | 90            | 98    | 108 | 0,87%         | -304,35% | 0,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 159.109 | 165.916 | 190.801 | 31.692       |          |
| 2   | Contribution Margin | 5.395   | 7.913   | 7.711   | 2.316        | -42,9%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,55   | 2,86   | 2,90   | 0,04         | 0,35         |
| CIF Payroll | 942    | 1.375  | 1.359  | (16)         | 417          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 161.481   | 517.787   | 517.861   | 517.831   | 197              | (30)                 | 44      | 0,01%  | 356.351  | 220,68% | 168.496       | 307,33% | 349.335  |
| 2   | Tabungan      | 199.929   | 216.938   | 216.784   | 217.967   | (488)            | 1.183                | 1.030   | 0,47%  | 18.038   | 9,02%   | 215.790       | 101,01% | 2.178    |
| 3   | Deposito      | 133.285   | 90.671    | 88.953    | 88.757    | (964)            | (196)                | (1.914) | -2,11% | (44.528) | -33,41% | 135.065       | 65,71%  | (46.308) |
|     | Total         | 494.695   | 825.396   | 823.598   | 824.556   | (1.255)          | 958                  | (840)   | -0,10% | 329.861  | 66,68%  | 519.351       | 158,77% | 305.205  |
|     | CASA          | 361.410   | 734.725   | 734.645   | 735.799   | (291)            | 1.154                | 1.074   | 0,15%  | 374.389  | 103,59% | 384.286       | 191,47% | 351.513  |
|     | (%) CASA      | 73,06%    | 89,01%    | 89,20%    | 89,24%    |                  |                      |         |        |          |         |               |         |          |
|     | FDR           | 29,29%    | 21,46%    | 21,33%    | 21,30%    |                  |                      |         |        |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |     | Growth (1-16 Nov'25) |         |        |         |      | Target Nov'25 |        |     |
|-----|---------------|-----------|-----------|-----------|-----------|-----|----------------------|---------|--------|---------|------|---------------|--------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |     | DtD                  | MtD     | %MtD   | YtD     | %YtD | Posisi        | Penc.  | Gap |
| 1   | DPK ISE       | 1.866     | 10.479    | 20.229    | 20.433    | 204 | 9.953                | 94,98%  | 18.567 | 995,12% | -    | 0,00%         | 20.433 |     |
| 2   | Giro ISE      | 28        | 25        | 23        | 40        | 16  | 14                   | 56,57%  | 11     | 39,81%  |      | 0,00%         | 40     |     |
| 3   | Tabungan ISE  | 1.837     | 8.854     | 18.606    | 18.793    | 187 | 9.939                | 112,25% | 16.956 | 922,80% |      | 0,00%         | 18.793 |     |
| 4   | Deposito ISE  | -         | 1.600     | 1.600     | 1.600     | 0   | 0                    | 0,00%   | 1.600  | #DIV/0! |      | 0,00%         | 1.600  |     |
| 5   | CIF ISE       | 40        | 76        | 77        | 77        | 0   | 1                    | 1,32%   | 37     | 92,50%  |      | 0,00%         | 77     |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 1.656     | 1.210     | 1.184     | -                       | -                       | 0             | -41              | -26                  | -472   | 26             | 1.656         | 71,49%  | (472)   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 1.656     | 1.210     | 1.184     | -                       | -                       | 0             | -41              | -26                  | -472   | 26             | 1.656         | 71,49%  | (472)   |
|     | • Local Champion    | 1.656     | 1.210     | 1.184     | -                       | -                       | 0             | -41              | -26                  | -472   | 26             | 1.656         | 71,49%  | (472)   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 57.809    | 59.982    | 58.767    | 300                     | 100                     | -200          | -1.439           | -1.215               | 958    | 1.315          | 63.575        | 92,44%  | (4.808) |
|     | KUR                 | 55.256    | 56.602    | 55.432    | 300                     | 100                     | -200          | -1.419           | -1.170               | 176    | 1.270          | 60.661        | 91,38%  | (5.229) |
|     | Non KUR             | 2.553     | 3.380     | 3.335     | -                       | -                       | 0             | -20              | -45                  | 782    | 45             | 2.914         | 114,46% | 421     |
| 3   | PWG                 | 4.560     | 19.634    | 20.014    | 756                     | 623                     | -134          | 1.055            | 380                  | 15.454 | 242            | 16.305        | 122,75% | 3.709   |
|     | Cilem               | 4.560     | 19.634    | 20.014    | 756                     | 623                     | -134          | 1.055            | 380                  | 15.454 | 242            | 16.305        | 122,75% | 3.709   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 80.862    | 96.309    | 95.668    | 974                     | 49                      | -925          | 290              | -641                 | 14.806 | 690            | 92.602        | 103,31% | 3.066   |
|     | CF 1                | 35.630    | 44.820    | 44.206    | 439                     | -                       | -439          | 558              | -614                 | 8.576  | 614            | 37.699        | 117,26% | 6.507   |
|     | Total Griya         | 16.876    | 22.526    | 22.243    | -                       | -                       | 0             | 0                | -283                 | 5.367  | 283            | 17.973        | 123,76% | 4.270   |
|     | • Total Non Program | 11.817    | 17.790    | 17.523    | -                       | -                       | 0             | 1.032            | -267                 | 5.706  | 267            | 12.262        | 142,90% | 5.260   |
|     | • Program           | 5.059     | 4.736     | 4.720     | -                       | -                       | 0             | -38              | -15                  | -338   | 15             | 5.710         | 82,66%  | (990)   |
|     | Oto                 | 18.754    | 22.294    | 21.963    | 439                     | -                       | -439          | 558              | -331                 | 3.209  | 331            | 19.727        | 111,34% | 2.236   |
|     | CF 2                | 45.232    | 51.489    | 51.462    | 535                     | 49                      | -486          | -268             | -27                  | 6.230  | 76             | 54.903        | 93,73%  | (3.440) |
|     | Mitraguna & Others  | 44.353    | 50.559    | 50.553    | 535                     | 49                      | -486          | -172             | -6                   | 6.200  | 55             | 53.128        | 95,15%  | (2.575) |
|     | Pensiun             | 880       | 930       | 909       | -                       | -                       | 0             | -96              | -20                  | 30     | 20             | 1.774         | 51,24%  | (865)   |
|     | Total Pembiayaan    | 144.886   | 177.135   | 175.633   | 2.030                   | 772                     | -1.259        | -134             | -1.502               | 30.747 | 2.274          | 174.138       | 100,86% | 1.495   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 1.132     | -         | -         | -         | 68,36%    | 0,00%     | 0,00%     | -             | (1.132) | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Local Champion     | 1.132     | -         | -         | -         | 68,36%    | 0,00%     | 0,00%     | -             | (1.132) | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 2   | MBG                | 16        | 1.016     | 876       | 3.513     | 0,03%     | 1,46%     | 5,98%     | 2.638         | 3.498   | 2.498 |               |        |       |
|     | KUR                | 16        | 857       | 781       | 3.231     | 0,03%     | 1,38%     | 5,83%     | 2.450         | 3.216   | 2.375 |               |        |       |
|     | Non KUR            | -         | 159       | 94        | 282       | 0,00%     | 2,79%     | 8,46%     | 188           | 282     | 123   |               |        |       |
| 3   | PWG                | 36        | -         | -         | 101       | 0,78%     | 0,00%     | 0,50%     | 101           | 65      | 101   |               |        |       |
|     | Cilem              | 36        | -         | -         | 101       | 0,78%     | 0,00%     | 0,50%     | 101           | 65      | 101   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 4   | CFG                | 1.001     | 1.350     | 1.606     | 3.949     | 1,24%     | 1,67%     | 4,13%     | 2.343         | 2.948   | 2.599 |               |        |       |
|     | CF 1               | 1.001     | 1.350     | 1.606     | 2.861     | 2,81%     | 3,58%     | 6,47%     | 1.256         | 1.860   | 1.512 |               |        |       |
|     | Total Griya        | 582       | 659       | 882       | 890       | 3,45%     | 3,92%     | 4,00%     | 8             | 308     | 231   |               |        |       |
|     | Oto                | 419       | 691       | 724       | 1.971     | 2,23%     | 3,25%     | 8,97%     | 1.248         | 1.552   | 1.280 |               |        |       |
|     | CF 2               | -         | -         | -         | 1.088     | 0,00%     | 0,00%     | 2,11%     | 1.088         | 1.088   | 1.088 |               |        |       |
|     | Mitraguna & Others | -         | -         | -         | 1.088     | 0,00%     | 0,00%     | 2,15%     | 1.088         | 1.088   | 1.088 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Total Pembiayaan   | 2.184     | 2.365     | 2.481     | 7.563     | 1,51%     | 1,40%     | 4,31%     | 5.082         | 5.379   | 5.198 | 0,56%         | 86,96% | -3,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | 278       | 12        | -         | 75        | 0,48%     | 0,00%     | 0,13%     | 75            | (203) | 63  |               |        |       |
|     | KUR                | 271       | 12        | -         | 75        | 0,49%     | 0,00%     | 0,14%     | 75            | (195) | 63  |               |        |       |
|     | Non KUR            | 8         | -         | -         | -         | 0,30%     | 0,00%     | 0,00%     | -             | (8)   | -   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | 1.388     | 1.754     | 1.745     | 2.018     | 1,72%     | 1,81%     | 2,11%     | 273           | 630   | 264 |               |        |       |
|     | CF 1               | 693       | 743       | 742       | 1.015     | 1,94%     | 1,66%     | 2,30%     | 273           | 323   | 272 |               |        |       |
|     | Total Griya        | 592       | 631       | 631       | 631       | 3,51%     | 2,80%     | 2,83%     | -             | 39    | (1) |               |        |       |
|     | Oto                | 101       | 112       | 112       | 385       | 0,54%     | 0,50%     | 1,75%     | 273           | 284   | 273 |               |        |       |
|     | CF 2               | 696       | 1.011     | 1.003     | 1.003     | 1,54%     | 1,95%     | 1,95%     | (0)           | 307   | (8) |               |        |       |
|     | Mitraguna & Others | 696       | 1.011     | 1.003     | 1.003     | 1,57%     | 1,98%     | 1,98%     | (0)           | 307   | (8) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Total Pembiayaan   | 1.666     | 1.766     | 1.745     | 2.093     | 1,15%     | 0,99%     | 1,19%     | 348           | 427   | 328 | 0,04%         | 96,63% | -1,2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 139.452 | 145.538 | 145.805 | 6.353        |          |
| 2   | Contribution Margin | 5.812   | 8.104   | 6.963   | 1.151        | -19,8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,14   | 3,88   | 3,86   | (0,02)       | 0,73         |
| CIF Payroll | 376    | 624    | 659    | 35           | 283          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |         |        |         |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 33        | 271       | 300       | 304       | 68                | 3                    | 33      | 12,08% | 271     | 825,77% | 6.167         | 4,93%  | (5.864)  |
| 2   | Tabungan      | 95.230    | 98.857    | 94.608    | 94.277    | 5.380             | (331)                | (4.580) | -4,63% | (953)   | -1,00%  | 104.027       | 90,63% | (9.750)  |
| 3   | Deposito      | 25.200    | 24.733    | 24.193    | 24.193    | 561               | 0                    | (539)   | -2,18% | (1.007) | -3,99%  | 25.946        | 93,25% | (1.752)  |
|     | Total         | 120.463   | 123.860   | 119.101   | 118.774   | 6.009             | (327)                | (5.086) | -4,11% | (1.689) | -1,40%  | 136.140       | 87,24% | (17.366) |
|     | CASA          | 95.263    | 99.128    | 94.908    | 94.581    | 5.448             | (327)                | (4.547) | -4,59% | (682)   | -0,72%  | 110.195       | 85,83% | (15.614) |
|     | (%) CASA      | 79,08%    | 80,03%    | 79,69%    | 79,63%    |                   |                      |         |        |         |         |               |        |          |
|     | FDR           | 167,21%   | 170,63%   | 176,94%   | 177,43%   |                   |                      |         |        |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |      |         |     |           | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-----|-----------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD | %YtD      | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.016     | 1.585     | 1.550     | 1.607     |  | 57                   | 22   | 1,40%   | 591 | 58,11%    | -             | 0,00% | 1.607 |
| 2   | Giro ISE      | 1         | 12        | 16        | 86        |  | 70                   | 73   | 597,04% | 85  | 16704,98% |               | 0,00% | 86    |
| 3   | Tabungan ISE  | 1.016     | 1.572     | 1.534     | 1.521     |  | (13)                 | (51) | -3,26%  | 505 | 49,75%    |               | 0,00% | 1.521 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0   | #DIV/0!   |               | 0,00% | 0     |
| 5   | CIF ISE       | 59        | 70        | 71        | 71        |  | 0                    | 1    | 1,43%   | 12  | 20,34%    |               | 0,00% | 71    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 58.418    | 61.137    | 61.620    | 850                     | 1.261                   | 411           | 53                | 483                  | 3.202  | 778            | 59.037        | 104,37% | 2.583    |
|     | KUR                 | 53.406    | 57.301    | 57.817    | 850                     | 1.261                   | 411           | 177               | 517                  | 4.412  | 744            | 53.872        | 107,32% | 3.946    |
|     | Non KUR             | 5.013     | 3.836     | 3.803     | -                       | -                       | 0             | -124              | -33                  | -1.210 | 33             | 5.166         | 73,62%  | (1.363)  |
| 3   | PWG                 | 7.973     | 12.362    | 12.516    | 839                     | 399                     | -440          | 572               | 154                  | 4.543  | 246            | 15.411        | 81,22%  | (2.895)  |
|     | Cilem               | 7.973     | 12.362    | 12.516    | 839                     | 399                     | -440          | 572               | 154                  | 4.543  | 246            | 15.411        | 81,22%  | (2.895)  |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 135.040   | 137.846   | 136.601   | 1.472                   | 538                     | -934          | 977               | -1.244               | 1.561  | 1.783          | 161.244       | 84,72%  | (24.643) |
|     | CF 1                | 25.995    | 30.473    | 30.520    | 226                     | 318                     | 92            | -139              | 47                   | 4.525  | 271            | 29.119        | 104,81% | 1.402    |
|     | Total Griya         | 13.277    | 16.154    | 16.129    | 125                     | -                       | -125          | 0                 | -25                  | 2.852  | 25             | 14.079        | 114,56% | 2.050    |
|     | • Total Non Program | 13.277    | 16.154    | 16.129    | 125                     | -                       | -125          | -18               | -25                  | 2.852  | 25             | 14.079        | 114,56% | 2.050    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 12.718    | 14.319    | 14.391    | 101                     | 318                     | 217           | -139              | 72                   | 1.674  | 246            | 15.039        | 95,69%  | (648)    |
|     | CF 2                | 109.045   | 107.372   | 106.081   | 1.246                   | 220                     | -1.026        | 1.116             | -1.291               | -2.964 | 1.511          | 132.125       | 80,29%  | (26.044) |
|     | Mitraguna & Others  | 98.253    | 97.006    | 95.577    | 1.020                   | 20                      | -1.000        | 964               | -1.430               | -2.676 | 1.450          | 119.197       | 80,18%  | (23.620) |
|     | Pensiun             | 10.792    | 10.366    | 10.504    | 226                     | 200                     | -26           | 153               | 138                  | -288   | 62             | 12.928        | 81,25%  | (2.424)  |
|     | Total Pembiayaan    | 201.431   | 211.344   | 210.737   | 3.161                   | 2.199                   | -962          | 1.602             | -607                 | 9.306  | 2.806          | 235.692       | 89,41%  | (24.955) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 1.180     | 1.895     | 1.618     | 4.565     | 2,02%     | 2,65%     | 7,41%     | 2.947         | 3.385 | 2.670 |               |        |       |
|     | KUR                | 896       | 1.456     | 1.153     | 3.955     | 1,68%     | 2,01%     | 6,84%     | 2.802         | 3.060 | 2.499 |               |        |       |
|     | Non KUR            | 284       | 439       | 465       | 610       | 5,67%     | 12,11%    | 16,04%    | 145           | 325   | 171   |               |        |       |
| 3   | PWG                | 25        | -         | -         | 25        | 0,00%     | 0,00%     | 0,20%     | 25            | 25    | 25    |               |        |       |
|     | Cilem              | -         | -         | -         | 25        | 0,00%     | 0,00%     | 0,20%     | 25            | 25    | 25    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 795       | 2.089     | 1.639     | 4.062     | 0,59%     | 1,19%     | 2,97%     | 2.423         | 3.267 | 1.974 |               |        |       |
|     | CF 1               | 92        | 281       | 107       | 1.666     | 0,35%     | 0,35%     | 5,46%     | 1.559         | 1.575 | 1.386 |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | 92        | 281       | 107       | 1.666     | 0,72%     | 0,75%     | 11,58%    | 1.559         | 1.575 | 1.386 |               |        |       |
|     | CF 2               | 704       | 1.808     | 1.532     | 2.396     | 0,65%     | 1,43%     | 2,26%     | 864           | 1.692 | 588   |               |        |       |
|     | Mitraguna & Others | 704       | 1.808     | 1.532     | 2.253     | 0,72%     | 1,58%     | 2,36%     | 721           | 1.550 | 445   |               |        |       |
|     | Pensiun            | -         | -         | -         | 143       | 0,00%     | 0,00%     | 1,36%     | 143           | 143   | 143   |               |        |       |
|     | Total Pembiayaan   | 1.975     | 3.984     | 3.256     | 8.653     | 0,98%     | 1,54%     | 4,11%     | 5.396         | 6.678 | 4.669 | 0,88%         | 78,48% | -3,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | 695       | 785       | 764       | 797       | 1,19%     | 1,25%     | 1,29%     | 33            | 102   | 11  |               |        |       |
|     | KUR                | 639       | 624       | 605       | 638       | 1,20%     | 1,06%     | 1,10%     | 33            | (1)   | 14  |               |        |       |
|     | Non KUR            | 56        | 161       | 159       | 159       | 1,12%     | 4,13%     | 4,17%     | (0)           | 103   | (3) |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | 1.105     | 1.129     | 1.241     | 1.241     | 0,82%     | 0,90%     | 0,91%     | -             | 136   | 112 |               |        |       |
|     | CF 1               | -         | 136       | 227       | 227       | 0,00%     | 0,75%     | 0,74%     | -             | 227   | 91  |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Oto                | -         | 136       | 227       | 227       | 0,00%     | 1,59%     | 1,58%     | -             | 227   | 91  |               |        |       |
|     | CF 2               | 1.105     | 992       | 1.014     | 1.014     | 1,01%     | 0,94%     | 0,96%     | -             | (91)  | 21  |               |        |       |
|     | Mitraguna & Others | 899       | 992       | 1.014     | 1.014     | 0,92%     | 1,04%     | 1,06%     | -             | 114   | 21  |               |        |       |
|     | Pensiun            | 205       | -         | -         | -         | 0,10%     | 0,00%     | 0,00%     | -             | (205) | -   |               |        |       |
|     | Total Pembiayaan   | 1.800     | 1.914     | 2.004     | 2.037     | 0,89%     | 0,95%     | 0,97%     | 33            | 238   | 124 | 0,14%         | 85,64% | -0,8% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 190.527 | 204.546 | 212.462 | 21.935       |          |
| 2   | Contribution Margin | 5.493   | 7.563   | 6.309   | 816          | -14,9%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,44   | 4,06   | 4,14   | 0,08         | 0,71         |
| CIF Payroll | 402    | 341    | 359    | 18           | (43)         |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |     |        |         |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|--------|---------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 1.175     | 255       | 277       | 290       | 105               | 12                   | 34  | 13,50% | (886)   | -75,34% | 4.251         | 6,82%   | (3.961) |
| 2   | Tabungan      | 91.378    | 105.830   | 106.695   | 106.216   | 2.521             | (480)                | 386 | 0,36%  | 14.838  | 16,24%  | 98.420        | 107,92% | 7.795   |
| 3   | Deposito      | 20.885    | 17.098    | 17.170    | 17.170    | 127               | 0                    | 72  | 0,42%  | (3.715) | -17,79% | 21.483        | 79,92%  | (4.314) |
|     | Total         | 113.438   | 123.183   | 124.142   | 123.675   | 2.753             | (467)                | 493 | 0,40%  | 10.237  | 9,02%   | 124.155       | 99,61%  | (480)   |
|     | CASA          | 92.553    | 106.085   | 106.973   | 106.505   | 2.626             | (467)                | 420 | 0,40%  | 13.952  | 15,08%  | 102.671       | 103,73% | 3.834   |
|     | (%) CASA      | 81,59%    | 86,12%    | 86,17%    | 86,12%    |                   |                      |     |        |         |         |               |         |         |
|     | FDR           | 111,58%   | 120,59%   | 120,36%   | 120,81%   |                   |                      |     |        |         |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |         |       |          | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|----------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD     | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.413     | 1.353     | 1.352     | 1.381     |  | 29                   | 28  | 2,06%   | (33)  | -2,30%   | -             | 0,00% | 1.381 |
| 2   | Giro ISE      | 4         | 52        | 56        | 78        |  | 22                   | 26  | 49,23%  | 74    | 1694,50% |               | 0,00% | 78    |
| 3   | Tabungan ISE  | 1.409     | 1.301     | 1.297     | 1.303     |  | 6                    | 2   | 0,17%   | (106) | -7,53%   |               | 0,00% | 1.303 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0!  |               | 0,00% | 0     |
| 5   | CIF ISE       | 95        | 99        | 99        | 99        |  | 0                    | 0   | 0,00%   | 4     | 4,21%    |               | 0,00% | 99    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 55        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -55    | -              | 55            | 0,00%   | (55)    |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 55        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -55    | -              | 55            | 0,00%   | (55)    |
|     | • Local Champion    | 55        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -55    | -              | 55            | 0,00%   | (55)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 58.188    | 60.441    | 60.250    | 1.350                   | 575                     | -775          | 948               | -190                 | 2.062  | 765            | 66.098        | 91,15%  | (5.848) |
|     | KUR                 | 54.166    | 55.978    | 55.815    | 1.350                   | 575                     | -775          | 1.078             | -163                 | 1.649  | 738            | 61.794        | 90,32%  | (5.979) |
|     | Non KUR             | 4.022     | 4.462     | 4.435     | -                       | -                       | 0             | -131              | -27                  | 413    | 27             | 4.304         | 103,05% | 131     |
| 3   | PWG                 | 2.382     | 9.408     | 9.882     | 1.541                   | 551                     | -990          | 1.362             | 474                  | 7.499  | 77             | 9.949         | 99,32%  | (68)    |
|     | Cilem               | 2.382     | 9.408     | 9.882     | 1.541                   | 551                     | -990          | 1.362             | 474                  | 7.499  | 77             | 9.949         | 99,32%  | (68)    |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 65.943    | 78.700    | 79.283    | 1.860                   | 920                     | -940          | 2.504             | 582                  | 13.339 | 338            | 73.797        | 107,43% | 5.485   |
|     | CF 1                | 8.522     | 7.920     | 7.877     | 100                     | -                       | -100          | 36                | -43                  | -646   | 43             | 9.459         | 83,28%  | (1.582) |
|     | Total Griya         | 5.933     | 5.560     | 5.560     | -                       | -                       | 0             | 0                 | -0                   | -374   | 0              | 6.174         | 90,06%  | (614)   |
|     | • Total Non Program | 5.933     | 5.560     | 5.560     | -                       | -                       | 0             | -34               | -0                   | -374   | 0              | 6.174         | 90,06%  | (614)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 2.589     | 2.360     | 2.317     | 100                     | -                       | -100          | 36                | -43                  | -272   | 43             | 3.285         | 70,53%  | (968)   |
|     | CF 2                | 57.421    | 70.780    | 71.406    | 1.760                   | 920                     | -840          | 2.469             | 626                  | 13.985 | 294            | 64.338        | 110,98% | 7.067   |
|     | Mitraguna & Others  | 56.582    | 69.407    | 70.040    | 1.725                   | 920                     | -805          | 2.440             | 633                  | 13.458 | 287            | 62.860        | 111,42% | 7.180   |
|     | Pensiun             | 838       | 1.373     | 1.366     | 35                      | -                       | -35           | 28                | -7                   | 527    | 7              | 1.479         | 92,37%  | (113)   |
|     | Total Pembiayaan    | 126.569   | 148.548   | 149.414   | 4.751                   | 2.046                   | -2.705        | 4.814             | 866                  | 22.845 | 1.180          | 149.899       | 99,68%  | (485)   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 130       | 576       | 560       | 3.102     | 0,22%     | 0,22%     | 0,93%     | 2.542         | 2.972 | 2.526 |               |        |       |
|     | KUR                | 123       | 204       | 305       | 2.454     | 0,23%     | 0,54%     | 4,40%     | 2.149         | 2.331 | 2.250 |               |        |       |
|     | Non KUR            | 6         | 372       | 255       | 648       | 0,16%     | 5,72%     | 14,61%    | 393           | 641   | 276   |               |        |       |
| 3   | PWG                | -         | -         | -         | 221       | 0,00%     | 0,00%     | 0,00%     | 221           | 221   | 221   |               |        |       |
|     | Cilem              | -         | -         | -         | 221       | 0,00%     | 0,00%     | 2,23%     | 221           | 221   | 221   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 447       | 597       | 635       | 767       | 0,68%     | 0,81%     | 0,97%     | 132           | 319   | 169   |               |        |       |
|     | CF 1               | 217       | 497       | 533       | 665       | 2,55%     | 6,73%     | 8,45%     | 132           | 448   | 168   |               |        |       |
|     | Total Griya        | -         | 497       | 533       | 426       | 0,00%     | 9,59%     | 7,67%     | (107)         | 426   | (71)  |               |        |       |
|     | Oto                | 217       | -         | -         | 239       | 8,39%     | 0,00%     | 10,32%    | 239           | 22    | 239   |               |        |       |
|     | CF 2               | 230       | 100       | 101       | 101       | 0,40%     | 0,14%     | 0,14%     | -             | (129) | 1     |               |        |       |
|     | Mitraguna & Others | 230       | 100       | 101       | 101       | 0,41%     | 0,15%     | 0,14%     | -             | (129) | 1     |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 577       | 1.173     | 1.195     | 4.089     | 0,46%     | 0,80%     | 2,74%     | 2.894         | 3.512 | 2.916 | 1,32%         | 51,76% | -1,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD | MtM | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
| 2   | MBG                | 47        | 116       | 114       | 190       | 0,08%     | 0,19%     | 0,31%     | 76            | 143 | 74  |               |          |      |
|     | KUR                | -         | 38        | 36        | 112       | 0,00%     | 0,06%     | 0,20%     | 76            | 112 | 74  |               |          |      |
|     | Non KUR            | 47        | 78        | 78        | 78        | 1,16%     | 1,74%     | 1,75%     | -             | 31  | (0) |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
| 4   | CFG                | -         | 87        | 87        | 87        | 0,00%     | 0,11%     | 0,11%     | -             | 87  | -   |               |          |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | CF 2               | -         | 87        | 87        | 87        | 0,00%     | 0,12%     | 0,12%     | -             | 87  | -   |               |          |      |
|     | Mitraguna & Others | -         | 87        | 87        | 87        | 0,00%     | 0,12%     | 0,12%     | -             | 87  | -   |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Total Pembiayaan   | 47        | 202       | 201       | 276       | 0,04%     | 0,14%     | 0,18%     | 76            | 230 | 74  | 0,47%         | -152,93% | 0,3% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 124.669 | 131.801 | 149.756 | 25.087       |          |
| 2   | Contribution Margin | 3.950   | 6.199   | 6.140   | 2.190        | -55,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,07   | 4,14   | 4,16   | 0,02         | 1,09         |
| CIF Payroll | 107    | 425    | 444    | 19           | 337          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         |        |        |        | Target Nov'25 |         |       |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|--------|--------|---------------|---------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD    | %YtD   | Posisi        | Penc.   | Gap   |
| 1   | Giro          | 1.878     | 3.276     | 3.214     | 3.253     | 206              | 39                   | (24)    | -0,72% | 1.375  | 73,24% | 4.014         | 81,04%  | (761) |
| 2   | Tabungan      | 48.550    | 58.732    | 52.113    | 55.743    | 591              | 3.630                | (2.989) | -5,09% | 7.193  | 14,81% | 55.473        | 100,49% | 270   |
| 3   | Deposito      | 7.602     | 13.550    | 13.450    | 13.350    | 2.432            | (100)                | (200)   | -1,48% | 5.748  | 75,62% | 8.347         | 159,93% | 5.003 |
|     | Total         | 58.030    | 75.559    | 68.777    | 72.346    | 3.229            | 3.569                | (3.213) | -4,25% | 14.316 | 24,67% | 67.834        | 106,65% | 4.512 |
|     | CASA          | 50.428    | 62.009    | 55.327    | 58.996    | 797              | 3.669                | (3.013) | -4,86% | 8.568  | 16,99% | 59.487        | 99,17%  | (491) |
|     | (%) CASA      | 86,90%    | 82,07%    | 80,44%    | 81,55%    |                  |                      |         |        |        |        |               |         |       |
|     | FDR           | 148,42%   | 129,65%   | 141,90%   | 134,90%   |                  |                      |         |        |        |        |               |         |       |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |    | Growth (1-16 Nov'25) |         |      |         |      | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|----|----------------------|---------|------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |    | DtD                  | MtD     | %MtD | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 458       | 858       | 374       | 386       | 13 | (472)                | -54,97% | (72) | -15,67% | -    | 0,00%         | 386   |     |
| 2   | Giro ISE      | 360       | 412       | 266       | 277       | 11 | (135)                | -32,74% | (83) | -22,98% |      | 0,00%         | 277   |     |
| 3   | Tabungan ISE  | 99        | 446       | 107       | 109       | 2  | (337)                | -75,48% | 11   | 10,97%  |      | 0,00%         | 109   |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0  | 0                    | #DIV/0! | 0    | #DIV/0! |      | 0,00%         | 0     |     |
| 5   | CIF ISE       | 26        | 34        | 34        | 34        | 0  | 0                    | 0,00%   | 8    | 30,77%  |      | 0,00%         | 34    |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 45.037    | 49.029    | 48.534    | 300                     | 200                     | -100          | 214              | -495                 | 3.497  | 695            | 52.201        | 92,98%  | (3.667) |
|     | KUR                 | 43.986    | 47.512    | 46.934    | 300                     | 100                     | -200          | 47               | -577                 | 2.949  | 677            | 50.816        | 92,36%  | (3.882) |
|     | Non KUR             | 1.052     | 1.518     | 1.600     | -                       | 100                     | 100           | 167              | 83                   | 548    | 17             | 1.385         | 115,53% | 215     |
| 3   | PWG                 | 3.221     | 8.523     | 8.760     | 464                     | 372                     | -92           | 148              | 237                  | 5.539  | 134            | 8.452         | 103,65% | 309     |
|     | Cilem               | 3.221     | 8.523     | 8.760     | 464                     | 372                     | -92           | 148              | 237                  | 5.539  | 134            | 8.452         | 103,65% | 309     |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 37.871    | 40.407    | 40.298    | 850                     | 253                     | -597          | 411              | -109                 | 2.427  | 362            | 44.221        | 91,13%  | (3.924) |
|     | CF 1                | 26.387    | 25.292    | 25.211    | -                       | 253                     | 253           | -326             | -82                  | -1.177 | 334            | 27.144        | 92,88%  | (1.934) |
|     | Total Griya         | 5.331     | 5.308     | 5.291     | -                       | -                       | 0             | 0                | -17                  | -39    | 17             | 5.525         | 95,77%  | (234)   |
|     | • Total Non Program | 5.331     | 4.976     | 4.960     | -                       | -                       | 0             | -57              | -16                  | -371   | 16             | 5.525         | 89,78%  | (565)   |
|     | • Program           | -         | 332       | 331       | -                       | -                       | 0             | -2               | -1                   | 331    | 1              | 0             | 0,00%   | 331     |
|     | Oto                 | 21.057    | 19.984    | 19.919    | -                       | 253                     | 253           | -326             | -65                  | -1.137 | 317            | 21.619        | 92,14%  | (1.700) |
|     | CF 2                | 11.484    | 15.115    | 15.087    | 850                     | -                       | -850          | 737              | -27                  | 3.603  | 27             | 17.077        | 88,35%  | (1.990) |
|     | Mitraguna & Others  | 8.469     | 10.554    | 10.548    | 850                     | -                       | -850          | 574              | -6                   | 2.080  | 6              | 13.545        | 77,88%  | (2.996) |
|     | Pensiun             | 3.015     | 4.560     | 4.539     | -                       | -                       | 0             | 164              | -22                  | 1.524  | 22             | 3.532         | 128,49% | 1.006   |
|     | Total Pembiayaan    | 86.130    | 97.959    | 97.593    | 1.614                   | 824                     | -790          | 774              | -367                 | 11.463 | 1.191          | 104.874       | 93,06%  | (7.282) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 409       | 352       | 293       | 887       | 0,91%     | 0,60%     | 1,83%     | 594           | 478   | 535   |               |        |       |
|     | KUR                | 384       | 352       | 293       | 887       | 0,87%     | 0,62%     | 1,89%     | 594           | 502   | 535   |               |        |       |
|     | Non KUR            | 25        | -         | -         | -         | 2,33%     | 0,00%     | 0,00%     | -             | (25)  | -     |               |        |       |
| 3   | PWG                | 6         | -         | -         | 96        | 0,18%     | 0,00%     | 1,09%     | 96            | 90    | 96    |               |        |       |
|     | Cilem              | 6         | -         | -         | 96        | 0,18%     | 0,00%     | 1,09%     | 96            | 90    | 96    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.220     | 1.865     | 2.133     | 2.702     | 3,22%     | 5,28%     | 6,71%     | 569           | 1.482 | 837   |               |        |       |
|     | CF 1               | 985       | 1.084     | 1.070     | 1.542     | 3,73%     | 4,23%     | 6,12%     | 472           | 558   | 459   |               |        |       |
|     | Total Griya        | -         | 64        | 63        | -         | 0,00%     | 1,19%     | 0,00%     | (63)          | -     | (64)  |               |        |       |
|     | Oto                | 985       | 1.020     | 1.007     | 1.542     | 4,68%     | 5,04%     | 7,74%     | 535           | 558   | 523   |               |        |       |
|     | CF 2               | 235       | 781       | 1.063     | 1.160     | 2,05%     | 7,03%     | 7,69%     | 97            | 924   | 379   |               |        |       |
|     | Mitraguna & Others | 235       | 781       | 799       | 799       | 2,78%     | 7,57%     | 7,58%     | -             | 564   | 18    |               |        |       |
|     | Pensiun            | -         | -         | 264       | 361       | 0,00%     | 5,78%     | 7,95%     | 97            | 361   | 361   |               |        |       |
|     | Total Pembiayaan   | 1.635     | 2.217     | 2.426     | 3.685     | 1,90%     | 2,48%     | 3,78%     | 1.258         | 2.050 | 1.468 | 3,35%         | 11,32% | -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 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 2   | MBG                | 324       | 275       | 291       | 331       | 0,72%     | 0,59%     | 0,68%     | 40            | 7     | 56  |               |          |      |
|     | KUR                | 102       | 192       | 208       | 248       | 0,23%     | 0,44%     | 0,53%     | 40            | 146   | 56  |               |          |      |
|     | Non KUR            | 222       | 83        | 83        | 83        | 21,14%    | 5,44%     | 5,16%     | -             | (140) | -   |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 4   | CFG                | 338       | 648       | 647       | 751       | 0,89%     | 1,60%     | 1,86%     | 103           | 413   | 103 |               |          |      |
|     | CF 1               | 338       | 648       | 647       | 751       | 1,28%     | 2,56%     | 2,98%     | 103           | 413   | 103 |               |          |      |
|     | Total Griya        | -         | 131       | 130       | 130       | 0,00%     | 2,46%     | 2,47%     | -             | 130   | (1) |               |          |      |
|     | Oto                | 338       | 517       | 517       | 621       | 1,61%     | 2,59%     | 3,12%     | 103           | 282   | 103 |               |          |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Total Pembiayaan   | 662       | 923       | 938       | 1.082     | 0,77%     | 0,96%     | 1,11%     | 144           | 420   | 159 | 3,56%         | -220,85% | 2,4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Sep-24 | Dec-24 | Sep-25 |              |          |
| 1   | Asset (Retail) T    | 79.947 | 88.011 | 99.866 | 19.919       |          |
| 2   | Contribution Margin | 1.319  | 2.311  | 2.483  | 1.164        | -88,2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,96   | 3,64   | 3,55   | (0,09)       | 0,59         |
| CIF Payroll | 229    | 163    | 188    | 25           | (41)         |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         |         |         |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 28.187    | 21.511    | 21.557    | 20.530    | 170              | (1.027)              | (981)   | -4,56%  | (7.657) | -27,17% | 34.516        | 59,48% | (13.986) |
| 2   | Tabungan      | 231.223   | 240.889   | 241.294   | 241.001   | 14.289           | (293)                | 112     | 0,05%   | 9.777   | 4,23%   | 244.274       | 98,66% | (3.273)  |
| 3   | Deposito      | 34.752    | 39.554    | 33.398    | 33.328    | 241              | (70)                 | (6.226) | -15,74% | (1.424) | -4,10%  | 34.797        | 95,78% | (1.469)  |
|     | Total         | 294.162   | 301.953   | 296.249   | 294.858   | 14.700           | (1.390)              | (7.095) | -2,35%  | 696     | 0,24%   | 313.587       | 94,03% | (18.728) |
|     | CASA          | 259.410   | 262.400   | 262.851   | 261.530   | 14.459           | (1.320)              | (869)   | -0,33%  | 2.120   | 0,82%   | 278.789       | 93,81% | (17.259) |
|     | (%) CASA      | 88,19%    | 86,90%    | 88,73%    | 88,70%    |                  |                      |         |         |         |         |               |        |          |
|     | FDR           | 81,90%    | 86,52%    | 87,69%    | 88,11%    |                  |                      |         |         |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |       |         |      |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 4.487     | 5.185     | 5.540     | 5.036     |  | (504)                | (149) | -2,87%  | 549  | 12,23%  | -             | 0,00% | 5.036 |
| 2   | Giro ISE      | 733       | 668       | 1.142     | 665       |  | (477)                | (3)   | -0,46%  | (69) | -9,38%  |               | 0,00% | 665   |
| 3   | Tabungan ISE  | 3.754     | 4.517     | 4.399     | 4.372     |  | (27)                 | (146) | -3,22%  | 618  | 16,45%  |               | 0,00% | 4.372 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0    | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 101       | 111       | 111       | 111       |  | 0                    | 0     | 0,00%   | 10   | 9,90%   |               | 0,00% | 111   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 3.242     | 1.700     | 1.697     | -                       | -                       | 0             | -54              | -3                   | -1.545 | 3              | 3.242         | 52,36%  | (1.545)  |
|     | Linkage             | 1.406     | 1.004     | 1.004     | -                       | -                       | -             | -40              | 0                    | -402   | -              | 1.406         | 71,43%  | (402)    |
|     | Non-Linkage         | 1.836     | 696       | 693       | -                       | -                       | 0             | -13              | -3                   | -1.143 | 3              | 1.836         | 37,75%  | (1.143)  |
|     | • Local Champion    | 1.836     | 696       | 693       | -                       | -                       | 0             | -13              | -3                   | -1.143 | 3              | 1.836         | 37,75%  | (1.143)  |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 72.473    | 72.161    | 71.256    | 1.350                   | 50                      | -1.300        | 907              | -905                 | -1.218 | 955            | 73.798        | 96,56%  | (2.542)  |
|     | KUR                 | 67.505    | 67.768    | 66.898    | 1.350                   | 50                      | -1.300        | 1.053            | -870                 | -606   | 920            | 68.672        | 97,42%  | (1.774)  |
|     | Non KUR             | 4.969     | 4.393     | 4.357     | -                       | -                       | 0             | -146             | -35                  | -611   | 35             | 5.125         | 85,01%  | (768)    |
| 3   | PWG                 | 12.827    | 24.750    | 25.710    | 4.525                   | 2.814                   | -1.711        | 2.521            | 960                  | 12.883 | 1.854          | 28.848        | 89,12%  | (3.138)  |
|     | Cilem               | 7.700     | 16.834    | 17.675    | 2.523                   | 1.211                   | -1.313        | 2.212            | 840                  | 9.975  | 371            | 19.756        | 89,47%  | (2.081)  |
|     | Gadai               | 5.127     | 7.915     | 8.036     | 2.002                   | 1.604                   | -398          | 310              | 120                  | 2.909  | 1.483          | 9.092         | 88,38%  | (1.057)  |
| 4   | CFG                 | 152.377   | 162.630   | 161.127   | 1.602                   | 1.503                   | -99           | 1.569            | -1.502               | 8.750  | 3.005          | 174.288       | 92,45%  | (13.161) |
|     | CF 1                | 49.433    | 46.521    | 46.252    | 555                     | -                       | -555          | 329              | -268                 | -3.180 | 268            | 55.198        | 83,79%  | (8.946)  |
|     | Total Griya         | 45.444    | 40.929    | 40.733    | 50                      | -                       | -50           | 0                | -195                 | -4.710 | 195            | 49.586        | 82,15%  | (8.852)  |
|     | • Total Non Program | 21.636    | 18.086    | 18.025    | 50                      | -                       | -50           | -385             | -60                  | -3.611 | 60             | 22.711        | 79,37%  | (4.686)  |
|     | • Program           | 23.808    | 22.843    | 22.708    | -                       | -                       | 0             | 3                | -135                 | -1.100 | 135            | 26.875        | 84,50%  | (4.166)  |
|     | Oto                 | 3.989     | 5.592     | 5.519     | 505                     | -                       | -505          | 329              | -73                  | 1.530  | 73             | 5.613         | 98,33%  | (94)     |
|     | CF 2                | 102.945   | 116.109   | 114.875   | 1.047                   | 1.503                   | 456           | 1.240            | -1.234               | 11.930 | 2.737          | 119.090       | 96,46%  | (4.215)  |
|     | Mitraguna & Others  | 90.697    | 101.889   | 100.738   | 881                     | 1.503                   | 622           | 1.240            | -1.151               | 10.041 | 2.654          | 105.348       | 95,62%  | (4.610)  |
|     | Pensiun             | 12.248    | 14.220    | 14.137    | 166                     | -                       | -166          | 1                | -83                  | 1.889  | 83             | 13.742        | 102,87% | 395      |
|     | Total Pembiayaan    | 240.919   | 261.240   | 259.790   | 7.477                   | 4.367                   | -3.109        | 4.944            | -1.450               | 18.871 | 5.817          | 280.176       | 92,72%  | (20.386) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.    | Gap  |
| 1   | SME                | -         | 57        | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (57)  |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Local Champion     | -         | 57        | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (57)  |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 2   | MBG                | 190       | 908       | 935       | 4.817     | 0,26%     | 1,30%     | 6,76%     | 3.882         | 4.627 | 3.909 |               |          |      |
|     | KUR                | 190       | 310       | 589       | 4.460     | 0,28%     | 0,87%     | 6,67%     | 3.871         | 4.270 | 4.150 |               |          |      |
|     | Non KUR            | -         | 598       | 346       | 357       | 0,00%     | 7,88%     | 8,19%     | 11            | 357   | (241) |               |          |      |
| 3   | PWG                | -         | -         | -         | 443       | 0,00%     | 0,00%     | 1,72%     | 443           | 443   | 443   |               |          |      |
|     | Cilem              | -         | -         | -         | 433       | 0,00%     | 0,00%     | 2,45%     | 433           | 433   | 433   |               |          |      |
|     | Gadai              | -         | -         | -         | 10        | 0,00%     | 0,00%     | 0,12%     | 10            | 10    | 10    |               |          |      |
| 4   | CFG                | 3.319     | 4.884     | 4.033     | 4.608     | 2,18%     | 2,48%     | 2,86%     | 575           | 1.290 | (275) |               |          |      |
|     | CF 1               | 1.762     | 3.615     | 3.096     | 3.582     | 3,57%     | 6,66%     | 7,75%     | 486           | 1.820 | (32)  |               |          |      |
|     | Total Griya        | 1.762     | 3.343     | 2.831     | 3.166     | 3,88%     | 6,92%     | 7,77%     | 335           | 1.404 | (177) |               |          |      |
|     | Oto                | -         | 272       | 265       | 416       | 0,00%     | 4,74%     | 7,54%     | 151           | 416   | 144   |               |          |      |
|     | CF 2               | 1.556     | 1.269     | 937       | 1.026     | 1,51%     | 0,81%     | 0,89%     | 89            | (530) | (243) |               |          |      |
|     | Mitraguna & Others | 1.556     | 1.269     | 937       | 1.026     | 1,72%     | 0,92%     | 1,02%     | 89            | (530) | (243) |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Total Pembiayaan   | 3.509     | 5.849     | 4.968     | 9.868     | 1,46%     | 1,90%     | 3,80%     | 4.900         | 6.360 | 4.020 | 8,37%         | -120,35% | 4,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |       |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc. | Gap   |
| 1   | SME                | 368       | -         | 55        | 52        | 11,36%    | 3,23%     | 3,06%     | (3)           | (316) | 52    |               |       |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Non-Linkage        | 368       | -         | 55        | 52        | 20,07%    | 7,90%     | 7,50%     | (3)           | (316) | 52    |               |       |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 2   | MBG                | 194       | 292       | 314       | 314       | 0,27%     | 0,44%     | 0,44%     | -             | 120   | 22    |               |       |       |
|     | KUR                | 3         | 193       | 222       | 222       | 0,00%     | 0,33%     | 0,33%     | -             | 219   | 28    |               |       |       |
|     | Non KUR            | 191       | 98        | 92        | 92        | 3,84%     | 2,10%     | 2,12%     | -             | (99)  | (6)   |               |       |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 4   | CFG                | 4.795     | 4.790     | 5.057     | 5.860     | 3,15%     | 3,11%     | 3,64%     | 803           | 1.065 | 1.070 |               |       |       |
|     | CF 1               | 2.642     | 3.176     | 3.279     | 3.297     | 5,34%     | 7,05%     | 7,13%     | 19            | 655   | 121   |               |       |       |
|     | Total Griya        | 2.642     | 3.176     | 3.279     | 3.297     | 5,81%     | 8,01%     | 8,09%     | 19            | 655   | 121   |               |       |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | CF 2               | 2.153     | 1.613     | 1.778     | 2.563     | 2,09%     | 1,53%     | 2,23%     | 784           | 410   | 949   |               |       |       |
|     | Mitraguna & Others | 2.153     | 1.319     | 1.484     | 2.268     | 2,37%     | 1,46%     | 2,25%     | 784           | 116   | 949   |               |       |       |
|     | Pensiun            | -         | 294       | 294       | 294       | 0,00%     | 0,11%     | 2,08%     | -             | 294   | -     |               |       |       |
|     | Total Pembiayaan   | 5.357     | 5.081     | 5.426     | 6.226     | 2,22%     | 2,08%     | 2,40%     | 800           | 869   | 1.144 | 2,32%         | 3,26% | -0,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 288.130 | 292.870 | 287.254 | (876)        |          |
| 2   | Contribution Margin | 11.615  | 17.537  | 12.417  | 802          | -6,9%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,18   | 3,50   | 3,51   | 0,01         | 0,33         |
| CIF Payroll | 1.070  | 1.198  | 1.228  | 30           | 158          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |          |         |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD      | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 14.345    | 9.986     | 8.447     | 8.435     | (376)            | (11)                 | (1.551)  | -15,53% | (5.910) | -41,20% | 21.691        | 38,89%  | (13.256) |
| 2   | Tabungan      | 145.625   | 195.327   | 393.585   | 392.731   | 52.003           | (854)                | 197.404  | 101,06% | 247.106 | 169,69% | 159.881       | 245,64% | 232.850  |
| 3   | Deposito      | 70.189    | 86.483    | 67.514    | 67.516    | (2.627)          | 1                    | (18.967) | -21,93% | (2.673) | -3,81%  | 70.942        | 95,17%  | (3.426)  |
|     | Total         | 230.159   | 291.796   | 469.546   | 468.682   | 49.000           | (864)                | 176.886  | 60,62%  | 238.523 | 103,63% | 252.514       | 185,61% | 216.168  |
|     | CASA          | 159.970   | 205.313   | 402.031   | 401.167   | 51.627           | (865)                | 195.853  | 95,39%  | 241.196 | 150,78% | 181.572       | 220,94% | 219.595  |
|     | (%) CASA      | 69,50%    | 70,36%    | 85,62%    | 85,59%    |                  |                      |          |         |         |         |               |         |          |
|     | FDR           | 49,05%    | 42,16%    | 26,26%    | 26,31%    |                  |                      |          |         |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |         |         |       |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD     | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 12.643    | 15.535    | 13.667    | 13.677    |  | 9                    | (1.858) | -11,96% | 1.033 | 8,17%   | -             | 0,00% | 13.677 |
| 2   | Giro ISE      | 2.499     | 3.292     | 1.703     | 1.703     |  | (0)                  | (1.589) | -48,27% | (796) | -31,84% |               | 0,00% | 1.703  |
| 3   | Tabungan ISE  | 9.095     | 11.192    | 10.914    | 10.924    |  | 9                    | (269)   | -2,40%  | 1.829 | 20,11%  |               | 0,00% | 10.924 |
| 4   | Deposito ISE  | 1.050     | 1.050     | 1.050     | 1.050     |  | 0                    | 0       | 0,00%   | 0     | 0,00%   |               | 0,00% | 1.050  |
| 5   | CIF ISE       | 89        | 112       | 113       | 113       |  | 0                    | 1       | 0,89%   | 24    | 26,97%  |               | 0,00% | 113    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 37        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -37    | -              | 37            | 0,00%   | (37)     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 37        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -37    | -              | 37            | 0,00%   | (37)     |
|     | • Local Champion    | 37        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -37    | -              | 37            | 0,00%   | (37)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 19.248    | 14.960    | 14.820    | -                       | -                       | 0             | -539             | -140                 | -4.428 | 140            | 21.048        | 70,41%  | (6.228)  |
|     | KUR                 | 17.796    | 13.578    | 13.437    | -                       | -                       | 0             | -533             | -140                 | -4.359 | 140            | 19.513        | 68,86%  | (6.076)  |
|     | Non KUR             | 1.452     | 1.383     | 1.383     | -                       | -                       | 0             | -6               | 0                    | -69    | -              | 1.535         | 90,12%  | (152)    |
| 3   | PWG                 | 5.178     | 11.964    | 12.441    | 1.523                   | 1.472                   | -51           | 325              | 477                  | 7.263  | 995            | 20.379        | 61,05%  | (7.938)  |
|     | Cilem               | 3.578     | 8.774     | 9.055     | 723                     | 440                     | -283          | 436              | 281                  | 5.477  | 160            | 13.704        | 66,08%  | (4.649)  |
|     | Gadai               | 1.600     | 3.189     | 3.386     | 800                     | 1.032                   | 232           | -111             | 197                  | 1.786  | 835            | 6.675         | 50,73%  | (3.289)  |
| 4   | CFG                 | 88.436    | 96.089    | 96.059    | 503                     | 315                     | -188          | -1.046           | -29                  | 7.623  | 344            | 111.775       | 85,94%  | (15.715) |
|     | CF 1                | 19.579    | 25.210    | 25.152    | 233                     | 115                     | -118          | 524              | -58                  | 5.572  | 173            | 22.421        | 112,18% | 2.730    |
|     | Total Griya         | 14.822    | 14.728    | 14.690    | -                       | -                       | 0             | 0                | -37                  | -132   | 37             | 15.602        | 94,15%  | (912)    |
|     | • Total Non Program | 14.371    | 14.302    | 14.265    | -                       | -                       | 0             | -133             | -37                  | -106   | 37             | 15.093        | 94,52%  | (828)    |
|     | • Program           | 451       | 425       | 425       | -                       | -                       | 0             | -3               | 0                    | -26    | -              | 510           | 83,45%  | (84)     |
|     | Oto                 | 4.757     | 10.482    | 10.461    | 233                     | 115                     | -118          | 524              | -21                  | 5.704  | 135            | 6.819         | 153,42% | 3.643    |
|     | CF 2                | 68.857    | 70.879    | 70.908    | 270                     | 200                     | -70           | -1.570           | 29                   | 2.051  | 171            | 89.354        | 79,36%  | (18.446) |
|     | Mitraguna & Others  | 68.359    | 70.001    | 70.036    | 270                     | 200                     | -70           | -1.564           | 35                   | 1.677  | 165            | 86.959        | 80,54%  | (16.923) |
|     | Pensiun             | 498       | 878       | 872       | -                       | -                       | 0             | -6               | -6                   | 374    | 6              | 2.394         | 36,41%  | (1.523)  |
|     | Total Pembiayaan    | 112.901   | 123.013   | 123.321   | 2.025                   | 1.787                   | -238          | -1.261           | 307                  | 10.420 | 1.479          | 153.239       | 80,48%  | (29.918) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 1.267     | 772       | 789       | 849       | 6,58%     | 5,27%     | 5,73%     | 60            | (418) | 77    |               |        |       |
|     | KUR                | 1.267     | 772       | 789       | 849       | 7,12%     | 5,81%     | 6,32%     | 60            | (418) | 77    |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 323       | 0,00%     | 0,00%     | 2,59%     | 323           | 323   | 323   |               |        |       |
|     | Cilem              | -         | -         | -         | 301       | 0,00%     | 0,00%     | 3,33%     | 301           | 301   | 301   |               |        |       |
|     | Gadai              | -         | -         | -         | 21        | 0,00%     | 0,00%     | 0,62%     | 21            | 21    | 21    |               |        |       |
| 4   | CFG                | 1.470     | 1.479     | 1.419     | 3.246     | 1,66%     | 1,48%     | 3,38%     | 1.827         | 1.776 | 1.767 |               |        |       |
|     | CF 1               | 117       | 973       | 626       | 2.454     | 0,60%     | 2,48%     | 9,76%     | 1.828         | 2.337 | 1.481 |               |        |       |
|     | Total Griya        | -         | 469       | 232       | 1.124     | 0,00%     | 1,58%     | 7,65%     | 891           | 1.124 | 654   |               |        |       |
|     | Oto                | 117       | 504       | 393       | 1.330     | 2,46%     | 3,75%     | 12,71%    | 937           | 1.213 | 827   |               |        |       |
|     | CF 2               | 1.353     | 506       | 794       | 792       | 1,96%     | 1,12%     | 1,12%     | (2)           | (561) | 286   |               |        |       |
|     | Mitraguna & Others | 1.353     | 506       | 794       | 792       | 1,98%     | 1,13%     | 1,13%     | (2)           | (561) | 286   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 2.737     | 2.251     | 2.208     | 4.417     | 2,42%     | 1,80%     | 3,58%     | 2.209         | 1.680 | 2.167 | 2,44%         | 31,76% | -1,1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 10.076    | 10.113    | 9.991     | 9.986     | 52,35%    | 66,78%    | 67,38%    | (5)           | (90)  | (127) |               |        |       |
|     | KUR                | 8.740     | 8.795     | 8.674     | 8.669     | 49,11%    | 63,89%    | 64,51%    | (5)           | (71)  | (126) |               |        |       |
|     | Non KUR            | 1.336     | 1.318     | 1.317     | 1.317     | 92,03%    | 95,22%    | 95,22%    | -             | (19)  | (1)   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 989       | 1.216     | 1.391     | 1.592     | 1,12%     | 1,45%     | 1,66%     | 201           | 603   | 376   |               |        |       |
|     | CF 1               | 244       | 233       | 232       | 434       | 1,24%     | 0,92%     | 1,72%     | 202           | 190   | 201   |               |        |       |
|     | Total Griya        | 244       | 118       | 117       | 116       | 1,64%     | 0,79%     | 0,79%     | (1)           | (128) | (2)   |               |        |       |
|     | Oto                | -         | 115       | 115       | 317       | 0,00%     | 1,09%     | 3,03%     | 203           | 317   | 203   |               |        |       |
|     | CF 2               | 745       | 984       | 1.159     | 1.159     | 1,08%     | 1,64%     | 1,63%     | (1)           | 413   | 175   |               |        |       |
|     | Mitraguna & Others | 745       | 984       | 1.159     | 1.159     | 1,09%     | 1,66%     | 1,65%     | (1)           | 413   | 175   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 11.065    | 11.329    | 11.382    | 11.578    | 9,80%     | 9,25%     | 9,39%     | 196           | 513   | 249   | 1,44%         | 84,67% | -7,9% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 229.090 | 230.159 | 242.796 | 13.706       |          |
| 2   | Contribution Margin | 3.533   | 4.982   | (701)   | (4.234)      | 119,8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,14   | 3,45   | 3,45   | 0,00         | 0,31         |
| CIF Payroll | 1.031  | 700    | 722    | 22           | (309)        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         |        |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 15.552    | 6.460     | 10.255    | 10.635    | 714              | 380                  | 4.175   | 64,63% | (4.917)  | -31,62% | 25.477        | 41,74% | (14.842) |
| 2   | Tabungan      | 146.646   | 145.002   | 141.197   | 140.384   | (1.597)          | (813)                | (4.618) | -3,18% | (6.262)  | -4,27%  | 158.899       | 88,35% | (18.515) |
| 3   | Deposito      | 29.176    | 27.609    | 28.014    | 28.032    | 495              | 18                   | 422     | 1,53%  | (1.144)  | -3,92%  | 30.121        | 93,06% | (2.089)  |
|     | Total         | 191.374   | 179.071   | 179.466   | 179.050   | (388)            | (416)                | (21)    | -0,01% | (12.324) | -6,44%  | 214.497       | 83,47% | (35.446) |
|     | CASA          | 162.198   | 151.462   | 151.452   | 151.019   | (883)            | (433)                | (443)   | -0,29% | (11.180) | -6,89%  | 184.376       | 81,91% | (33.357) |
|     | (%) CASA      | 84,75%    | 84,58%    | 84,39%    | 84,34%    |                  |                      |         |        |          |         |               |        |          |
|     | FDR           | 87,12%    | 107,77%   | 108,42%   | 108,67%   |                  |                      |         |        |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |       | Growth (1-16 Nov'25) |         |         |         | Target Nov'25 |        |        |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|---------|---------|---------|---------------|--------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |       | DtD                  | MtD     | %MtD    | YtD     | %YtD          | Posisi | Penc.  |
| 1   | DPK ISE       | 14.103    | 8.994     | 12.669    | 12.477    | (192) | 3.483                | 38,73%  | (1.626) | -11,53% | -             | 0,00%  | 12.477 |
| 2   | Giro ISE      | 4.458     | 4.210     | 7.323     | 7.674     | 351   | 3.465                | 82,30%  | 3.216   | 72,14%  |               | 0,00%  | 7.674  |
| 3   | Tabungan ISE  | 9.645     | 4.784     | 5.346     | 4.803     | (543) | 19                   | 0,39%   | (4.842) | -50,20% |               | 0,00%  | 4.803  |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0     | 0                    | #DIV/0! | 0       | #DIV/0! |               | 0,00%  | 0      |
| 5   | CIF ISE       | 100       | 104       | 105       | 105       | 0     | 1                    | 0,96%   | 5       | 5,00%   |               | 0,00%  | 105    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 16.150    | 18.771    | 19.234    | 550                     | 600                     | 50            | 1.590            | 463                  | 3.084  | 137            | 21.415        | 89,82%  | (2.181)  |
|     | KUR                 | 14.812    | 17.642    | 18.116    | 550                     | 600                     | 50            | 1.629            | 474                  | 3.304  | 126            | 19.912        | 90,98%  | (1.796)  |
|     | Non KUR             | 1.337     | 1.128     | 1.117     | -                       | -                       | 0             | -39              | -11                  | -220   | 11             | 1.502         | 74,38%  | (385)    |
| 3   | PWG                 | 15.238    | 29.524    | 31.172    | 10.483                  | 2.751                   | -7.732        | 3.614            | 1.648                | 15.934 | 1.103          | 30.096        | 103,57% | 1.076    |
|     | Cilem               | 3.814     | 12.037    | 12.940    | 1.198                   | 1.159                   | -39           | 1.174            | 904                  | 9.126  | 255            | 15.630        | 82,79%  | (2.690)  |
|     | Gadai               | 11.423    | 17.487    | 18.232    | 9.285                   | 1.592                   | -7.693        | 2.440            | 744                  | 6.808  | 848            | 14.466        | 126,03% | 3.766    |
| 4   | CFG                 | 135.343   | 144.690   | 144.173   | 1.292                   | 358                     | -935          | -1.102           | -518                 | 8.830  | 875            | 159.190       | 90,57%  | (15.017) |
|     | CF 1                | 16.023    | 18.100    | 17.994    | 257                     | 138                     | -120          | -25              | -107                 | 1.971  | 244            | 18.866        | 95,38%  | (872)    |
|     | Total Griya         | 9.034     | 10.590    | 10.553    | -                       | -                       | 0             | 0                | -37                  | 1.519  | 37             | 9.764         | 108,08% | 789      |
|     | • Total Non Program | 9.034     | 10.590    | 10.553    | -                       | -                       | 0             | 396              | -37                  | 1.519  | 37             | 9.764         | 108,08% | 789      |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 6.989     | 7.510     | 7.441     | 257                     | 138                     | -120          | -25              | -69                  | 452    | 207            | 9.102         | 81,75%  | (1.661)  |
|     | CF 2                | 119.320   | 126.590   | 126.179   | 1.035                   | 220                     | -815          | -1.077           | -411                 | 6.859  | 631            | 140.324       | 89,92%  | (14.145) |
|     | Mitraguna & Others  | 104.787   | 113.008   | 112.920   | 1.035                   | 220                     | -815          | -919             | -88                  | 8.133  | 308            | 123.847       | 91,18%  | (10.928) |
|     | Pensiun             | 14.533    | 13.582    | 13.259    | -                       | -                       | 0             | -158             | -323                 | -1.274 | 323            | 16.477        | 80,47%  | (3.218)  |
|     | Total Pembiayaan    | 166.730   | 192.985   | 194.578   | 12.326                  | 3.709                   | -8.617        | 4.102            | 1.593                | 27.848 | 2.115          | 210.701       | 92,35%  | (16.123) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 2   | MBG                | 46        | 543       | 460       | 1.022     | 0,29%     | 2,45%     | 5,31%     | 562           | 976   | 480   |               |         |      |
|     | KUR                | -         | 459       | 460       | 942       | 0,00%     | 2,61%     | 5,20%     | 482           | 942   | 483   |               |         |      |
|     | Non KUR            | 46        | 83        | -         | 80        | 3,44%     | 0,00%     | 7,17%     | 80            | 34    | (3)   |               |         |      |
| 3   | PWG                | -         | 146       | -         | 645       | 0,00%     | 0,00%     | 2,07%     | 645           | 645   | 500   |               |         |      |
|     | Cilem              | -         | -         | -         | 380       | 0,00%     | 0,00%     | 2,94%     | 380           | 380   | 380   |               |         |      |
|     | Gadai              | -         | 146       | -         | 265       | 0,00%     | 0,00%     | 1,45%     | 265           | 265   | 119   |               |         |      |
| 4   | CFG                | 993       | 410       | 406       | 1.210     | 0,73%     | 0,28%     | 0,84%     | 804           | 217   | 800   |               |         |      |
|     | CF 1               | 153       | 410       | 406       | 721       | 0,95%     | 2,24%     | 4,01%     | 315           | 568   | 311   |               |         |      |
|     | Total Griya        | 15        | 341       | 339       | 339       | 0,16%     | 3,20%     | 3,21%     | -             | 324   | (2)   |               |         |      |
|     | Oto                | 138       | 69        | 67        | 382       | 1,98%     | 0,90%     | 5,13%     | 315           | 244   | 313   |               |         |      |
|     | CF 2               | 840       | -         | -         | 489       | 0,70%     | 0,00%     | 0,39%     | 489           | (351) | 489   |               |         |      |
|     | Mitraguna & Others | 840       | -         | -         | 93        | 0,80%     | 0,00%     | 0,08%     | 93            | (747) | 93    |               |         |      |
|     | Pensiun            | -         | -         | -         | 396       | 0,00%     | 0,00%     | 2,99%     | 396           | 396   | 396   |               |         |      |
|     | Total Pembiayaan   | 1.039     | 1.099     | 866       | 2.878     | 0,62%     | 0,45%     | 1,48%     | 2.012         | 1.839 | 1.779 | 2,88%         | -94,43% | 1,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |       |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc. | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 2   | MBG                | 261       | 402       | 481       | 481       | 1,61%     | 2,56%     | 2,50%     | -             | 220   | 79    |               |       |       |
|     | KUR                | 204       | 183       | 182       | 182       | 1,38%     | 1,03%     | 1,01%     | -             | (22)  | (0)   |               |       |       |
|     | Non KUR            | 57        | 219       | 298       | 298       | 4,24%     | 26,44%    | 26,71%    | -             | 242   | 79    |               |       |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 4   | CFG                | 2.157     | 3.271     | 2.483     | 2.483     | 1,59%     | 1,72%     | 1,72%     | -             | 327   | (787) |               |       |       |
|     | CF 1               | 22        | 11        | 1         | 1         | 0,14%     | 0,01%     | 0,01%     | -             | (21)  | (9)   |               |       |       |
|     | Total Griya        | 22        | 11        | 1         | 1         | 0,25%     | 0,01%     | 0,01%     | -             | (21)  | (9)   |               |       |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | CF 2               | 2.134     | 3.260     | 2.482     | 2.482     | 1,79%     | 1,96%     | 1,97%     | -             | 348   | (778) |               |       |       |
|     | Mitraguna & Others | 1.368     | 3.260     | 2.482     | 2.482     | 1,31%     | 2,20%     | 2,20%     | -             | 1.114 | (778) |               |       |       |
|     | Pensiun            | 766       | -         | -         | -         | 0,46%     | 0,00%     | 0,00%     | -             | (766) | -     |               |       |       |
|     | Total Pembiayaan   | 2.417     | 3.673     | 2.964     | 2.964     | 1,45%     | 1,54%     | 1,52%     | -             | 547   | (708) | 1,46%         | 4,13% | -0,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 168.249 | 191.374 | 193.609 | 25.360       |          |
| 2   | Contribution Margin | 6.577   | 9.292   | 6.852   | 275          | -4,2%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,14   | 3,35   | 3,37   | 0,02         | 0,23         |
| CIF Payroll | 1.094  | 1.140  | 1.192  | 52           | 98           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |         |         |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD     | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 8.687     | 8.643     | 9.202     | 14.325    | 253               | 5.123                | 5.682   | 65,74%  | 5.638    | 64,90%  | 19.049        | 75,20% | (4.724)  |
| 2   | Tabungan      | 252.421   | 261.827   | 264.251   | 262.910   | 3.583             | (1.341)              | 1.083   | 0,41%   | 10.489   | 4,16%   | 268.613       | 97,88% | (5.704)  |
| 3   | Deposito      | 76.726    | 72.505    | 62.153    | 62.823    | (1.073)           | 670                  | (9.682) | -13,35% | (13.903) | -18,12% | 77.795        | 80,75% | (14.972) |
|     | Total         | 337.834   | 342.975   | 335.605   | 340.057   | 2.763             | 4.452                | (2.917) | -0,85%  | 2.224    | 0,66%   | 365.457       | 93,05% | (25.400) |
|     | CASA          | 261.108   | 270.470   | 273.452   | 277.234   | 3.836             | 3.782                | 6.764   | 2,50%   | 16.126   | 6,18%   | 287.662       | 96,37% | (10.428) |
|     | (%) CASA      | 77,29%    | 78,86%    | 81,48%    | 81,53%    |                   |                      |         |         |          |         |               |        |          |
|     | FDR           | 106,55%   | 109,87%   | 111,75%   | 110,29%   |                   |                      |         |         |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |         |       |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 8.448     | 11.910    | 12.641    | 12.525    |  | (116)                | 615 | 5,17%   | 4.077 | 48,26%  | -             | 0,00% | 12.525 |
| 2   | Giro ISE      | 1.077     | 1.065     | 1.086     | 1.111     |  | 24                   | 46  | 4,29%   | 33    | 3,10%   |               | 0,00% | 1.111  |
| 3   | Tabungan ISE  | 7.371     | 10.845    | 11.555    | 11.414    |  | (141)                | 570 | 5,25%   | 4.043 | 54,86%  |               | 0,00% | 11.414 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0      |
| 5   | CIF ISE       | 163       | 187       | 188       | 188       |  | 0                    | 1   | 0,53%   | 25    | 15,34%  |               | 0,00% | 188    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 33.407    | 26.331    | 25.892    | 500                     | -                       | -500          | -82               | -439                 | -7.515 | 439            | 39.559        | 65,45%  | (13.667) |
|     | Linkage             | 4         | -         | -         | -                       | -                       | -             | 0                 | 0                    | -4     | -              | 2.747         | 0,00%   | (2.747)  |
|     | Non-Linkage         | 33.404    | 26.331    | 25.892    | 500                     | -                       | -500          | -82               | -439                 | -7.512 | 439            | 36.812        | 70,33%  | (10.920) |
|     | • Local Champion    | 29.104    | 25.433    | 24.994    | 500                     | -                       | -500          | -82               | -439                 | -4.110 | 439            | 30.183        | 82,81%  | (5.189)  |
|     | • Value Chain       | 4.299     | 898       | 898       | -                       | -                       | -             | 0                 | 0                    | -3.401 | -              | 6.629         | 13,55%  | (5.731)  |
| 2   | MBG                 | 23.844    | 26.425    | 26.028    | 250                     | -                       | -250          | 1.120             | -396                 | 2.184  | 396            | 27.707        | 93,94%  | (1.679)  |
|     | KUR                 | 21.881    | 24.372    | 24.075    | 250                     | -                       | -250          | 1.186             | -297                 | 2.194  | 297            | 25.636        | 93,91%  | (1.561)  |
|     | Non KUR             | 1.963     | 2.053     | 1.953     | -                       | -                       | 0             | -65               | -100                 | -10    | 100            | 2.070         | 94,32%  | (118)    |
| 3   | PWG                 | 18.313    | 34.800    | 35.343    | 5.236                   | 4.359                   | -877          | 1.901             | 543                  | 17.030 | 3.816          | 32.103        | 110,09% | 3.240    |
|     | Cilem               | 9.363     | 18.475    | 18.477    | 1.354                   | 700                     | -654          | 454               | 3                    | 9.115  | 697            | 19.896        | 92,87%  | (1.418)  |
|     | Gadai               | 8.950     | 16.326    | 16.865    | 3.881                   | 3.658                   | -223          | 1.447             | 540                  | 7.915  | 3.119          | 12.207        | 138,16% | 4.658    |
| 4   | CFG                 | 284.398   | 289.261   | 287.773   | 1.803                   | 2.160                   | 357           | 3.514             | -1.488               | 3.374  | 3.648          | 293.503       | 98,05%  | (5.730)  |
|     | CF 1                | 38.670    | 35.743    | 35.364    | 189                     | 726                     | 537           | 215               | -379                 | -3.306 | 1.105          | 39.755        | 88,95%  | (4.391)  |
|     | Total Griya         | 32.928    | 30.140    | 29.607    | -                       | 442                     | 442           | 0                 | -534                 | -3.321 | 976            | 33.207        | 89,16%  | (3.600)  |
|     | • Total Non Program | 32.928    | 30.140    | 29.607    | -                       | 442                     | 442           | -623              | -534                 | -3.321 | 976            | 33.207        | 89,16%  | (3.600)  |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 5.742     | 5.602     | 5.757     | 189                     | 284                     | 95            | 215               | 155                  | 15     | 129            | 6.549         | 87,92%  | (791)    |
|     | CF 2                | 245.728   | 253.518   | 252.409   | 1.614                   | 1.434                   | -180          | 3.299             | -1.109               | 6.681  | 2.543          | 253.748       | 99,47%  | (1.339)  |
|     | Mitraguna & Others  | 226.104   | 235.833   | 234.507   | 1.614                   | 1.067                   | -547          | 3.374             | -1.326               | 8.403  | 2.393          | 233.381       | 100,48% | 1.126    |
|     | Pensiun             | 19.624    | 17.685    | 17.902    | -                       | 367                     | 367           | -74               | 217                  | -1.722 | 150            | 20.366        | 87,90%  | (2.464)  |
|     | Total Pembiayaan    | 359.963   | 376.817   | 375.035   | 7.788                   | 6.519                   | -1.270        | 6.454             | -1.781               | 15.073 | 8.300          | 392.871       | 95,46%  | (17.836) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |         | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|---------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM     | %             | Penc.  | Gap   |
| 1   | SME                | -         | 95        | 90        | 90        | 0,00%     | 0,34%     | 0,35%     | (0)           | 90    | (5)     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |        |       |
|     | Local Champion     | -         | 95        | 90        | 90        | 0,00%     | 0,34%     | 0,35%     | (0)           | 90    | (5)     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |        |       |
| 2   | MBG                | 314       | 238       | 167       | 551       | 1,32%     | 0,63%     | 2,12%     | 385           | 237   | 313     |               |        |       |
|     | KUR                | 205       | 191       | 122       | 471       | 0,94%     | 0,50%     | 1,96%     | 349           | 266   | 279     |               |        |       |
|     | Non KUR            | 109       | 47        | 45        | 81        | 5,56%     | 2,19%     | 4,12%     | 36            | (29)  | 33      |               |        |       |
| 3   | PWG                | -         | -         | -         | 372       | 0,00%     | 0,00%     | 1,05%     | 372           | 372   | 372     |               |        |       |
|     | Cilem              | -         | -         | -         | 332       | 0,00%     | 0,00%     | 1,80%     | 332           | 332   | 332     |               |        |       |
|     | Gadai              | -         | -         | -         | 40        | 0,00%     | 0,00%     | 0,24%     | 40            | 40    | 40      |               |        |       |
| 4   | CFG                | 4.834     | 7.506     | 8.636     | 12.878    | 1,70%     | 2,99%     | 4,48%     | 4.243         | 8.045 | 5.372   |               |        |       |
|     | CF 1               | 1.936     | 3.401     | 3.537     | 2.036     | 5,01%     | 9,89%     | 5,76%     | (1.501)       | 99    | (1.365) |               |        |       |
|     | Total Griya        | 1.859     | 3.002     | 3.167     | 1.722     | 5,65%     | 10,51%    | 5,82%     | (1.444)       | (137) | (1.280) |               |        |       |
|     | Oto                | 77        | 399       | 370       | 313       | 1,35%     | 6,61%     | 5,44%     | (57)          | 236   | (85)    |               |        |       |
|     | CF 2               | 2.897     | 4.105     | 5.099     | 10.843    | 1,18%     | 2,01%     | 4,30%     | 5.744         | 7.945 | 6.738   |               |        |       |
|     | Mitraguna & Others | 2.897     | 4.105     | 5.099     | 10.843    | 1,28%     | 2,16%     | 4,62%     | 5.744         | 7.945 | 6.738   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |        |       |
|     | Total Pembiayaan   | 5.148     | 7.840     | 8.892     | 13.892    | 1,43%     | 2,36%     | 3,70%     | 4.999         | 8.744 | 6.052   | 0,89%         | 75,94% | -2,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 2   | MBG                | 112       | 582       | 635       | 659       | 0,47%     | 2,40%     | 2,53%     | 24            | 547   | 76   |               |        |       |
|     | KUR                | 77        | 342       | 397       | 459       | 0,35%     | 1,63%     | 1,91%     | 62            | 382   | 117  |               |        |       |
|     | Non KUR            | 34        | 240       | 237       | 199       | 1,74%     | 11,56%    | 10,21%    | (38)          | 165   | (41) |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 4   | CFG                | 2.768     | 12.109    | 12.197    | 12.181    | 0,97%     | 4,22%     | 4,23%     | (16)          | 9.413 | 72   |               |        |       |
|     | CF 1               | 991       | 1.508     | 1.503     | 1.497     | 2,56%     | 4,20%     | 4,23%     | (5)           | 507   | (11) |               |        |       |
|     | Total Griya        | 627       | 1.304     | 1.298     | 1.293     | 1,90%     | 4,31%     | 4,37%     | (5)           | 665   | (11) |               |        |       |
|     | Oto                | 363       | 205       | 205       | 205       | 6,33%     | 3,65%     | 3,55%     | -             | (159) | -    |               |        |       |
|     | CF 2               | 1.777     | 10.600    | 10.694    | 10.683    | 0,72%     | 4,22%     | 4,23%     | (11)          | 8.906 | 83   |               |        |       |
|     | Mitraguna & Others | 1.468     | 10.600    | 10.694    | 10.683    | 0,65%     | 4,53%     | 4,56%     | (11)          | 9.215 | 83   |               |        |       |
|     | Pensiun            | 309       | -         | -         | -         | 0,09%     | 0,00%     | 0,00%     | -             | (309) | -    |               |        |       |
|     | Total Pembiayaan   | 2.880     | 12.691    | 12.832    | 12.839    | 0,80%     | 3,41%     | 3,42%     | 8             | 9.960 | 148  | 3,06%         | 10,58% | -0,4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 345.941 | 364.485 | 375.413 | 29.472       |          |
| 2   | Contribution Margin | 16.153  | 21.658  | 11.504  | (4.649)      | 28,8%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,19   | 3,26   | 3,27   | 0,01         | 0,08         |
| CIF Payroll | 1.936  | 2.537  | 2.616  | 79           | 680          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         |        |       |        | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|-------|--------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD   | %YtD   | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 7.604     | 6.029     | 6.545     | 6.981     | (487)            | 437                  | 953     | 15,80% | (622) | -8,18% | 17.630        | 39,60%  | (10.648) |
| 2   | Tabungan      | 169.083   | 168.290   | 170.153   | 169.882   | 2.671            | (271)                | 1.592   | 0,95%  | 798   | 0,47%  | 182.857       | 92,90%  | (12.976) |
| 3   | Deposito      | 159.534   | 168.281   | 165.744   | 165.546   | 2.495            | (198)                | (2.735) | -1,63% | 6.012 | 3,77%  | 160.953       | 102,85% | 4.593    |
|     | Total         | 336.221   | 342.600   | 342.441   | 342.409   | 4.679            | (32)                 | (191)   | -0,06% | 6.189 | 1,84%  | 361.440       | 94,73%  | (19.031) |
|     | CASA          | 176.687   | 174.319   | 176.698   | 176.863   | 2.184            | 165                  | 2.544   | 1,46%  | 176   | 0,10%  | 200.487       | 88,22%  | (23.624) |
|     | (%) CASA      | 52,55%    | 50,88%    | 51,60%    | 51,65%    |                  |                      |         |        |       |        |               |         |          |
|     | FDR           | 59,93%    | 62,03%    | 62,29%    | 62,30%    |                  |                      |         |        |       |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |     | Growth (1-16 Nov'25) |       |         |         | Target Nov'25 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|-----|----------------------|-------|---------|---------|---------------|--------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |     | DtD                  | MtD   | %MtD    | YtD     | %YtD          | Posisi | Penc. |
| 1   | DPK ISE       | 11.173    | 7.839     | 7.703     | 7.953     | 250 | 114                  | 1,46% | (3.220) | -28,82% | -             | 0,00%  | 7.953 |
| 2   | Giro ISE      | 2.226     | 2.414     | 2.359     | 2.446     | 87  | 32                   | 1,33% | 220     | 9,88%   |               | 0,00%  | 2.446 |
| 3   | Tabungan ISE  | 8.944     | 5.421     | 5.341     | 5.504     | 163 | 82                   | 1,52% | (3.440) | -38,46% |               | 0,00%  | 5.504 |
| 4   | Deposito ISE  | 3         | 3         | 3         | 3         | 0   | 0                    | 0,00% | 0       | 0,00%   |               | 0,00%  | 3     |
| 5   | CIF ISE       | 82        | 90        | 92        | 92        | 0   | 2                    | 2,22% | 10      | 12,20%  |               | 0,00%  | 92    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |        |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|--------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.  | Gap      |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
| 2   | MBG                 | 40.703    | 41.198    | 41.662    | 470                     | 1.100                   | 630           | -539             | 464                  | 959    | 636            | 47.062        | 88,52% | (5.400)  |
|     | KUR                 | 38.741    | 39.533    | 40.015    | 470                     | 1.100                   | 630           | -486             | 482                  | 1.274  | 618            | 44.874        | 89,17% | (4.859)  |
|     | Non KUR             | 1.963     | 1.665     | 1.647     | -                       | -                       | 0             | -54              | -18                  | -315   | 18             | 2.189         | 75,25% | (542)    |
| 3   | PWG                 | 8.703     | 16.596    | 16.959    | 2.461                   | 1.035                   | -1.426        | 645              | 363                  | 8.256  | 672            | 26.230        | 64,65% | (9.271)  |
|     | Cilem               | 6.698     | 12.513    | 12.716    | 840                     | 573                     | -267          | 333              | 203                  | 6.018  | 370            | 17.952        | 70,83% | (5.236)  |
|     | Gadai               | 2.005     | 4.083     | 4.243     | 1.621                   | 461                     | -1.160        | 312              | 160                  | 2.238  | 301            | 8.277         | 51,26% | (4.034)  |
| 4   | CFG                 | 152.101   | 154.707   | 154.699   | 1.684                   | 1.168                   | -516          | 141              | -8                   | 2.598  | 1.176          | 177.569       | 87,12% | (22.871) |
|     | CF 1                | 24.823    | 21.116    | 20.897    | -                       | -                       | 0             | -326             | -219                 | -3.926 | 219            | 27.859        | 75,01% | (6.962)  |
|     | Total Griya         | 16.607    | 12.664    | 12.617    | -                       | -                       | 0             | 0                | -46                  | -3.990 | 46             | 17.386        | 72,57% | (4.769)  |
|     | • Total Non Program | 16.607    | 12.664    | 12.617    | -                       | -                       | 0             | -124             | -46                  | -3.990 | 46             | 17.386        | 72,57% | (4.769)  |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
|     | Oto                 | 8.216     | 8.452     | 8.280     | -                       | -                       | 0             | -326             | -172                 | 64     | 172            | 10.472        | 79,06% | (2.192)  |
|     | CF 2                | 127.278   | 133.591   | 133.802   | 1.684                   | 1.168                   | -516          | 467              | 211                  | 6.524  | 957            | 149.711       | 89,37% | (15.909) |
|     | Mitraguna & Others  | 115.000   | 120.148   | 120.061   | 1.684                   | 748                     | -936          | 283              | -87                  | 5.061  | 835            | 135.356       | 88,70% | (15.295) |
|     | Pensiun             | 12.278    | 13.443    | 13.741    | -                       | 420                     | 420           | 184              | 298                  | 1.462  | 122            | 14.354        | 95,73% | (614)    |
|     | Total Pembiayaan    | 201.507   | 212.500   | 213.319   | 4.615                   | 3.303                   | -1.312        | 246              | 819                  | 11.812 | 2.484          | 250.861       | 85,03% | (37.542) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 377       | 817       | 866       | 2.723     | 0,93%     | 2,10%     | 6,54%     | 1.856         | 2.346 | 1.906 |               |        |       |
|     | KUR                | 327       | 781       | 833       | 2.426     | 0,84%     | 2,11%     | 6,06%     | 1.594         | 2.099 | 1.645 |               |        |       |
|     | Non KUR            | 50        | 36        | 34        | 296       | 2,53%     | 2,02%     | 17,99%    | 263           | 247   | 260   |               |        |       |
| 3   | PWG                | -         | -         | -         | 292       | 0,00%     | 0,00%     | 1,72%     | 292           | 292   | 292   |               |        |       |
|     | Cilem              | -         | -         | -         | 292       | 0,00%     | 0,00%     | 2,30%     | 292           | 292   | 292   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 2.744     | 3.370     | 3.268     | 5.426     | 1,80%     | 2,11%     | 3,51%     | 2.158         | 2.682 | 2.056 |               |        |       |
|     | CF 1               | 932       | 1.034     | 577       | 975       | 3,75%     | 2,73%     | 4,67%     | 398           | 43    | (59)  |               |        |       |
|     | Total Griya        | 594       | -         | -         | 160       | 3,58%     | 0,00%     | 1,27%     | 160           | (434) | 160   |               |        |       |
|     | Oto                | 337       | 1.034     | 577       | 815       | 4,11%     | 6,82%     | 9,84%     | 238           | 478   | (219) |               |        |       |
|     | CF 2               | 1.812     | 2.336     | 2.691     | 4.451     | 1,42%     | 2,01%     | 3,33%     | 1.760         | 2.639 | 2.115 |               |        |       |
|     | Mitraguna & Others | 1.812     | 2.336     | 2.691     | 4.231     | 1,58%     | 2,24%     | 3,52%     | 1.540         | 2.419 | 1.895 |               |        |       |
|     | Pensiun            | -         | -         | -         | 219       | 0,00%     | 0,00%     | 1,60%     | 219           | 219   | 219   |               |        |       |
|     | Total Pembiayaan   | 3.121     | 4.187     | 4.134     | 8.441     | 1,55%     | 1,95%     | 3,96%     | 4.306         | 5.320 | 4.253 | 2,66%         | 32,85% | -1,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | 499       | 294       | 395       | 480       | 1,23%     | 0,96%     | 1,15%     | 85            | (19)  | 186 |               |        |       |
|     | KUR                | 125       | 164       | 265       | 350       | 0,32%     | 0,67%     | 0,88%     | 85            | 225   | 186 |               |        |       |
|     | Non KUR            | 374       | 130       | 130       | 130       | 19,05%    | 7,81%     | 7,90%     | -             | (244) | (0) |               |        |       |
| 3   | PWG                | -         | -         | -         | 7         | 0,00%     | 0,00%     | 0,04%     | 7             | 7     | 7   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | 7         | 0,00%     | 0,00%     | 0,18%     | 7             | 7     | 7   |               |        |       |
| 4   | CFG                | 1.545     | 2.949     | 3.350     | 3.451     | 1,02%     | 2,17%     | 2,23%     | 101           | 1.906 | 502 |               |        |       |
|     | CF 1               | 114       | 623       | 909       | 1.009     | 0,46%     | 4,30%     | 4,83%     | 101           | 895   | 386 |               |        |       |
|     | Total Griya        | 114       | 623       | 620       | 620       | 0,69%     | 4,89%     | 4,91%     | -             | 505   | (4) |               |        |       |
|     | Oto                | -         | -         | 289       | 390       | 0,00%     | 3,42%     | 4,71%     | 101           | 390   | 390 |               |        |       |
|     | CF 2               | 1.431     | 2.326     | 2.441     | 2.441     | 1,12%     | 1,83%     | 1,82%     | -             | 1.010 | 116 |               |        |       |
|     | Mitraguna & Others | 1.388     | 2.326     | 2.441     | 2.441     | 1,21%     | 2,03%     | 2,03%     | -             | 1.053 | 116 |               |        |       |
|     | Pensiun            | 43        | -         | -         | -         | 0,02%     | 0,00%     | 0,00%     | -             | (43)  | -   |               |        |       |
|     | Total Pembiayaan   | 2.045     | 3.243     | 3.745     | 3.938     | 1,01%     | 1,76%     | 1,85%     | 193           | 1.894 | 695 | 1,42%         | 23,29% | -0,4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 295.365 | 336.221 | 337.922 | 42.557       |          |
| 2   | Contribution Margin | 8.910   | 13.162  | 8.509   | (401)        | 4,5%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,17   | 3,41   | 3,41   | 0,00         | 0,24         |
| CIF Payroll | 1.140  | 1.214  | 1.282  | 68           | 142          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 13.185    | 2.291     | 2.364     | 2.380     | 299              | 16                   | 90      | 3,91%  | (10.805) | -81,95% | 18.701        | 12,73%  | (16.320) |
| 2   | Tabungan      | 147.923   | 138.652   | 140.814   | 142.075   | (21.267)         | 1.261                | 3.423   | 2,47%  | (5.847)  | -3,95%  | 158.452       | 89,66%  | (16.377) |
| 3   | Deposito      | 54.920    | 82.610    | 80.931    | 80.945    | 23.934           | 14                   | (1.665) | -2,02% | 26.025   | 47,36%  | 55.870        | 144,88% | 25.075   |
|     | Total         | 216.028   | 223.553   | 224.110   | 225.400   | 2.966            | 1.290                | 1.848   | 0,83%  | 9.372    | 4,34%   | 233.023       | 96,73%  | (7.623)  |
|     | CASA          | 161.108   | 140.943   | 143.179   | 144.456   | (20.968)         | 1.277                | 3.513   | 2,49%  | (16.652) | -10,34% | 177.153       | 81,54%  | (32.697) |
|     | (%) CASA      | 74,58%    | 63,05%    | 63,89%    | 64,09%    |                  |                      |         |        |          |         |               |         |          |
|     | FDR           | 99,10%    | 101,37%   | 100,46%   | 99,88%    |                  |                      |         |        |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2.590     | 2.393     | 2.216     | 2.545     |  | 330                  | 153 | 6,39%   | (44)  | -1,71%  | -             | 0,00% | 2.545 |
| 2   | Giro ISE      | 59        | 60        | 106       | 123       |  | 17                   | 62  | 103,17% | 64    | 108,66% |               | 0,00% | 123   |
| 3   | Tabungan ISE  | 2.531     | 2.332     | 2.110     | 2.423     |  | 313                  | 91  | 3,88%   | (108) | -4,27%  |               | 0,00% | 2.423 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 90        | 114       | 115       | 115       |  | 0                    | 1   | 0,88%   | 25    | 27,78%  |               | 0,00% | 115   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 45.734    | 49.169    | 49.230    | 1.540                   | 900                     | -640          | 1.099            | 60                   | 3.495  | 840            | 50.486        | 97,51%  | (1.256) |
|     | KUR                 | 43.301    | 47.233    | 47.319    | 1.440                   | 900                     | -540          | 1.146            | 86                   | 4.018  | 814            | 47.872        | 98,84%  | (554)   |
|     | Non KUR             | 2.433     | 1.937     | 1.911     | 100                     | -                       | -100          | -47              | -26                  | -522   | 26             | 2.613         | 73,12%  | (702)   |
| 3   | PWG                 | 2.160     | 6.868     | 6.834     | 803                     | 42                      | -761          | 532              | -35                  | 4.674  | 77             | 8.667         | 78,85%  | (1.833) |
|     | Cilem               | 2.160     | 6.868     | 6.834     | 803                     | 42                      | -761          | 532              | -35                  | 4.674  | 77             | 8.667         | 78,85%  | (1.833) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 166.191   | 170.589   | 169.071   | 240                     | 754                     | 514           | 566              | -1.517               | 2.880  | 2.271          | 173.274       | 97,57%  | (4.202) |
|     | CF 1                | 15.140    | 17.519    | 17.250    | -                       | -                       | 0             | 18               | -269                 | 2.110  | 269            | 15.984        | 107,92% | 1.265   |
|     | Total Griya         | 1.118     | 1.004     | 993       | -                       | -                       | 0             | 0                | -11                  | -125   | 11             | 1.335         | 74,40%  | (342)   |
|     | • Total Non Program | 1.118     | 1.004     | 993       | -                       | -                       | 0             | -12              | -11                  | -125   | 11             | 1.335         | 74,40%  | (342)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 14.021    | 16.515    | 16.256    | -                       | -                       | 0             | 18               | -259                 | 2.235  | 259            | 14.649        | 110,97% | 1.607   |
|     | CF 2                | 151.051   | 153.070   | 151.822   | 240                     | 754                     | 514           | 548              | -1.248               | 770    | 2.002          | 157.289       | 96,52%  | (5.468) |
|     | Mitraguna & Others  | 120.364   | 121.985   | 120.416   | -                       | -                       | 0             | 624              | -1.569               | 52     | 1.569          | 126.025       | 95,55%  | (5.609) |
|     | Pensiun             | 30.687    | 31.084    | 31.406    | 240                     | 754                     | 514           | -75              | 322                  | 719    | 432            | 31.265        | 100,45% | 141     |
|     | Total Pembiayaan    | 214.086   | 226.626   | 225.135   | 2.583                   | 1.696                   | -887          | 2.197            | -1.492               | 11.049 | 3.188          | 232.426       | 96,86%  | (7.291) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 2   | MBG                | 330       | 820       | 635       | 2.595     | 0,72%     | 1,29%     | 5,27%     | 1.959         | 2.265 | 1.775 |               |         |       |
|     | KUR                | 190       | 795       | 611       | 2.295     | 0,44%     | 1,29%     | 4,85%     | 1.683         | 2.104 | 1.500 |               |         |       |
|     | Non KUR            | 139       | 25        | 24        | 300       | 5,72%     | 1,25%     | 15,69%    | 276           | 161   | 275   |               |         |       |
| 3   | PWG                | 3         | -         | -         | 192       | 0,14%     | 0,00%     | 2,80%     | 192           | 189   | 192   |               |         |       |
|     | Cilem              | 3         | -         | -         | 192       | 0,14%     | 0,00%     | 2,80%     | 192           | 189   | 192   |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 4   | CFG                | 1.389     | 1.645     | 1.421     | 3.023     | 0,84%     | 0,83%     | 1,79%     | 1.602         | 1.634 | 1.378 |               |         |       |
|     | CF 1               | 197       | 1.365     | 679       | 1.120     | 1,30%     | 3,88%     | 6,50%     | 442           | 923   | (244) |               |         |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Oto                | 197       | 1.365     | 679       | 1.120     | 1,41%     | 4,11%     | 6,89%     | 442           | 923   | (244) |               |         |       |
|     | CF 2               | 1.192     | 280       | 742       | 1.903     | 0,79%     | 0,48%     | 1,25%     | 1.160         | 711   | 1.622 |               |         |       |
|     | Mitraguna & Others | 1.192     | 280       | 354       | 1.510     | 0,99%     | 0,29%     | 1,25%     | 1.156         | 318   | 1.230 |               |         |       |
|     | Pensiun            | -         | -         | 388       | 393       | 0,00%     | 1,25%     | 1,25%     | 4             | 393   | 393   |               |         |       |
|     | Total Pembiayaan   | 1.722     | 2.465     | 2.057     | 5.809     | 0,80%     | 0,91%     | 2,58%     | 3.752         | 4.087 | 3.345 | 0,00%         | 100,00% | -2,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.   | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 2   | MBG                | 508       | 224       | 185       | 206       | 1,11%     | 0,38%     | 0,42%     | 21            | (303) | (18) |               |         |       |
|     | KUR                | 409       | 99        | 147       | 168       | 0,94%     | 0,31%     | 0,35%     | 21            | (241) | 69   |               |         |       |
|     | Non KUR            | 100       | 125       | 38        | 38        | 4,09%     | 1,96%     | 1,99%     | -             | (62)  | (87) |               |         |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 4   | CFG                | 1.360     | 2.030     | 2.166     | 2.166     | 0,82%     | 1,27%     | 1,28%     | -             | 807   | 136  |               |         |       |
|     | CF 1               | 113       | 113       | 249       | 249       | 0,75%     | 1,42%     | 1,45%     | -             | 136   | 136  |               |         |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Oto                | 113       | 113       | 249       | 249       | 0,81%     | 1,51%     | 1,53%     | -             | 136   | 136  |               |         |       |
|     | CF 2               | 1.246     | 1.917     | 1.917     | 1.917     | 0,83%     | 1,25%     | 1,26%     | -             | 670   | (0)  |               |         |       |
|     | Mitraguna & Others | 1.125     | 1.917     | 1.917     | 1.917     | 0,93%     | 1,57%     | 1,59%     | -             | 792   | (0)  |               |         |       |
|     | Pensiun            | 121       | -         | -         | -         | 0,06%     | 0,00%     | 0,00%     | -             | (121) | -    |               |         |       |
|     | Total Pembiayaan   | 1.868     | 2.254     | 2.351     | 2.372     | 0,87%     | 1,04%     | 1,05%     | 21            | 504   | 118  | 0,00%         | 100,00% | -1,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 224.152 | 222.162 | 238.524 | 14.372       |          |
| 2   | Contribution Margin | 7.266   | 10.417  | 8.868   | 1.602        | -22,0%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,58   | 2,85   | 2,88   | 0,02         | 0,30         |
| CIF Payroll | 2.700  | 1.516  | 1.501  | (15)         | (1.199)      |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         |         |         |        | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|---------|--------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD     | %YtD   | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 66        | 37        | 15        | 96        | (4)              | 81                   | 59      | 158,57% | 30      | 45,11% | 2.150         | 4,47%   | (2.054)  |
| 2   | Tabungan      | 73.366    | 68.177    | 65.457    | 66.774    | (6.024)          | 1.316                | (1.404) | -2,06%  | (6.593) | -8,99% | 79.265        | 84,24%  | (12.491) |
| 3   | Deposito      | 13.172    | 13.658    | 14.238    | 14.244    | 95               | 6                    | 586     | 4,29%   | 1.072   | 8,14%  | 14.143        | 100,72% | 101      |
|     | Total         | 86.605    | 81.873    | 79.711    | 81.114    | (5.933)          | 1.403                | (759)   | -0,93%  | (5.491) | -6,34% | 95.557        | 84,88%  | (14.444) |
|     | CASA          | 73.432    | 68.215    | 65.472    | 66.870    | (6.028)          | 1.397                | (1.345) | -1,97%  | (6.563) | -8,94% | 81.415        | 82,13%  | (14.545) |
|     | (%) CASA      | 84,79%    | 83,32%    | 82,14%    | 82,44%    |                  |                      |         |         |         |        |               |         |          |
|     | FDR           | 98,27%    | 111,67%   | 113,96%   | 111,99%   |                  |                      |         |         |         |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |         |     |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 349       | 321       | 386       | 382       |  | (5)                  | 61  | 18,89%  | 32  | 9,26%   | -             | 0,00% | 382 |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0   |
| 3   | Tabungan ISE  | 349       | 321       | 386       | 382       |  | (5)                  | 61  | 18,89%  | 32  | 9,26%   |               | 0,00% | 382 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0   |
| 5   | CIF ISE       | 164       | 172       | 172       | 172       |  | 0                    | 0   | 0,00%   | 8   | 4,88%   |               | 0,00% | 172 |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |       | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD   |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 18        | 18        | 18        | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 18            | 100,00% | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0     | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 18        | 18        | 18        | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 18            | 100,00% | 0       |
|     | • Local Champion    | 18        | 18        | 18        | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 18            | 100,00% | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0     | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 11        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -11   | -              | 11            | 0,00%   | (11)    |
|     | KUR                 | 11        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -11   | -              | 11            | 0,00%   | (11)    |
|     | Non KUR             | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             | 0,00%   | 0       |
| 3   | PWG                 | 1.711     | 6.408     | 6.790     | 812                     | 420                     | -392          | 540              | 382                  | 5.079 | 39             | 4.640         | 146,34% | 2.150   |
|     | Cilem               | 1.711     | 6.408     | 6.790     | 812                     | 420                     | -392          | 540              | 382                  | 5.079 | 39             | 4.640         | 146,34% | 2.150   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 83.367    | 84.998    | 84.032    | 520                     | 300                     | -220          | 649              | -966                 | 665   | 1.266          | 91.314        | 92,02%  | (7.283) |
|     | CF 1                | 269       | 452       | 452       | -                       | -                       | 0             | -3               | 0                    | 184   | -              | 1.216         | 37,20%  | (764)   |
|     | Total Griya         | 269       | 253       | 253       | -                       | -                       | 0             | 0                | 0                    | -16   | -              | 512           | 49,34%  | (259)   |
|     | • Total Non Program | 269       | 253       | 253       | -                       | -                       | 0             | -2               | 0                    | -16   | -              | 512           | 49,34%  | (259)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             | 0,00%   | 0       |
|     | Oto                 | -         | 200       | 200       | -                       | -                       | 0             | -3               | 0                    | 200   | -              | 704           | 28,38%  | (504)   |
|     | CF 2                | 83.098    | 84.545    | 83.579    | 520                     | 300                     | -220          | 652              | -966                 | 481   | 1.266          | 90.098        | 92,76%  | (6.519) |
|     | Mitraguna & Others  | 38.271    | 38.877    | 38.283    | 100                     | 300                     | 200           | -155             | -594                 | 12    | 894            | 44.624        | 85,79%  | (6.341) |
|     | Pensiun             | 44.827    | 45.668    | 45.296    | 420                     | -                       | -420          | 807              | -372                 | 470   | 372            | 45.475        | 99,61%  | (178)   |
|     | Total Pembiayaan    | 85.106    | 91.424    | 90.840    | 1.332                   | 720                     | -612          | 1.189            | -585                 | 5.733 | 1.305          | 95.983        | 94,64%  | (5.143) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 82        | 0,00%     | 0,00%     | 1,21%     | 82            | 82    | 82    |               |        |       |
|     | Cilem              | -         | -         | -         | 82        | 0,00%     | 0,00%     | 1,21%     | 82            | 82    | 82    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | -         | 368       | 389       | 1.647     | 0,00%     | 0,46%     | 1,96%     | 1.258         | 1.647 | 1.279 |               |        |       |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | CF 2               | -         | 368       | 389       | 1.647     | 0,00%     | 0,46%     | 1,97%     | 1.258         | 1.647 | 1.279 |               |        |       |
|     | Mitraguna & Others | -         | 368       | 389       | 534       | 0,00%     | 1,00%     | 1,39%     | 145           | 534   | 166   |               |        |       |
|     | Pensiun            | -         | -         | -         | 1.113     | 0,00%     | 0,00%     | 2,46%     | 1.113         | 1.113 | 1.113 |               |        |       |
|     | Total Pembiayaan   | -         | 368       | 389       | 1.729     | 0,00%     | 0,43%     | 1,90%     | 1.340         | 1.729 | 1.361 | 0,81%         | 57,31% | -1,1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD | MtM | %             | Penc.    | Gap  |
| 1   | SME                | 18        | 18        | 18        | 18        | 100,00%   | 100,00%   | 100,00%   | -             | -   | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Non-Linkage        | 18        | 18        | 18        | 18        | 100,00%   | 100,00%   | 100,00%   | -             | -   | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
| 4   | CFG                | -         | 220       | 229       | 224       | 0,00%     | 0,27%     | 0,27%     | (5)           | 224 | 5   |               |          |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | CF 2               | -         | 220       | 229       | 224       | 0,00%     | 0,27%     | 0,27%     | (5)           | 224 | 5   |               |          |      |
|     | Mitraguna & Others | -         | 220       | 229       | 224       | 0,00%     | 0,59%     | 0,59%     | (5)           | 224 | 5   |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Total Pembiayaan   | 18        | 238       | 247       | 242       | 0,02%     | 0,27%     | 0,27%     | (5)           | 224 | 5   | 0,60%         | -126,39% | 0,3% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Sep-24 | Dec-24 | Sep-25 |              |          |
| 1   | Asset (Retail) T    | 81.328 | 89.188 | 93.750 | 12.422       |          |
| 2   | Contribution Margin | 2.872  | 4.188  | 3.962  | 1.090        | -38,0%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,68   | 2,85   | 2,77   | (0,07)       | 0,09         |
| CIF Payroll | 752    | 669    | 594    | (75)         | (158)        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |       |        |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 11.015    | 22.598    | 22.838    | 22.866    | (633)            | 28                   | 268   | 1,19%  | 11.851  | 107,58% | 15.889        | 143,91% | 6.976    |
| 2   | Tabungan      | 115.074   | 107.804   | 107.397   | 108.175   | 419              | 777                  | 370   | 0,34%  | (6.900) | -6,00%  | 123.561       | 87,55%  | (15.387) |
| 3   | Deposito      | 23.779    | 24.716    | 24.595    | 24.595    | 1.009            | 0                    | (121) | -0,49% | 816     | 3,43%   | 24.502        | 100,38% | 93       |
|     | Total         | 149.869   | 155.118   | 154.830   | 155.635   | 794              | 805                  | 517   | 0,33%  | 5.767   | 3,85%   | 163.952       | 94,93%  | (8.317)  |
|     | CASA          | 126.089   | 130.402   | 130.235   | 131.041   | (214)            | 805                  | 638   | 0,49%  | 4.951   | 3,93%   | 139.451       | 93,97%  | (8.410)  |
|     | (%) CASA      | 84,13%    | 84,07%    | 84,12%    | 84,20%    |                  |                      |       |        |         |         |               |         |          |
|     | FDR           | 105,52%   | 116,25%   | 116,10%   | 115,50%   |                  |                      |       |        |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |        |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|--------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD   | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 7.372     | 6.372     | 6.796     | 6.839     |  | 43                   | 467 | 7,33%  | (533) | -7,23%  | -             | 0,00% | 6.839 |
| 2   | Giro ISE      | 1.170     | 339       | 514       | 552       |  | 38                   | 213 | 62,96% | (618) | -52,81% |               | 0,00% | 552   |
| 3   | Tabungan ISE  | 2.302     | 1.933     | 2.182     | 2.187     |  | 5                    | 254 | 13,11% | (115) | -4,99%  |               | 0,00% | 2.187 |
| 4   | Deposito ISE  | 3.900     | 4.100     | 4.100     | 4.100     |  | 0                    | 0   | 0,00%  | 200   | 5,13%   |               | 0,00% | 4.100 |
| 5   | CIF ISE       | 69        | 77        | 79        | 79        |  | 0                    | 2   | 2,60%  | 10    | 14,49%  |               | 0,00% | 79    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 731       | 1.407     | 1.504     | -                       | 100                     | 100           | -45              | 97                   | 773    | 3              | 731           | 205,73% | 773     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 731       | 1.407     | 1.504     | -                       | 100                     | 100           | -45              | 97                   | 773    | 3              | 731           | 205,73% | 773     |
|     | • Local Champion    | 731       | 484       | 581       | -                       | 100                     | 100           | -25              | 97                   | -150   | 3              | 731           | 79,45%  | (150)   |
|     | • Value Chain       | -         | 923       | 923       | -                       | -                       | -             | -19              | 0                    | 923    | -              | 0             | 0,00%   | 923     |
| 2   | MBG                 | 14.454    | 20.637    | 20.613    | 915                     | 200                     | -715          | 770              | -24                  | 6.159  | 224            | 18.537        | 111,20% | 2.077   |
|     | KUR                 | 11.979    | 18.507    | 18.504    | 915                     | 200                     | -715          | 918              | -2                   | 6.525  | 202            | 15.960        | 115,95% | 2.545   |
|     | Non KUR             | 2.475     | 2.130     | 2.109     | -                       | -                       | 0             | -148             | -21                  | -366   | 21             | 2.577         | 81,84%  | (468)   |
| 3   | PWG                 | 2.088     | 8.454     | 8.538     | 1.034                   | 209                     | -825          | 1.315            | 85                   | 6.451  | 124            | 9.019         | 94,67%  | (481)   |
|     | Cilem               | 1.902     | 8.217     | 8.294     | 901                     | 201                     | -699          | 1.265            | 77                   | 6.392  | 124            | 8.833         | 93,89%  | (540)   |
|     | Gadai               | 186       | 237       | 245       | 133                     | 8                       | -125          | 50               | 8                    | 59     | 0              | 186           | 131,49% | 59      |
| 4   | CFG                 | 140.874   | 149.821   | 149.105   | 1.820                   | 2.110                   | 290           | 1.766            | -715                 | 8.232  | 2.825          | 153.271       | 97,28%  | (4.165) |
|     | CF 1                | 3.720     | 5.476     | 5.404     | -                       | -                       | 0             | -68              | -72                  | 1.683  | 72             | 5.198         | 103,96% | 206     |
|     | Total Griya         | 422       | 1.169     | 1.167     | -                       | -                       | 0             | 0                | -2                   | 744    | 2              | 802           | 145,49% | 365     |
|     | • Total Non Program | 422       | 1.169     | 1.167     | -                       | -                       | 0             | -8               | -2                   | 744    | 2              | 802           | 145,49% | 365     |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 3.298     | 4.307     | 4.237     | -                       | -                       | 0             | -68              | -70                  | 939    | 70             | 4.396         | 96,38%  | (159)   |
|     | CF 2                | 137.153   | 144.345   | 143.702   | 1.820                   | 2.110                   | 290           | 1.834            | -643                 | 6.548  | 2.753          | 148.073       | 97,05%  | (4.371) |
|     | Mitraguna & Others  | 95.850    | 101.262   | 100.362   | 1.720                   | 1.360                   | -360          | 1.604            | -899                 | 4.513  | 2.259          | 105.758       | 94,90%  | (5.396) |
|     | Pensiun             | 41.304    | 43.083    | 43.339    | 100                     | 750                     | 650           | 231              | 256                  | 2.035  | 494            | 42.314        | 102,42% | 1.025   |
|     | Total Pembiayaan    | 158.147   | 180.319   | 179.761   | 3.769                   | 2.619                   | -1.150        | 3.807            | -558                 | 21.614 | 3.176          | 181.558       | 99,01%  | (1.797) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | 49        | 48        | 48        | 0,00%     | 3,41%     | 3,19%     | -             | 48    | (1)   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | 49        | 48        | 48        | 0,00%     | 3,41%     | 3,19%     | -             | 48    | (1)   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 24        | -         | -         | 751       | 0,16%     | 0,00%     | 3,64%     | 751           | 727   | 751   |               |        |       |
|     | KUR                | 24        | -         | -         | 644       | 0,20%     | 0,00%     | 3,48%     | 644           | 621   | 644   |               |        |       |
|     | Non KUR            | -         | -         | -         | 106       | 0,00%     | 0,00%     | 5,04%     | 106           | 106   | 106   |               |        |       |
| 3   | PWG                | -         | -         | -         | 87        | 0,00%     | 0,00%     | 1,01%     | 87            | 87    | 87    |               |        |       |
|     | Cilem              | -         | -         | -         | 87        | 0,00%     | 0,00%     | 1,04%     | 87            | 87    | 87    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 636       | 1.014     | 1.462     | 2.408     | 0,45%     | 0,98%     | 1,62%     | 946           | 1.772 | 1.395 |               |        |       |
|     | CF 1               | 195       | 355       | 110       | 407       | 5,25%     | 2,02%     | 7,54%     | 297           | 212   | 52    |               |        |       |
|     | Total Griya        | -         | 2         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (2)   |               |        |       |
|     | Oto                | 195       | 353       | 110       | 407       | 5,92%     | 2,56%     | 9,61%     | 297           | 212   | 54    |               |        |       |
|     | CF 2               | 441       | 658       | 1.352     | 2.001     | 0,32%     | 0,94%     | 1,39%     | 649           | 1.560 | 1.343 |               |        |       |
|     | Mitraguna & Others | 441       | 486       | 1.183     | 1.331     | 0,46%     | 1,17%     | 1,33%     | 148           | 890   | 845   |               |        |       |
|     | Pensiun            | -         | 172       | 169       | 670       | 0,00%     | 0,39%     | 1,55%     | 502           | 670   | 498   |               |        |       |
|     | Total Pembiayaan   | 660       | 1.063     | 1.510     | 3.293     | 0,42%     | 0,84%     | 1,83%     | 1.783         | 2.634 | 2.230 | 1,37%         | 24,98% | -0,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 2   | MBG                | 224       | 221       | 220       | 219       | 1,55%     | 1,07%     | 1,06%     | (1)           | (5)   | (2)   |               |          |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Non KUR            | 224       | 221       | 220       | 219       | 9,04%     | 10,33%    | 10,39%    | (1)           | (5)   | (2)   |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 4   | CFG                | 313       | 274       | 38        | 38        | 0,22%     | 0,03%     | 0,03%     | -             | (275) | (236) |               |          |      |
|     | CF 1               | -         | 173       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (173) |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Oto                | -         | 173       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (173) |               |          |      |
|     | CF 2               | 313       | 101       | 38        | 38        | 0,23%     | 0,03%     | 0,03%     | -             | (275) | (63)  |               |          |      |
|     | Mitraguna & Others | 313       | 101       | 38        | 38        | 0,33%     | 0,04%     | 0,04%     | -             | (275) | (63)  |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Total Pembiayaan   | 537       | 495       | 258       | 257       | 0,34%     | 0,14%     | 0,14%     | (1)           | (280) | (238) | 1,13%         | -688,19% | 1,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 192.100 | 162.108 | 181.740 | (10.360)     |          |
| 2   | Contribution Margin | 7.193   | 10.133  | 7.051   | (142)        | 2,0%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,69   | 3,37   | 3,39   | 0,02         | 0,70         |
| CIF Payroll | 2.203  | 1.014  | 1.039  | 25           | (1.164)      |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         |         |        |        | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|--------|--------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD    | %YtD   | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 6.790     | 8.413     | 4.966     | 6.546     | 851              | 1.579                | (1.867) | -22,19% | (244)  | -3,59% | 12.850        | 50,94%  | (6.304) |
| 2   | Tabungan      | 175.767   | 193.661   | 198.387   | 197.883   | 9.382            | (504)                | 4.222   | 2,18%   | 22.116 | 12,58% | 189.520       | 104,41% | 8.364   |
| 3   | Deposito      | 41.842    | 51.659    | 50.873    | 50.876    | (1.726)          | 3                    | (783)   | -1,52%  | 9.034  | 21,59% | 42.338        | 120,17% | 8.538   |
|     | Total         | 224.399   | 253.733   | 254.227   | 255.305   | 8.507            | 1.078                | 1.572   | 0,62%   | 30.906 | 13,77% | 244.707       | 104,33% | 10.598  |
|     | CASA          | 182.557   | 202.074   | 203.354   | 204.429   | 10.233           | 1.075                | 2.355   | 1,17%   | 21.872 | 11,98% | 202.369       | 101,02% | 2.060   |
|     | (%) CASA      | 81,35%    | 79,64%    | 79,99%    | 80,07%    |                  |                      |         |         |        |        |               |         |         |
|     | FDR           | 108,91%   | 102,73%   | 102,60%   | 102,17%   |                  |                      |         |         |        |        |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |     |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 4.083     | 6.247     | 6.683     | 6.609     |  | (74)                 | 362 | 5,79%   | 2.526 | 61,87%  | -             | 0,00% | 6.609 |
| 2   | Giro ISE      | 1.486     | 3.408     | 3.672     | 3.566     |  | (107)                | 157 | 4,61%   | 2.080 | 139,93% |               | 0,00% | 3.566 |
| 3   | Tabungan ISE  | 2.597     | 2.839     | 3.011     | 3.043     |  | 32                   | 205 | 7,21%   | 447   | 17,20%  |               | 0,00% | 3.043 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 138       | 154       | 157       | 157       |  | 0                    | 3   | 1,95%   | 19    | 13,77%  |               | 0,00% | 157   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 1.595     | 2.529     | 2.484     | -                       | -                       | 0             | 326              | -45                  | 889    | 45             | 1.595         | 155,77% | 889      |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 1.595     | 2.529     | 2.484     | -                       | -                       | 0             | 326              | -45                  | 889    | 45             | 1.595         | 155,77% | 889      |
|     | • Local Champion    | 1.595     | 2.529     | 2.484     | -                       | -                       | 0             | 326              | -45                  | 889    | 45             | 1.595         | 155,77% | 889      |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 97.733    | 97.843    | 96.848    | 1.305                   | 150                     | -1.155        | 1.094            | -995                 | -885   | 1.145          | 102.758       | 94,25%  | (5.910)  |
|     | KUR                 | 92.544    | 91.691    | 90.738    | 1.205                   | 150                     | -1.055        | 612              | -953                 | -1.806 | 1.103          | 97.133        | 93,42%  | (6.395)  |
|     | Non KUR             | 5.189     | 6.151     | 6.110     | 100                     | -                       | -100          | 482              | -42                  | 921    | 42             | 5.625         | 108,62% | 485      |
| 3   | PWG                 | 10.721    | 20.877    | 21.592    | 2.724                   | 2.226                   | -498          | 1.393            | 715                  | 10.870 | 1.511          | 29.922        | 72,16%  | (8.331)  |
|     | Cilem               | 6.388     | 12.738    | 13.049    | 1.176                   | 598                     | -579          | 328              | 311                  | 6.661  | 287            | 19.779        | 65,98%  | (6.729)  |
|     | Gadai               | 4.333     | 8.138     | 8.542     | 1.548                   | 1.628                   | 81            | 1.065            | 404                  | 4.209  | 1.224          | 10.144        | 84,21%  | (1.601)  |
| 4   | CFG                 | 134.342   | 139.416   | 139.926   | 2.212                   | 3.168                   | 956           | 1.661            | 509                  | 5.583  | 2.659          | 155.663       | 89,89%  | (15.737) |
|     | CF 1                | 27.563    | 25.516    | 25.255    | 329                     | -                       | -329          | -74              | -261                 | -2.308 | 261            | 31.828        | 79,35%  | (6.573)  |
|     | Total Griya         | 18.820    | 16.634    | 16.542    | -                       | -                       | 0             | 0                | -92                  | -2.278 | 92             | 21.370        | 77,41%  | (4.827)  |
|     | • Total Non Program | 5.808     | 4.957     | 4.910     | -                       | -                       | 0             | -58              | -47                  | -898   | 47             | 6.682         | 73,48%  | (1.772)  |
|     | • Program           | 13.012    | 11.677    | 11.632    | -                       | -                       | 0             | -170             | -45                  | -1.380 | 45             | 14.688        | 79,20%  | (3.056)  |
|     | Oto                 | 8.743     | 8.882     | 8.712     | 329                     | -                       | -329          | -74              | -169                 | -30    | 169            | 10.458        | 83,31%  | (1.746)  |
|     | CF 2                | 106.779   | 113.900   | 114.671   | 1.884                   | 3.168                   | 1.285         | 1.735            | 770                  | 7.891  | 2.398          | 123.835       | 92,60%  | (9.164)  |
|     | Mitraguna & Others  | 66.464    | 72.581    | 73.473    | 1.832                   | 2.678                   | 847           | 1.546            | 893                  | 7.009  | 1.785          | 81.941        | 89,67%  | (8.468)  |
|     | Pensiun             | 40.315    | 41.320    | 41.197    | 52                      | 490                     | 438           | 189              | -122                 | 882    | 612            | 41.894        | 98,34%  | (696)    |
|     | Total Pembiayaan    | 244.391   | 260.664   | 260.849   | 6.241                   | 5.544                   | -697          | 4.474            | 185                  | 16.458 | 5.359          | 289.938       | 89,97%  | (29.089) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 83        | -         | -         | -         | 5,19%     | 0,00%     | 0,00%     | -             | (83)  | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | 83        | -         | -         | -         | 5,19%     | 0,00%     | 0,00%     | -             | (83)  | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 931       | 1.108     | 946       | 6.047     | 0,95%     | 0,97%     | 6,24%     | 5.101         | 5.116 | 4.939 |               |        |       |
|     | KUR                | 830       | 948       | 846       | 5.140     | 0,90%     | 0,92%     | 5,66%     | 4.294         | 4.310 | 4.192 |               |        |       |
|     | Non KUR            | 101       | 160       | 100       | 907       | 1,95%     | 1,62%     | 14,84%    | 807           | 806   | 747   |               |        |       |
| 3   | PWG                | 7         | -         | -         | 515       | 0,06%     | 0,00%     | 2,38%     | 515           | 508   | 515   |               |        |       |
|     | Cilem              | -         | -         | -         | 278       | 0,00%     | 0,00%     | 2,13%     | 278           | 278   | 278   |               |        |       |
|     | Gadai              | 7         | -         | -         | 236       | 0,15%     | 0,00%     | 2,77%     | 236           | 230   | 236   |               |        |       |
| 4   | CFG                | 949       | 1.528     | 1.067     | 4.130     | 0,71%     | 0,77%     | 2,95%     | 3.064         | 3.181 | 2.602 |               |        |       |
|     | CF 1               | 949       | 1.114     | 1.067     | 2.391     | 3,44%     | 4,18%     | 9,47%     | 1.324         | 1.442 | 1.277 |               |        |       |
|     | Total Griya        | 745       | 905       | 834       | 1.536     | 3,96%     | 5,02%     | 9,28%     | 702           | 791   | 631   |               |        |       |
|     | Oto                | 204       | 209       | 232       | 855       | 2,34%     | 2,62%     | 9,81%     | 622           | 651   | 646   |               |        |       |
|     | CF 2               | -         | 414       | -         | 1.740     | 0,00%     | 0,00%     | 1,52%     | 1.740         | 1.740 | 1.326 |               |        |       |
|     | Mitraguna & Others | -         | 414       | -         | 1.566     | 0,00%     | 0,00%     | 2,13%     | 1.566         | 1.566 | 1.153 |               |        |       |
|     | Pensiun            | -         | -         | -         | 173       | 0,00%     | 0,00%     | 0,42%     | 173           | 173   | 173   |               |        |       |
|     | Total Pembiayaan   | 1.969     | 2.636     | 2.012     | 10.691    | 0,81%     | 0,77%     | 4,10%     | 8.679         | 8.722 | 8.056 | 0,17%         | 95,87% | -3,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.    | Gap  |
| 1   | SME                | 71        | -         | -         | -         | 4,46%     | 0,00%     | 0,00%     | -             | (71)  | -     |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Non-Linkage        | 71        | -         | -         | -         | 4,46%     | 0,00%     | 0,00%     | -             | (71)  | -     |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 2   | MBG                | 1.078     | 1.129     | 1.006     | 1.015     | 1,10%     | 1,03%     | 1,05%     | 9             | (63)  | (114) |               |          |      |
|     | KUR                | 744       | 807       | 631       | 640       | 0,80%     | 0,69%     | 0,71%     | 9             | (104) | (167) |               |          |      |
|     | Non KUR            | 334       | 322       | 375       | 375       | 6,43%     | 6,10%     | 6,14%     | -             | 41    | 53    |               |          |      |
| 3   | PWG                | -         | 7         | 7         | 7         | 0,00%     | 0,03%     | 0,03%     | -             | 7     | -     |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Gadai              | -         | 7         | 7         | 7         | 0,00%     | 0,08%     | 0,08%     | -             | 7     | -     |               |          |      |
| 4   | CFG                | 793       | 1.956     | 1.876     | 2.096     | 0,59%     | 1,35%     | 1,50%     | 220           | 1.303 | 140   |               |          |      |
|     | CF 1               | 666       | 782       | 701       | 921       | 2,42%     | 2,75%     | 3,65%     | 220           | 255   | 140   |               |          |      |
|     | Total Griya        | 558       | 634       | 559       | 791       | 2,96%     | 3,36%     | 4,78%     | 232           | 234   | 158   |               |          |      |
|     | Oto                | 108       | 148       | 142       | 130       | 1,24%     | 1,60%     | 1,49%     | (12)          | 22    | (18)  |               |          |      |
|     | CF 2               | 126       | 1.175     | 1.175     | 1.175     | 0,12%     | 1,03%     | 1,02%     | -             | 1.048 | -     |               |          |      |
|     | Mitraguna & Others | 126       | 1.175     | 1.175     | 1.175     | 0,19%     | 1,62%     | 1,60%     | -             | 1.048 | -     |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Total Pembiayaan   | 1.942     | 3.092     | 2.888     | 3.118     | 0,79%     | 1,11%     | 1,20%     | 229           | 1.176 | 26    | 3,71%         | -210,58% | 2,5% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 238.797 | 251.305 | 262.140 | 23.343       |          |
| 2   | Contribution Margin | 8.675   | 12.827  | 11.488  | 2.813        | -32,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,75   | 2,95   | 3,00   | 0,05         | 0,25         |
| CIF Payroll | 1.255  | 1.469  | 1.587  | 118          | 332          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |       |        |         |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|---------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 3.637     | 2.572     | 2.384     | 2.413     | 546              | 29                   | (159) | -6,18% | (1.224) | -33,66% | 8.432         | 28,61%  | (6.020) |
| 2   | Tabungan      | 133.319   | 152.840   | 153.435   | 154.099   | 2.858            | 664                  | 1.258 | 0,82%  | 20.780  | 15,59%  | 143.354       | 107,50% | 10.745  |
| 3   | Deposito      | 34.970    | 32.772    | 32.803    | 32.809    | (564)            | 6                    | 37    | 0,11%  | (2.161) | -6,18%  | 35.987        | 91,17%  | (3.178) |
|     | Total         | 171.926   | 188.184   | 188.621   | 189.320   | 2.840            | 699                  | 1.136 | 0,60%  | 17.394  | 10,12%  | 187.773       | 100,82% | 1.547   |
|     | CASA          | 136.957   | 155.412   | 155.819   | 156.512   | 3.404            | 693                  | 1.100 | 0,71%  | 19.555  | 14,28%  | 151.786       | 103,11% | 4.725   |
|     | (%) CASA      | 79,66%    | 82,59%    | 82,61%    | 82,67%    |                  |                      |       |        |         |         |               |         |         |
|     | FDR           | 77,08%    | 70,23%    | 69,60%    | 69,34%    |                  |                      |       |        |         |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |       |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2.034     | 2.779     | 2.583     | 2.650     |  | 66                   | (129) | -4,65%  | 616 | 30,26%  | -             | 0,00% | 2.650 |
| 2   | Giro ISE      | 95        | 736       | 549       | 549       |  | 0                    | (187) | -25,40% | 454 | 479,04% |               | 0,00% | 549   |
| 3   | Tabungan ISE  | 1.439     | 1.543     | 1.535     | 1.601     |  | 66                   | 58    | 3,74%   | 161 | 11,21%  |               | 0,00% | 1.601 |
| 4   | Deposito ISE  | 500       | 500       | 500       | 500       |  | 0                    | 0     | 0,00%   | 0   | 0,00%   |               | 0,00% | 500   |
| 5   | CIF ISE       | 176       | 227       | 228       | 228       |  | 0                    | 1     | 0,44%   | 52  | 29,55%  |               | 0,00% | 228   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 18.945    | 19.854    | 19.389    | 100                     | -                       | -100          | 15               | -465                 | 444     | 465            | 21.313        | 90,98%  | (1.923)  |
|     | KUR                 | 17.446    | 18.508    | 18.214    | 100                     | -                       | -100          | 32               | -294                 | 768     | 294            | 19.713        | 92,39%  | (1.499)  |
|     | Non KUR             | 1.500     | 1.346     | 1.175     | -                       | -                       | 0             | -17              | -171                 | -324    | 171            | 1.599         | 73,49%  | (424)    |
| 3   | PWG                 | 1.695     | 7.053     | 7.321     | 966                     | 368                     | -599          | 544              | 268                  | 5.626   | 100            | 5.843         | 125,29% | 1.478    |
|     | Cilem               | 1.695     | 7.053     | 7.321     | 966                     | 368                     | -599          | 544              | 268                  | 5.626   | 100            | 5.843         | 125,29% | 1.478    |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 111.874   | 105.257   | 104.571   | 485                     | 300                     | -185          | 128              | -686                 | -7.303  | 986            | 115.242       | 90,74%  | (10.671) |
|     | CF 1                | 3.054     | 2.857     | 2.826     | 96                      | -                       | -96           | -85              | -31                  | -227    | 31             | 3.455         | 81,80%  | (629)    |
|     | Total Griya         | 942       | 882       | 882       | -                       | -                       | 0             | 0                | 0                    | -60     | -              | 1.045         | 84,39%  | (163)    |
|     | • Total Non Program | 942       | 882       | 882       | -                       | -                       | 0             | -6               | 0                    | -60     | -              | 1.045         | 84,39%  | (163)    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 2.112     | 1.975     | 1.945     | 96                      | -                       | -96           | -85              | -31                  | -167    | 31             | 2.411         | 80,68%  | (466)    |
|     | CF 2                | 108.821   | 102.400   | 101.745   | 389                     | 300                     | -89           | 214              | -655                 | -7.076  | 955            | 111.787       | 91,02%  | (10.042) |
|     | Mitraguna & Others  | 34.866    | 41.533    | 41.517    | 335                     | 300                     | -35           | 984              | -16                  | 6.651   | 316            | 37.557        | 110,54% | 3.960    |
|     | Pensiun             | 73.955    | 60.867    | 60.227    | 54                      | -                       | -54           | -770             | -639                 | -13.727 | 639            | 74.229        | 81,14%  | (14.002) |
|     | Total Pembiayaan    | 132.514   | 132.164   | 131.281   | 1.551                   | 668                     | -884          | 688              | -883                 | -1.234  | 1.551          | 142.397       | 92,19%  | (11.116) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 2   | MBG                | 302       | 527       | 530       | 716       | 1,59%     | 2,67%     | 3,69%     | 186           | 414   | 189   |               |         |      |
|     | KUR                | 199       | 527       | 530       | 592       | 1,14%     | 2,87%     | 3,25%     | 62            | 393   | 65    |               |         |      |
|     | Non KUR            | 102       | -         | -         | 124       | 6,82%     | 0,00%     | 10,53%    | 124           | 21    | 124   |               |         |      |
| 3   | PWG                | 191       | -         | -         | 191       | 0,00%     | 0,00%     | 2,61%     | 191           | 191   | 191   |               |         |      |
|     | Cilem              | -         | -         | -         | 191       | 0,00%     | 0,00%     | 2,61%     | 191           | 191   | 191   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 4   | CFG                | 58        | 1.199     | 1.868     | 2.859     | 0,05%     | 1,78%     | 2,73%     | 990           | 2.800 | 1.660 |               |         |      |
|     | CF 1               | 54        | 34        | 31        | 28        | 1,76%     | 1,08%     | 1,00%     | (3)           | (26)  | (5)   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Oto                | 54        | 34        | 31        | 28        | 2,55%     | 1,56%     | 1,45%     | (3)           | (26)  | (5)   |               |         |      |
|     | CF 2               | 5         | 1.165     | 1.838     | 2.831     | 0,00%     | 1,79%     | 2,78%     | 993           | 2.826 | 1.665 |               |         |      |
|     | Mitraguna & Others | 5         | 1.165     | 1.758     | 1.229     | 0,01%     | 4,23%     | 2,96%     | (529)         | 1.224 | 64    |               |         |      |
|     | Pensiun            | -         | -         | 80        | 1.602     | 0,00%     | 0,13%     | 2,66%     | 1.522         | 1.602 | 1.602 |               |         |      |
|     | Total Pembiayaan   | 360       | 1.726     | 2.399     | 3.766     | 0,27%     | 1,81%     | 2,87%     | 1.367         | 3.406 | 2.040 | 3,78%         | -31,74% | 0,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 2   | MBG                | 69        | 375       | 328       | 326       | 0,37%     | 1,65%     | 1,68%     | (2)           | 257     | (49)  |               |        |       |
|     | KUR                | 60        | 279       | 232       | 230       | 0,34%     | 1,25%     | 1,26%     | (2)           | 170     | (49)  |               |        |       |
|     | Non KUR            | 9         | 96        | 96        | 96        | 0,62%     | 7,16%     | 8,20%     | -             | 87      | 0     |               |        |       |
| 3   | PWG                | -         | -         | -         | 11        | 0,00%     | 0,00%     | 0,16%     | 11            | 11      | 11    |               |        |       |
|     | Cilem              | -         | -         | -         | 11        | 0,00%     | 0,00%     | 0,16%     | 11            | 11      | 11    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 4   | CFG                | 9.789     | 2.621     | 2.619     | 3.768     | 8,75%     | 2,49%     | 3,60%     | 1.149         | (6.021) | 1.147 |               |        |       |
|     | CF 1               | 3         | -         | -         | -         | 0,10%     | 0,00%     | 0,00%     | -             | (3)     | -     |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Oto                | 3         | -         | -         | -         | 0,14%     | 0,00%     | 0,00%     | -             | (3)     | -     |               |        |       |
|     | CF 2               | 9.786     | 2.621     | 2.619     | 3.768     | 8,99%     | 2,56%     | 3,70%     | 1.149         | (6.018) | 1.147 |               |        |       |
|     | Mitraguna & Others | 915       | 323       | 322       | 1.472     | 2,62%     | 0,78%     | 3,55%     | 1.150         | 557     | 1.149 |               |        |       |
|     | Pensiun            | 8.871     | 2.298     | 2.296     | 2.296     | 6,69%     | 1,74%     | 3,81%     | (1)           | (6.575) | (2)   |               |        |       |
|     | Total Pembiayaan   | 9.858     | 2.997     | 2.947     | 4.105     | 7,44%     | 2,23%     | 3,13%     | 1.159         | (5.752) | 1.109 | 2,09%         | 33,23% | -1,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 158.832 | 172.251 | 185.690 | 26.858       |          |
| 2   | Contribution Margin | 137     | 2.198   | 7.784   | 7.647        | -5581,8% |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,30   | 2,51   | 2,54   | 0,03         | 0,23         |
| CIF Payroll | 1.529  | 1.525  | 1.521  | (4)          | (8)          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |         |         |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 2.839     | 2.519     | 1.481     | 1.498     | 455               | 17                   | (1.021) | -40,52% | (1.341) | -47,23% | 6.559         | 22,84%  | (5.061)  |
| 2   | Tabungan      | 118.896   | 124.754   | 124.530   | 125.176   | 7.185             | 645                  | 422     | 0,34%   | 6.279   | 5,28%   | 130.899       | 95,63%  | (5.723)  |
| 3   | Deposito      | 12.522    | 15.691    | 15.614    | 15.614    | (1.098)           | 0                    | (77)    | -0,49%  | 3.092   | 24,70%  | 13.179        | 118,48% | 2.436    |
|     | Total         | 134.257   | 142.963   | 141.626   | 142.288   | 6.542             | 662                  | (676)   | -0,47%  | 8.031   | 5,98%   | 150.636       | 94,46%  | (8.348)  |
|     | CASA          | 121.735   | 127.272   | 126.011   | 126.674   | 7.640             | 662                  | (599)   | -0,47%  | 4.939   | 4,06%   | 137.458       | 92,15%  | (10.784) |
|     | (%) CASA      | 90,67%    | 89,02%    | 88,97%    | 89,03%    |                   |                      |         |         |         |         |               |         |          |
|     | FDR           | 193,63%   | 190,58%   | 192,17%   | 191,27%   |                   |                      |         |         |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |    | Growth (1-16 Nov'25) |         |         |         | Target Nov'25 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|----|----------------------|---------|---------|---------|---------------|--------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |    | DtD                  | MtD     | %MtD    | YtD     | %YtD          | Posisi | Penc. |
| 1   | DPK ISE       | 3.925     | 3.274     | 3.213     | 3.230     | 17 | (44)                 | -1,36%  | (695)   | -17,71% | -             | 0,00%  | 3.230 |
| 2   | Giro ISE      | 2.210     | 1.598     | 1.000     | 1.013     | 13 | (586)                | -36,65% | (1.198) | -54,19% |               | 0,00%  | 1.013 |
| 3   | Tabungan ISE  | 1.714     | 1.676     | 2.214     | 2.217     | 3  | 541                  | 32,30%  | 503     | 29,33%  |               | 0,00%  | 2.217 |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0  | 0                    | #DIV/0! | 0       | #DIV/0! |               | 0,00%  | 0     |
| 5   | CIF ISE       | 108       | 142       | 143       | 143       | 0  | 1                    | 0,70%   | 35      | 32,41%  |               | 0,00%  | 143   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 155       | 70        | 61        | -                       | -                       | 0             | -9                | -9                   | -93    | 9              | 155           | 39,61%  | (93)     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 155       | 70        | 61        | -                       | -                       | 0             | -9                | -9                   | -93    | 9              | 155           | 39,61%  | (93)     |
|     | • Local Champion    | 155       | 70        | 61        | -                       | -                       | 0             | -9                | -9                   | -93    | 9              | 155           | 39,61%  | (93)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 76.261    | 70.663    | 70.481    | 951                     | 1.230                   | 279           | -324              | -182                 | -5.780 | 1.412          | 76.793        | 91,78%  | (6.312)  |
|     | KUR                 | 69.790    | 65.006    | 64.868    | 951                     | 1.230                   | 279           | -368              | -139                 | -4.922 | 1.369          | 70.193        | 92,41%  | (5.326)  |
|     | Non KUR             | 6.471     | 5.657     | 5.613     | -                       | -                       | 0             | 44                | -43                  | -858   | 43             | 6.599         | 85,06%  | (986)    |
| 3   | PWG                 | 2.698     | 8.440     | 8.617     | 916                     | 240                     | -676          | 773               | 177                  | 5.919  | 63             | 10.039        | 85,84%  | (1.422)  |
|     | Cilem               | 2.698     | 8.440     | 8.617     | 916                     | 240                     | -676          | 773               | 177                  | 5.919  | 63             | 10.039        | 85,84%  | (1.422)  |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 180.846   | 193.286   | 192.999   | 3.592                   | 1.396                   | -2.196        | 3.896             | -287                 | 12.152 | 1.683          | 198.675       | 97,14%  | (5.677)  |
|     | CF 1                | 24.361    | 31.788    | 31.514    | -                       | 197                     | 197           | 222               | -274                 | 7.153  | 471            | 26.529        | 118,79% | 4.986    |
|     | Total Griya         | 4.158     | 5.341     | 5.332     | -                       | -                       | 0             | 0                 | -9                   | 1.174  | 9              | 4.750         | 112,26% | 582      |
|     | • Total Non Program | 3.841     | 5.047     | 5.038     | -                       | -                       | 0             | -460              | -9                   | 1.196  | 9              | 4.392         | 114,70% | 645      |
|     | • Program           | 317       | 294       | 294       | -                       | -                       | 0             | -2                | 0                    | -22    | -              | 357           | 82,35%  | (63)     |
|     | Oto                 | 20.203    | 26.447    | 26.182    | -                       | 197                     | 197           | 222               | -265                 | 5.979  | 461            | 21.779        | 120,22% | 4.403    |
|     | CF 2                | 156.485   | 161.498   | 161.484   | 3.592                   | 1.199                   | -2.393        | 3.674             | -13                  | 5.000  | 1.213          | 172.147       | 93,81%  | (10.662) |
|     | Mitraguna & Others  | 140.742   | 147.326   | 147.478   | 3.592                   | 1.199                   | -2.393        | 3.827             | 151                  | 6.736  | 1.048          | 154.954       | 95,17%  | (7.477)  |
|     | Pensiun             | 15.743    | 14.171    | 14.007    | -                       | -                       | 0             | -153              | -165                 | -1.736 | 165            | 17.192        | 81,47%  | (3.186)  |
|     | Total Pembiayaan    | 259.960   | 272.459   | 272.158   | 5.459                   | 2.866                   | -2.593        | 4.337             | -301                 | 12.198 | 3.167          | 285.662       | 95,27%  | (13.504) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 2   | MBG                | -         | 523       | 439       | 2.851     | 0,00%     | 0,62%     | 4,05%     | 2.412         | 2.851   | 2.328 |               |        |       |
|     | KUR                | -         | 523       | 398       | 2.460     | 0,00%     | 0,61%     | 3,79%     | 2.062         | 2.460   | 1.937 |               |        |       |
|     | Non KUR            | -         | -         | 41        | 391       | 0,00%     | 0,73%     | 6,97%     | 350           | 391     | 391   |               |        |       |
| 3   | PWG                | -         | -         | -         | 202       | 0,00%     | 0,00%     | 2,34%     | 202           | 202     | 202   |               |        |       |
|     | Cilem              | -         | -         | -         | 202       | 0,00%     | 0,00%     | 2,34%     | 202           | 202     | 202   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 4   | CFG                | 4.563     | 1.313     | 2.138     | 5.236     | 2,52%     | 1,11%     | 2,71%     | 3.098         | 674     | 3.923 |               |        |       |
|     | CF 1               | 1.171     | 1.115     | 1.100     | 3.259     | 4,81%     | 3,46%     | 10,34%    | 2.159         | 2.088   | 2.144 |               |        |       |
|     | Total Griya        | 405       | -         | -         | 21        | 9,74%     | 0,00%     | 0,40%     | 21            | (384)   | 21    |               |        |       |
|     | Oto                | 766       | 1.115     | 1.100     | 3.238     | 3,79%     | 4,16%     | 12,37%    | 2.138         | 2.472   | 2.123 |               |        |       |
|     | CF 2               | 3.391     | 198       | 1.038     | 1.977     | 2,17%     | 0,64%     | 1,22%     | 939           | (1.414) | 1.779 |               |        |       |
|     | Mitraguna & Others | 3.391     | 198       | 1.038     | 1.977     | 2,41%     | 0,70%     | 1,34%     | 939           | (1.414) | 1.779 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Total Pembiayaan   | 4.563     | 1.836     | 2.577     | 8.289     | 1,76%     | 0,95%     | 3,05%     | 5.712         | 3.727   | 6.453 | 0,32%         | 89,58% | -2,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
| 2   | MBG                | 46        | 522       | 519       | 519       | 0,06%     | 0,73%     | 0,74%     | -             | 473   | (3)   |               |        |      |
|     | KUR                | 46        | 522       | 519       | 519       | 0,07%     | 0,80%     | 0,80%     | -             | 473   | (3)   |               |        |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
| 4   | CFG                | 2.701     | 2.588     | 2.455     | 2.455     | 1,49%     | 1,27%     | 1,27%     | -             | (247) | (134) |               |        |      |
|     | CF 1               | 362       | 843       | 709       | 709       | 1,49%     | 2,23%     | 2,25%     | -             | 346   | (134) |               |        |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Oto                | 362       | 843       | 709       | 709       | 1,79%     | 2,68%     | 2,71%     | -             | 346   | (134) |               |        |      |
|     | CF 2               | 2.339     | 1.746     | 1.746     | 1.746     | 1,49%     | 1,08%     | 1,08%     | -             | (593) | 0     |               |        |      |
|     | Mitraguna & Others | 2.244     | 1.746     | 1.746     | 1.746     | 1,59%     | 1,19%     | 1,18%     | -             | (498) | 0     |               |        |      |
|     | Pensiun            | 95        | -         | -         | -         | 0,04%     | 0,00%     | 0,00%     | -             | (95)  | -     |               |        |      |
|     | Total Pembiayaan   | 2.747     | 3.110     | 2.973     | 2.973     | 1,06%     | 1,09%     | 1,09%     | -             | 226   | (137) | 1,20%         | -9,84% | 0,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 259.177 | 264.312 | 275.722 | 16.545       |          |
| 2   | Contribution Margin | 6.882   | 9.653   | 9.202   | 2.320        | -33,7%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,74   | 3,22   | 3,23   | 0,01         | 0,49         |
| CIF Payroll | 631    | 1.520  | 1.542  | 22           | 911          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |     |         |     |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | Giro          | -         | -         | -         | -         | 0                | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
| 2   | Tabungan      | -         | -         | -         | -         | 0                | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
| 3   | Deposito      | -         | -         | -         | -         | 0                | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
|     | Total         | -         | -         | -         | -         | 0                | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
|     | CASA          | -         | -         | -         | -         | 0                | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
|     | (%) CASA      | #DIV/0!   | #DIV/0!   | #DIV/0!   | #DIV/0!   |                  |                      |     |         |     |         |               |       |     |
|     | FDR           | #DIV/0!   | #DIV/0!   | #DIV/0!   | #DIV/0!   |                  |                      |     |         |     |         |               |       |     |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |   | Growth (1-16 Nov'25) |         |         |          | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|---|----------------------|---------|---------|----------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |   | DtD                  | MtD     | YtD     | %YtD     | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 8.308     | -         | -         | -         | 0 | 0                    | #DIV/0! | (8.308) | -100,00% | -             | 0,00% | 0   |
| 2   | Giro ISE      | -         | -         | -         | -         | 0 | 0                    | #DIV/0! | 0       | #DIV/0!  |               | 0,00% | 0   |
| 3   | Tabungan ISE  | 7.708     | -         | -         | -         | 0 | 0                    | #DIV/0! | (7.708) | -100,00% |               | 0,00% | 0   |
| 4   | Deposito ISE  | 600       | -         | -         | -         | 0 | 0                    | #DIV/0! | (600)   | -100,00% |               | 0,00% | 0   |
| 5   | CIF ISE       | 27        | -         | -         | -         | 0 | 0                    | #DIV/0! | (27)    | -100,00% |               | 0,00% | 0   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |     | Run Off Nov'25 | Target Nov'25 |       |     |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-----|----------------|---------------|-------|-----|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD |                | Posisi        | Penc. | Gap |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
| 2   | MBG                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Non KUR             | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
| 3   | PWG                 | -         | -         | -         | 435                     | -                       | -435          | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Cilem               | -         | -         | -         | 435                     | -                       | -435          | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
| 4   | CFG                 | -         | -         | -         | 93                      | -                       | -93           | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | CF 1                | -         | -         | -         | 93                      | -                       | -93           | 0                | 0                    | 0   | -              | -             | 0,00% | 0   |
|     | Total Griya         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | • Total Non Program | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Oto                 | -         | -         | -         | 93                      | -                       | -93           | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | CF 2                | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | -             | 0,00% | 0   |
|     | Mitraguna & Others  | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Pensiun             | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Total Pembiayaan    | -         | -         | -         | 528                     | -                       | -528          | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 5,31%         | #DIV/0! | 5,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 4,02%         | #DIV/0! | 4,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 202.766 | 349.157 | 680.846 | 478.080      |          |
| 2   | Contribution Margin | 3.215   | 4.424   | 3.608   | 393          | -12,2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,18   | 3,46   | 3,64   | 0,18         | 0,46         |
| CIF Payroll | 208    | 943    | 668    | (275)        | 460          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |       |         |        |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|--------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD   | %MtD    | YtD    | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 1.507     | 369       | 825       | 842       | (1.185)           | 17                   | 473   | 128,11% | (665)  | -44,15% | 3.501         | 24,05%  | (2.659) |
| 2   | Tabungan      | 77.097    | 93.391    | 93.333    | 94.541    | 4.507             | 1.208                | 1.149 | 1,23%   | 17.444 | 22,63%  | 81.858        | 115,49% | 12.682  |
| 3   | Deposito      | 8.333     | 13.479    | 13.475    | 13.481    | 826               | 5                    | 2     | 0,01%   | 5.148  | 61,78%  | 8.893         | 151,58% | 4.587   |
|     | Total         | 86.937    | 107.239   | 107.633   | 108.863   | 4.148             | 1.231                | 1.624 | 1,51%   | 21.926 | 25,22%  | 94.253        | 115,50% | 14.611  |
|     | CASA          | 78.604    | 93.760    | 94.157    | 95.383    | 3.322             | 1.225                | 1.622 | 1,73%   | 16.778 | 21,35%  | 85.359        | 111,74% | 10.023  |
|     | (%) CASA      | 90,42%    | 87,43%    | 87,48%    | 87,62%    |                   |                      |       |         |        |         |               |         |         |
|     | FDR           | 27,35%    | 45,52%    | 45,98%    | 45,46%    |                   |                      |       |         |        |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |       |         |       |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 24.432    | 27.597    | 27.594    | 27.498    |  | (95)                 | (99)  | -0,36%  | 3.066 | 12,55%  | -             | 0,00% | 27.498 |
| 2   | Giro ISE      | 1.505     | 366       | 766       | 822       |  | 56                   | 456   | 124,45% | (684) | -45,42% |               | 0,00% | 822    |
| 3   | Tabungan ISE  | 19.127    | 23.431    | 23.028    | 22.877    |  | (151)                | (555) | -2,37%  | 3.750 | 19,60%  |               | 0,00% | 22.877 |
| 4   | Deposito ISE  | 3.800     | 3.800     | 3.800     | 3.800     |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               | 0,00% | 3.800  |
| 5   | CIF ISE       | 46        | 106       | 107       | 107       |  | 0                    | 1     | 0,94%   | 61    | 132,61% |               | 0,00% | 107    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 7.909     | 17.315    | 17.419    | 500                     | 250                     | -250          | 881               | 105                  | 9.510  | 145            | 16.589        | 105,01% | 831     |
|     | KUR                 | 7.722     | 16.284    | 16.394    | 500                     | 250                     | -250          | 797               | 110                  | 8.673  | 140            | 16.106        | 101,79% | 288     |
|     | Non KUR             | 188       | 1.031     | 1.025     | -                       | -                       | 0             | 84                | -5                   | 837    | 5              | 483           | 212,32% | 542     |
| 3   | PWG                 | 1.199     | 6.189     | 6.293     | 546                     | 157                     | -388          | 522               | 104                  | 5.094  | 54             | 6.922         | 90,91%  | (629)   |
|     | Cilem               | 1.199     | 6.189     | 6.293     | 546                     | 157                     | -388          | 522               | 104                  | 5.094  | 54             | 6.922         | 90,91%  | (629)   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 14.673    | 25.311    | 25.776    | 272                     | 649                     | 377           | 469               | 465                  | 11.104 | 184            | 24.159        | 106,69% | 1.617   |
|     | CF 1                | 4.501     | 7.972     | 8.106     | 172                     | 249                     | 77            | 3                 | 134                  | 3.605  | 115            | 5.632         | 143,92% | 2.474   |
|     | Total Griya         | 108       | 79        | 79        | -                       | -                       | 0             | 0                 | 0                    | -29    | -              | 398           | 19,82%  | (319)   |
|     | • Total Non Program | 108       | 79        | 79        | -                       | -                       | 0             | -3                | 0                    | -29    | -              | 398           | 19,82%  | (319)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 4.393     | 7.893     | 8.027     | 172                     | 249                     | 77            | 3                 | 134                  | 3.634  | 115            | 5.234         | 153,37% | 2.793   |
|     | CF 2                | 10.171    | 17.339    | 17.670    | 100                     | 400                     | 300           | 466               | 331                  | 7.499  | 69             | 18.527        | 95,38%  | (857)   |
|     | Mitraguna & Others  | 10.171    | 15.341    | 15.679    | 40                      | 400                     | 360           | -246              | 338                  | 5.508  | 62             | 17.754        | 88,31%  | (2.075) |
|     | Pensiun             | -         | 1.998     | 1.991     | 60                      | -                       | -60           | 712               | -7                   | 1.991  | 7              | 773           | 257,54% | 1.218   |
|     | Total Pembiayaan    | 23.780    | 48.815    | 49.489    | 1.318                   | 1.057                   | -261          | 1.872             | 673                  | 25.708 | 384            | 47.670        | 103,81% | 1.819   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 2   | MBG                | -         | -         | -         | 389       | 0,00%     | 0,00%     | 2,23%     | 389           | 389   | 389   |               |         |       |
|     | KUR                | -         | -         | -         | 389       | 0,00%     | 0,00%     | 2,37%     | 389           | 389   | 389   |               |         |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 3   | PWG                | -         | -         | -         | 48        | 0,00%     | 0,00%     | 0,76%     | 48            | 48    | 48    |               |         |       |
|     | Cilem              | -         | -         | -         | 48        | 0,00%     | 0,00%     | 0,76%     | 48            | 48    | 48    |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 4   | CFG                | -         | 785       | 156       | 1.176     | 0,00%     | 0,62%     | 4,56%     | 1.020         | 1.176 | 391   |               |         |       |
|     | CF 1               | -         | 370       | 156       | 961       | 0,00%     | 1,95%     | 11,86%    | 805           | 961   | 591   |               |         |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Oto                | -         | 370       | 156       | 961       | 0,00%     | 1,97%     | 11,97%    | 805           | 961   | 591   |               |         |       |
|     | CF 2               | -         | 414       | -         | 215       | 0,00%     | 0,00%     | 1,22%     | 215           | 215   | (200) |               |         |       |
|     | Mitraguna & Others | -         | 414       | -         | 215       | 0,00%     | 0,00%     | 1,37%     | 215           | 215   | (200) |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Total Pembiayaan   | -         | 785       | 156       | 1.612     | 0,00%     | 0,32%     | 3,26%     | 1.457         | 1.612 | 828   | 0,00%         | 100,00% | -3,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,02%         | #DIV/0! | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |         | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|---------|--------------|----------|
|     |                     | Sep-24 | Dec-24 | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 78.826 | 86.938 | 104.096 | 25.270       |          |
| 2   | Contribution Margin | 469    | 842    | 1.315   | 846          | -180,4%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,98   | 3,47   | 3,53   | 0,06         | 0,55         |
| CIF Payroll | 626    | 680    | 657    | (23)         | 31           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |         |         |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 80.039    | 5.640     | 4.276     | 4.285     | 2.054            | 9                    | (1.355) | -24,02% | (75.754) | -94,65% | 90.770        | 4,72%   | (86.485) |
| 2   | Tabungan      | 33.280    | 43.627    | 44.117    | 44.395    | 3.551            | 278                  | 768     | 1,76%   | 11.115   | 33,40%  | 37.508        | 118,36% | 6.888    |
| 3   | Deposito      | 18.866    | 76.625    | 77.653    | 77.653    | 304              | 0                    | 1.029   | 1,34%   | 58.787   | 311,59% | 19.646        | 395,26% | 58.007   |
|     | Total         | 132.186   | 125.892   | 126.047   | 126.334   | 5.908            | 287                  | 442     | 0,35%   | (5.852)  | -4,43%  | 147.924       | 85,40%  | (21.590) |
|     | CASA          | 113.319   | 49.267    | 48.393    | 48.681    | 5.605            | 287                  | (587)   | -1,19%  | (64.639) | -57,04% | 128.278       | 37,95%  | (79.597) |
|     | (%) CASA      | 85,73%    | 39,13%    | 38,39%    | 38,53%    |                  |                      |         |         |          |         |               |         |          |
|     | FDR           | 12,66%    | 24,03%    | 24,58%    | 24,53%    |                  |                      |         |         |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-16 Nov'25) |      |         |     |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 584       | 804       | 798       | 824       |  | 26                   | 20   | 2,54%   | 240 | 41,03%  | -             | 0,00% | 824 |
| 2   | Giro ISE      | 18        | 33        | 57        | 67        |  | 10                   | 34   | 103,64% | 50  | 283,24% |               | 0,00% | 67  |
| 3   | Tabungan ISE  | 567       | 771       | 741       | 757       |  | 16                   | (14) | -1,80%  | 190 | 33,52%  |               | 0,00% | 757 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0   |
| 5   | CIF ISE       | 30        | 35        | 36        | 36        |  | 0                    | 1    | 2,86%   | 6   | 20,00%  |               | 0,00% | 36  |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25 | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |       |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|-------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap   |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
| 2   | MBG                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Non KUR             | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
| 3   | PWG                 | 728       | 2.951     | 3.082     | 226                     | 210                     | -16           | 139              | 131                  | 2.354  | 79             | 3.418         | 90,17%  | (336) |
|     | Cilem               | 728       | 2.951     | 3.082     | 226                     | 210                     | -16           | 139              | 131                  | 2.354  | 79             | 3.418         | 90,17%  | (336) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
| 4   | CFG                 | 16.008    | 27.302    | 27.907    | 1.278                   | 795                     | -483          | 2.588            | 605                  | 11.899 | 190            | 27.252        | 102,40% | 655   |
|     | CF 1                | 6.128     | 8.796     | 8.728     | 318                     | -                       | -318          | -59              | -68                  | 2.600  | 68             | 7.469         | 116,87% | 1.260 |
|     | Total Griya         | 4.538     | 7.153     | 7.131     | 318                     | -                       | -318          | 0                | -22                  | 2.593  | 22             | 4.882         | 146,08% | 2.249 |
|     | • Total Non Program | 4.538     | 6.150     | 6.130     | -                       | -                       | 0             | -35              | -20                  | 1.593  | 20             | 4.882         | 125,58% | 1.249 |
|     | • Program           | -         | 1.003     | 1.001     | 318                     | -                       | -318          | 350              | -2                   | 1.001  | 2              | 0             | 0,00%   | 1.001 |
|     | Oto                 | 1.591     | 1.643     | 1.597     | -                       | -                       | 0             | -59              | -46                  | 7      | 46             | 2.587         | 61,74%  | (990) |
|     | CF 2                | 9.879     | 18.505    | 19.178    | 960                     | 795                     | -165          | 2.647            | 673                  | 9.299  | 122            | 19.783        | 96,94%  | (605) |
|     | Mitraguna & Others  | 9.209     | 17.588    | 18.266    | 960                     | 795                     | -165          | 2.652            | 678                  | 9.057  | 117            | 18.196        | 100,39% | 70    |
|     | Pensiun             | 671       | 918       | 912       | -                       | -                       | 0             | -5               | -5                   | 242    | 5              | 1.587         | 57,48%  | (675) |
|     | Total Pembiayaan    | 16.736    | 30.252    | 30.988    | 1.504                   | 1.005                   | -499          | 2.727            | 736                  | 14.253 | 269            | 30.669        | 101,04% | 319   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
| 3   | PWG                | -         | -         | -         | 15        | 0,00%     | 0,00%     | 0,49%     | 15            | 15  | 15  |               |        |       |
|     | Cilem              | -         | -         | -         | 15        | 0,00%     | 0,00%     | 0,49%     | 15            | 15  | 15  |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
| 4   | CFG                | -         | 260       | 258       | 258       | 0,00%     | 0,00%     | 0,93%     | -             | 258 | (2) |               |        |       |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | CF 2               | -         | 260       | 258       | 258       | 0,00%     | 1,40%     | 1,35%     | -             | 258 | (2) |               |        |       |
|     | Mitraguna & Others | -         | 260       | 258       | 258       | 0,00%     | 1,47%     | 1,42%     | -             | 258 | (2) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Total Pembiayaan   | -         | 260       | 258       | 274       | 0,00%     | 0,85%     | 0,88%     | 15            | 274 | 13  | 0,30%         | 65,67% | -0,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,00%         | #DIV/0! | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 169.744 | 132.186 | 119.984 | (49.760)     |          |
| 2   | Contribution Margin | 2.612   | 3.601   | 1.417   | (1.195)      | 45,8%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,05   | 3,45   | 3,52   | 0,07         | 0,47         |
| CIF Payroll | 315    | 705    | 731    | 26           | 416          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |         |         |        |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|--------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 16-Nov-25 | 17-Nov-25 |                   | DtD                  | MtD     | %MtD    | YtD    | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 1.748     | 3.085     | 820       | 873       | (1.862)           | 53                   | (2.212) | -71,71% | (875)  | -50,06% | 7.308         | 11,94%  | (6.436) |
| 2   | Tabungan      | 52.637    | 64.541    | 64.695    | 64.767    | 549               | 72                   | 226     | 0,35%   | 12.130 | 23,05%  | 58.431        | 110,84% | 6.336   |
| 3   | Deposito      | 30.502    | 32.868    | 32.969    | 32.808    | 504               | (161)                | (60)    | -0,18%  | 2.306  | 7,56%   | 31.306        | 104,80% | 1.502   |
|     | Total         | 84.886    | 100.494   | 98.484    | 98.448    | (809)             | (36)                 | (2.046) | -2,04%  | 13.562 | 15,98%  | 97.046        | 101,44% | 1.402   |
|     | CASA          | 54.385    | 67.626    | 65.515    | 65.640    | (1.313)           | 125                  | (1.986) | -2,94%  | 11.255 | 20,70%  | 65.740        | 99,85%  | (100)   |
|     | (%) CASA      | 64,07%    | 67,29%    | 66,52%    | 66,67%    |                   |                      |         |         |        |         |               |         |         |
|     | FDR           | 15,32%    | 27,91%    | 29,01%    | 29,02%    |                   |                      |         |         |        |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |     | Growth (1-16 Nov'25) |         |       |         |      | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-----|----------------------|---------|-------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 13-Nov-25 | 16-Nov-25 |     | DtD                  | MtD     | %MtD  | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.979     | 1.591     | 1.600     | 1.755     | 155 | 164                  | 10,31%  | (225) | -11,35% | -    | 0,00%         | 1.755 |     |
| 2   | Giro ISE      | 1.572     | 777       | 758       | 762       | 4   | (15)                 | -1,90%  | (810) | -51,53% |      | 0,00%         | 762   |     |
| 3   | Tabungan ISE  | 407       | 814       | 842       | 993       | 151 | 179                  | 21,97%  | 585   | 143,79% |      | 0,00%         | 993   |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0   | 0                    | #DIV/0! | 0     | #DIV/0! |      | 0,00%         | 0     |     |
| 5   | CIF ISE       | 36        | 47        | 47        | 47        | 0   | 0                    | 0,00%   | 11    | 30,56%  |      | 0,00%         | 47    |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-17 Oct'25) | Pencairan (1-17 Nov'25) | Pencairan MtM | MtD (1-17 Oct'25) | Growth (1-17 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |       |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|-------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap   |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
| 2   | MBG                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Non KUR             | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
| 3   | PWG                 | 2.928     | 7.447     | 7.617     | 429                     | 258                     | -172          | 38                | 170                  | 4.689  | 88             | 5.333         | 142,84% | 2.284 |
|     | Cilem               | 2.928     | 7.447     | 7.617     | 429                     | 258                     | -172          | 38                | 170                  | 4.689  | 88             | 5.333         | 142,84% | 2.284 |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
| 4   | CFG                 | 10.078    | 20.605    | 20.950    | 235                     | 617                     | 382           | 69                | 346                  | 10.872 | 272            | 18.511        | 113,18% | 2.439 |
|     | CF 1                | 3.825     | 6.414     | 6.588     | -                       | 247                     | 247           | -100              | 174                  | 2.763  | 74             | 4.830         | 136,40% | 1.758 |
|     | Total Griya         | 789       | 1.478     | 1.476     | -                       | -                       | 0             | 0                 | -2                   | 687    | 2              | 1.047         | 141,00% | 429   |
|     | • Total Non Program | 789       | 1.478     | 1.476     | -                       | -                       | 0             | 708               | -2                   | 687    | 2              | 1.047         | 141,00% | 429   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Oto                 | 3.036     | 4.937     | 5.112     | -                       | 247                     | 247           | -100              | 175                  | 2.076  | 72             | 3.783         | 135,13% | 1.329 |
|     | CF 2                | 6.254     | 14.190    | 14.362    | 235                     | 370                     | 135           | 169               | 172                  | 8.109  | 198            | 13.681        | 104,98% | 681   |
|     | Mitraguna & Others  | 5.039     | 12.776    | 12.847    | 220                     | 100                     | -120          | 131               | 71                   | 7.808  | 29             | 11.779        | 109,07% | 1.068 |
|     | Pensiun             | 1.215     | 1.414     | 1.516     | 15                      | 270                     | 255           | 38                | 101                  | 301    | 169            | 1.902         | 79,69%  | (386) |
|     | Total Pembiayaan    | 13.007    | 28.051    | 28.567    | 664                     | 875                     | 211           | 107               | 516                  | 15.561 | 359            | 23.843        | 119,81% | 4.724 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD | MtM | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
| 4   | CFG                | 83        | 31        | 31        | 526       | 0,82%     | 0,15%     | 2,51%     | 496           | 443 | 495 |               |          |      |
|     | CF 1               | 83        | -         | -         | 402       | 2,17%     | 0,00%     | 6,10%     | 402           | 319 | 402 |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Oto                | 83        | -         | -         | 402       | 2,73%     | 0,00%     | 7,86%     | 402           | 319 | 402 |               |          |      |
|     | CF 2               | -         | 31        | 31        | 124       | 0,00%     | 0,22%     | 0,87%     | 94            | 124 | 93  |               |          |      |
|     | Mitraguna & Others | -         | 31        | 31        | 124       | 0,00%     | 0,24%     | 0,97%     | 94            | 124 | 93  |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Total Pembiayaan   | 83        | 31        | 31        | 526       | 0,64%     | 0,11%     | 1,84%     | 496           | 443 | 495 | 8,45%         | -358,85% | 6,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 17-Nov-25 | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | MtD           | YtD | MtM | %             | Penc. | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
| 4   | CFG                | -         | 14        | 14        | 14        | 0,00%     | 0,07%     | 0,07%     | -             | 14  | -   |               |       |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | CF 2               | -         | 14        | 14        | 14        | 0,00%     | 0,10%     | 0,10%     | -             | 14  | -   |               |       |      |
|     | Mitraguna & Others | -         | 14        | 14        | 14        | 0,00%     | 0,11%     | 0,11%     | -             | 14  | -   |               |       |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Total Pembiayaan   | -         | 14        | 14        | 14        | 0,00%     | 0,05%     | 0,05%     | -             | 14  | -   | 8,12%         | ##### | 8,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |         | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|---------|--------------|----------|
|     |                     | Sep-24 | Dec-24 | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 73.327 | 86.720 | 102.593 | 29.266       |          |
| 2   | Contribution Margin | 849    | 1.421  | 1.472   | 623          | -73,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,29   | 3,46   | 3,49   | 0,03         | 0,20         |
| CIF Payroll | 477    | 546    | 557    | 11           | 80           |