

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|------------------|---------------|----------------|---------------|------------------|----------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.111.061 | 1.414.109 | 1.289.545 | 1.306.271 | (97.170) | 16.726 | (107.838) | -7,63% | 195.209 | 17,57% | 1.422.021 | 91,86% | (115.750) |
| 2 | Tabungan | 4.778.169 | 5.505.119 | 5.482.481 | 5.497.179 | 387.504 | 14.698 | (7.940) | -0,14% | 719.010 | 15,05% | 5.182.062 | 106,08% | 315.117 |
| 3 | Deposito | 1.667.902 | 1.627.216 | 1.596.944 | 1.616.038 | (70.429) | 19.094 | (11.178) | -0,69% | (51.864) | -3,11% | 1.695.532 | 95,31% | (79.494) |
| | Total | 7.557.133 | 8.546.444 | 8.368.969 | 8.419.488 | 219.905 | 50.519 | (126.956) | -1,49% | 862.355 | 11,41% | 8.299.616 | 101,44% | 119.872 |
| | CASA | 5.889.231 | 6.919.228 | 6.772.025 | 6.803.450 | 290.334 | 31.425 | (15.778) | -1,67% | 914.219 | 15,52% | 6.604.083 | 103,02% | 199.367 |
| | (%) CASA | 77,93% | 80,96% | 80,92% | 80,81% | | | | | | | | | |
| | FDR | 79,28% | 79,23% | 82,16% | 81,66% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|----------|---------|---------|---------------|---------|---------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 304.377 | 365.768 | 362.242 | 360.471 | | (1.772) | (5.297) | -1,45% | 56.093 | 18,43% | 399.069 | 90,33% | (38.598) |
| 2 | Giro ISE | 93.275 | 88.775 | 94.977 | 97.929 | | 2.951 | 9.154 | 10,31% | 4.654 | 4,99% | 150.822 | 64,93% | (52.893) |
| 3 | Tabungan ISE | 174.173 | 229.504 | 236.431 | 231.708 | | (4.723) | 2.204 | 0,96% | 57.535 | 33,03% | 187.112 | 123,83% | 44.596 |
| 4 | Deposito ISE | 36.929 | 47.489 | 30.834 | 30.834 | | 0 | (16.655) | -35,07% | (6.095) | -16,50% | 61.135 | 50,44% | (30.301) |
| 5 | CIF ISE | 3.133 | 3.694 | 3.694 | 3.694 | | 0 | 0 | 0,00% | 561 | 17,91% | | 0,00% | 3.694 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|-------------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | 824.608 | 969.288 | 955.178 | 179.502 | 2.280 | (177.222) | 174.663 | -14,110 | 130.570 | 16,390 | 901.947 | 105,90% | 53.230 | |
| | Linkage | 583.855 | 720.364 | 715.279 | 177.200 | - | (177.200) | 172.022 | -5.085 | 131.424 | 5,085 | 617.271 | 115,88% | 98.008 | |
| | Non-Linkage | 240.753 | 248.924 | 239.899 | 2.302 | 2.280 | -22 | 2.641 | -9.025 | -854 | 11.305 | 284.676 | 84,27% | (44.777) | |
| | • Local Champion | 177.655 | 182.232 | 175.399 | 2.050 | - | (2.050) | 5.250 | -6.832 | -2.255 | 6.832 | 190.795 | 91,93% | (15.396) | |
| | • Value Chain | 63.098 | 66.692 | 64.499 | 252 | 2.280 | 2.028 | (2.610) | -1.936 | -1.380 | 1.402 | 93.880 | 68,70% | (29.381) | |
| 2 | MBG | 1.025.144 | 1.051.900 | 1.065.148 | 40.097 | 52.458 | 12.361 | 1.690 | 13.248 | 40.004 | 39.210 | 1.139.485 | 93,48% | (74.337) | |
| | KUR | 965.396 | 993.508 | 1.006.780 | 39.137 | 50.617 | 11.480 | 2.886 | 13.272 | 41.384 | 37.345 | 1.074.013 | 93,74% | (67.233) | |
| 3 | PWG | 255.819 | 538.581 | 580.791 | 90.693 | 111.300 | 20.607 | 30.241 | 42.210 | 324.972 | 69.090 | 65.472 | 168.435 | 106,65% | (31.069) |
| | Cilem | 149.863 | 366.173 | 401.152 | 40.820 | 56.737 | 15.917 | 19.595 | 34.979 | 251.289 | 21.758 | 432.657 | 92,72% | (31.505) | |
| | Gadai | 105.956 | 172.408 | 179.639 | 49.873 | 54.563 | 4.690 | 10.646 | 7.231 | 73.684 | 47.332 | 282.830 | 109,12% | 25.800 | |
| 4 | CFG | 3.885.901 | 4.211.869 | 4.274.626 | 116.001 | 150.979 | 34.978 | 23.924 | 62.757 | 388.724 | 88.222 | 4.354.361 | 98,17% | (79.735) | |
| | CF 1 | 838.535 | 900.893 | 914.153 | 19.775 | 31.892 | 12.117 | 4.556 | 13.261 | 75.618 | 18.632 | 919.422 | 99,43% | (5.269) | |
| | Total Griya | 595.912 | 600.711 | 605.522 | 6.034 | 13.041 | 7.007 | 0 | 4.811 | 9.610 | 8.230 | 636.591 | 95,12% | (31.069) | |
| | • Total Non Program | 435.065 | 452.228 | 457.655 | 5.716 | 12.402 | 6.686 | (4.115) | 5.427 | 22.590 | 6.975 | 453.034 | 101,02% | 4.621 | |
| | • Program | 160.848 | 148.482 | 147.867 | 318 | 639 | 321 | (1.118) | (615) | -12.981 | 1.254 | 183.557 | 80,56% | (36.590) | |
| | Oto | 242.622 | 300.182 | 308.631 | 13.741 | 18.852 | 5.110 | 4.556 | 8.449 | 66.008 | 10.402 | 284.615 | 98,31% | (48.179) | |
| | CF 2 | 3.047.367 | 3.310.976 | 3.360.473 | 96.226 | 119.087 | 22.861 | 19.368 | 49.497 | 313.106 | 69.590 | 3.434.939 | 97,83% | (74.466) | |
| | Mitraguna & Others | 2.497.673 | 2.750.501 | 2.797.436 | 85.626 | 110.170 | 24.544 | 20.016 | 46.935 | 299.763 | 63.235 | 2.845.615 | 98,31% | (48.179) | |
| | Pensiun | 549.694 | 560.475 | 563.037 | 10.600 | 8.917 | (1.683) | (648) | 2.562 | 13.343 | 6.355 | 589.324 | 95,54% | (26.288) | |
| | Total Pembiayaan | 5.991.472 | 6.771.638 | 6.875.743 | 426.293 | 317.017 | (-109.275) | 230.518 | 104.105 | 884.270 | 212.912 | 6.996.885 | 98,27% | (121.142) | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | | MtD (1-31 Nov'25) | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|-------------------|-----------------|----------------|-----------------|---------------|----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | | | | | MtD | YtD | | % | Penc. | Gap |
| 1 | SME | 1.291 | 188 | 149 | 144 | 0,16% | 0,02% | 0,02% | (5) | (1.147) | (44) | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 1.291 | 188 | 149 | 144 | 0,54% | 0,06% | 0,06% | (5) | (1.147) | (44) | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 11.476 | 19.334 | 19.334 | 12.405 | 1,12% | 1,84% | 1,16% | (6.929) | 929 | (6.929) | | | |
| | KUR | 9.838 | 15.519 | 15.519 | 9.961 | 1,02% | 1,56% | 0,99% | (5.558) | 123 | (5.558) | | | |
| | Non KUR | 1.638 | 3.815 | 3.815 | 2.444 | 2,74% | 6,53% | 4,19% | (1.371) | 806 | (1.371) | | | |
| 3 | PWG | 124 | 4 | 4 | 2.316 | 0,05% | 0,00% | 0,40% | 2.312 | 2.191 | 2.312 | | | |
| | Cilem | 118 | - | - | - | 0,08% | 0,00% | 0,58% | (2) | (1) | (2) | | | |
| | Gadai | 7 | 4 | 4 | 6 | 0,01% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 59.411 | 72.096 | 65.976 | 55.721 | 1,53% | 1,57% | 1,30% | (10.254) | (3.690) | (16.375) | | | |
| | CF 1 | 35.165 | 39.232 | 37.416 | 32.533 | 4,19% | 4,15% | 3,56% | (4.883) | (2.632) | (6.699) | | | |
| | Total Griya | 29.490 | 30.424 | 28.365 | 23.462 | 4,95% | 4,72% | 3,87% | (4.903) | (6.029) | (6.963) | | | |
| | Oto | 5.675 | 8.808 | 9.051 | 9.071 | 2,34% | 3,02% | 2,94% | 20 | 3.397 | 264 | | | |
| | CF 2 | 24.246 | 32.864 | 28.560 | 23.188 | 0,80% | 0,86% | 0,69% | (5.371) | (1.058) | (9.676) | | | |
| | Mitraguna & Others | 22.605 | 29.933 | 26.523 | 21.727 | 0,91% | 0,96% | 0,78% | (4.796) | (878) | (8.205) | | | |
| | Pensiun | 1.642 | 2.931 | 2.037 | 1.461 | 0,30% | 0,00% | 0,26% | (576) | (181) | (1.470) | | | |
| | Total Pembiayaan | 72.302 | 91.622 | 85.462 | 70.586 | 1,21% | 1,26% | 1,03% | (14.877) | (1.716) | (21.036) | 1,24% | -20,72% | 0,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | | MtD (1-31 Nov'25) | % Relatif | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|--|--|--|-------------------|-----------|--|--|---------------|--|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 8.977 | 13.785 | 13.742 | 13.970 | (582) | 228 | 186 | 1,35% | 4.993 | 55,62% | 22.506 | 62,07% | (8.536) |
| 2 | Tabungan | 318.561 | 344.246 | 363.851 | 365.569 | (2.287) | 1.718 | 21.323 | 6,19% | 47.008 | 14,76% | 339.786 | 107,59% | 25.783 |
| 3 | Deposito | 104.995 | 106.389 | 106.058 | 105.958 | (1.163) | (100) | (432) | -0,41% | 963 | 0,92% | 105.764 | 100,18% | 193 |
| | Total | 432.533 | 464.421 | 483.651 | 485.497 | (4.032) | 1.846 | 21.076 | 4,54% | 52.964 | 12,25% | 468.057 | 103,73% | 17.440 |
| | CASA | 327.538 | 358.031 | 377.593 | 379.539 | (2.869) | 1.946 | 21.508 | 6,01% | 52.001 | 15,88% | 362.292 | 104,76% | 17.247 |
| | (%) CASA | 75,73% | 77,09% | 78,07% | 78,18% | | | | | | | | | |
| | FDR | 79,97% | 81,04% | 78,05% | 77,75% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|--------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 10.306 | 14.329 | 13.995 | 13.775 | (221) | (554) | -3,87% | 3.469 | 33,66% | - | 0,00% | 13.775 | |
| 2 | Giro ISE | 2.678 | 2.163 | 2.537 | 2.539 | 2 | 377 | 17,42% | (139) | -5,19% | - | 0,00% | 2.539 | |
| 3 | Tabungan ISE | 7.628 | 9.166 | 8.458 | 8.235 | (223) | (931) | -10,15% | 607 | 7,96% | - | 0,00% | 8.235 | |
| 4 | Deposito ISE | - | 3.000 | 3.000 | 3.000 | 0 | 0 | 0,00% | 3.000 | #DIV/0! | - | 0,00% | 3.000 | |
| 5 | CIF ISE | 166 | 174 | 174 | 174 | 0 | 0 | 0,00% | 8 | 4,82% | - | 0,00% | 174 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 23.176 | 19.794 | 18.657 | - | - | 0 | -139 | -1.137 | -4.519 | 1.137 | 31.035 | 60,11% | (12.379) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.499 | 0,00% | (3.499) |
| | Non-Linkage | 23.176 | 19.794 | 18.657 | - | - | 0 | -139 | -1.137 | -4.519 | 1.137 | 27.536 | 67,75% | (8.880) |
| | • Local Champion | 13.476 | 11.751 | 11.632 | - | - | 0 | -121 | -119 | -1.844 | 119 | 14.852 | 78,32% | (3.220) |
| | • Value Chain | 9.700 | 8.043 | 7.025 | - | - | - | -18 | -1.018 | -2.675 | 1.018 | 12.685 | 55,38% | (5.660) |
| 2 | MBG | 32.111 | 33.279 | 33.702 | 1.110 | 1.600 | 490 | -9 | 423 | 1.591 | 1.177 | 37.112 | 90,81% | (3.409) |
| | KUR | 29.277 | 30.950 | 31.263 | 1.110 | 1.400 | 290 | 170 | 313 | 1.986 | 1.087 | 34.170 | 91,49% | (2.907) |
| | Non KUR | 2.834 | 2.329 | 2.439 | - | 200 | 200 | -178 | 110 | -395 | 90 | 2.942 | 82,92% | (502) |
| 3 | PWG | 33.786 | 48.657 | 50.828 | 7.337 | 8.150 | 812 | 1.519 | 2.171 | 17.042 | 5.979 | 40.601 | 125,19% | 10.226 |
| | Cilem | 19.457 | 29.181 | 29.568 | 2.077 | 2.302 | 226 | 255 | 387 | 10.111 | 1.916 | 22.471 | 131,58% | 7.096 |
| | Gadai | 14.329 | 19.476 | 21.260 | 5.261 | 5.847 | 586 | 1.264 | 1.784 | 6.931 | 4.063 | 18.130 | 117,26% | 3.130 |
| 4 | CFG | 256.811 | 274.638 | 274.302 | 7.590 | 7.999 | 409 | -800 | -335 | 17.491 | 8.335 | 271.098 | 101,18% | 3.204 |
| | CF 1 | 12.729 | 15.398 | 15.558 | 659 | 565 | -94 | 178 | 160 | 2.830 | 405 | 14.486 | 107,40% | 1.072 |
| | Total Griya | 2.031 | 4.248 | 4.373 | 158 | 158 | 0 | 0 | 126 | 2.342 | 32 | 2.489 | 175,71% | 1.884 |
| | • Total Non Program | 2.031 | 4.080 | 4.206 | - | 158 | 158 | -33 | 126 | 2.175 | 31 | 2.489 | 169,00% | 1.717 |
| | • Program | - | 168 | 167 | 158 | - | -158 | 168 | -1 | 167 | 1 | 0 | 0,00% | 167 |
| | Oto | 10.697 | 11.151 | 11.185 | 501 | 408 | -94 | 178 | 34 | 488 | 373 | 11.997 | 93,23% | (812) |
| | CF 2 | 244.083 | 259.239 | 258.744 | 6.931 | 7.434 | 503 | -978 | -495 | 14.661 | 7.929 | 256.612 | 100,83% | 2.132 |
| | Mitraguna & Others | 223.458 | 235.936 | 235.416 | 6.417 | 6.993 | 576 | -1.295 | -520 | 11.958 | 7.513 | 234.706 | 100,30% | 710 |
| | Pensiun | 20.624 | 23.303 | 23.328 | 514 | 441 | -73 | 317 | 24 | 2.703 | 417 | 21.906 | 106,49% | 1.422 |
| | Total Pembiayaan | 345.884 | 376.367 | 377.489 | 16.037 | 17.749 | 1.712 | 571 | 1.122 | 31.604 | 16.627 | 379.846 | 99,38% | (2.357) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Dec'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | | |
|-----|-------------------------|------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|---------------|---------------|-----------|--------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | % | Penc. | Gap | | |
| 1 | SME | - | 20 | 18 | 18 | 18 | 0,00% | 0,09% | 0,09% | - | 18 | (3) | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | 20 | 18 | 18 | 18 | 0,00% | 0,09% | 0,09% | - | 18 | (3) | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 230 | 887 | 1.638 | 430 | 430 | 0,71% | 4,92% | 1,28% | (1.207) | 201 | (456) | | | |
| | KUR | 230 | 808 | 1.439 | 354 | 354 | 0,78% | 4,65% | 1,13% | (1.085) | 124 | (454) | | | |
| | Non KUR | - | 79 | 199 | 76 | 76 | 0,00% | 8,53% | 3,13% | (122) | 76 | (3) | | | |
| 3 | PWG | - | - | 4 | - | - | 0,00% | 0,01% | 0,00% | (4) | - | - | | | |
| | Cilem | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | 4 | - | - | 0,00% | 0,02% | 0,00% | (4) | - | - | | | |
| 4 | CFG | 1.832 | 1.731 | 1.012 | 1.108 | 1.108 | 0,71% | 0,37% | 0,40% | 96 | (724) | (623) | | | |
| | CF 1 | 169 | 232 | 59 | 418 | 418 | 1,33% | 0,38% | 2,69% | 359 | 248 | 186 | | | |
| | Total Griya | 33 | 18 | - | - | - | 1,62% | 0,00% | 0,00% | - | (33) | (18) | | | |
| | Oto | 136 | 214 | 59 | 418 | 418 | 1,28% | 0,53% | 3,73% | 359 | 281 | 204 | | | |
| | CF 2 | 1.662 | 1.499 | 953 | 690 | 690 | 0,68% | 0,37% | 0,27% | (263) | (972) | (809) | | | |
| | Mitraguna & Others | 1.662 | 1.274 | 953 | 690 | 690 | 0,74% | 0,40% | 0,29% | (263) | (972) | (583) | | | |
| | Pensiun | - | 225 | - | - | - | 0,00% | 0,00% | 0,00% | - | - | (225) | | | |
| | Total Pembiayaan | 941 | 3.683 | 3.903 | 3.705 | 3.705 | 0,27% | 1,04% | 0,98% | (199) | 2.764 | 22 | 0,40% | 59,10% | -0,6% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (YoY) | | |
| 1 | Asset (Retail) T | 430.242 | 432.533 | 468.453 | 38.211 | | |
| 2 | Contribution Margin | 20.385 | 25.135 | 19.956 | (429) | 2,1% | |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,61 | 3,81 | 3,86 | 0,05 | 0,25 |
| CIF Payroll | 1.496 | 1.761 | 1.757 | (4) | 261 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.486 | 3.598 | 2.759 | 2.520 | 999 | (239) | (1.077) | -29,95% | 1.034 | 69,59% | 8.643 | 29,16% | (6.123) |
| 2 | Tabungan | 231.208 | 252.124 | 249.434 | 250.285 | 9.602 | 851 | (1.840) | -0,73% | 19.076 | 8,25% | 249.114 | 100,47% | 1.170 |
| 3 | Deposito | 90.995 | 77.625 | 77.118 | 77.102 | (442) | (15) | (522) | -0,67% | (13.892) | -15,27% | 91.892 | 83,90% | (14.790) |
| | Total | 323.689 | 333.347 | 329.311 | 329.907 | 10.160 | 597 | (3.439) | -1,03% | 6.218 | 1,92% | 349.650 | 94,35% | (19.743) |
| | CASA | 232.695 | 255.722 | 252.193 | 252.805 | 10.602 | 612 | (2.917) | -1,14% | 20.110 | 8,64% | 257.758 | 98,08% | (4.953) |
| | (%) CASA | 71,89% | 76,71% | 76,58% | 76,63% | | | | | | | | | |
| | FDR | 38,52% | 40,66% | 42,44% | 42,36% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 7.762 | 9.288 | 9.953 | 9.729 | | (224) | 441 | 4,74% | 1.967 | 25,35% | - | 0,00% | 9.729 |
| 2 | Giro ISE | 590 | 1.189 | 764 | 672 | | (93) | (517) | -43,49% | 81 | 13,76% | | 0,00% | 672 |
| 3 | Tabungan ISE | 7.171 | 8.100 | 9.189 | 9.057 | | (131) | 958 | 11,82% | 1.886 | 26,30% | | 0,00% | 9.057 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 82 | 85 | 85 | 85 | | 0 | 0 | 0,00% | 3 | 3,66% | | 0,00% | 85 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | • Local Champion | 76 | - | - | - | - | 0 | 0 | 0 | -76 | - | 76 | 0,00% | (76) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 36.365 | 29.708 | 29.580 | 1.300 | 1.100 | -200 | 253 | -128 | -6.785 | 1.228 | 42.922 | 68,92% | (13.342) |
| | KUR | 33.975 | 26.732 | 26.543 | 1.000 | 950 | -50 | 11 | -189 | -7.433 | 1.139 | 40.290 | 65,88% | (13.748) |
| | Non KUR | 2.390 | 2.977 | 3.038 | 300 | 150 | -150 | 242 | 61 | 648 | 89 | 2.632 | 115,41% | 406 |
| 3 | PWG | 10.065 | 21.247 | 24.285 | 4.302 | 4.764 | 462 | 2.110 | 3.038 | 14.220 | 1.726 | 26.292 | 92,37% | (2.006) |
| | Cilem | 6.212 | 14.127 | 15.944 | 1.945 | 2.482 | 537 | 1.314 | 1.817 | 9.733 | 665 | 17.310 | 92,11% | (1.366) |
| | Gadai | 3.854 | 7.120 | 8.341 | 2.357 | 2.282 | -75 | 796 | 1.221 | 4.487 | 1.061 | 8.982 | 92,87% | (641) |
| 4 | CFG | 78.172 | 84.597 | 85.891 | 1.408 | 2.939 | 1.531 | -23 | 1.294 | 7.719 | 1.645 | 93.884 | 91,49% | (7.993) |
| | CF 1 | 15.674 | 21.488 | 22.117 | 948 | 1.291 | 343 | 443 | 629 | 6.443 | 662 | 17.607 | 125,62% | 4.510 |
| | Total Griya | 3.604 | 3.894 | 3.853 | - | - | 0 | 0 | -42 | 249 | 42 | 4.107 | 93,81% | (254) |
| 4 | • Total Non Program | 3.604 | 3.894 | 3.853 | - | - | 0 | 0 | -42 | 249 | 42 | 4.107 | 93,81% | (254) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 12.071 | 17.594 | 18.265 | 948 | 1.291 | 343 | 443 | 671 | 6.194 | 620 | 13.500 | 135,29% | 4.765 |
| | CF 2 | 62.498 | 63.109 | 63.774 | 460 | 1.648 | 1.188 | -466 | 665 | 1.276 | 983 | 76.277 | 83,61% | (12.503) |
| | Mitraguna & Others | 54.964 | 55.724 | 56.030 | 410 | 1.150 | 740 | -291 | 306 | 1.066 | 844 | 67.334 | 83,21% | (11.304) |
| | Pensiun | 7.534 | 7.385 | 7.743 | 50 | 498 | 448 | -175 | 359 | 210 | 139 | 8.943 | 86,59% | (1.199) |
| | Total Pembiayaan | 124.679 | 135.553 | 139.757 | 7.010 | 8.803 | 1.793 | 2.340 | 4.204 | 15.078 | 4.599 | 163.174 | 85,65% | (23.418) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|------------|------------|--------------|----------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | % | 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 | 2.283 | 2.018 | 1.287 | | 2,92% | 6,79% | 4,35% | (731) | 225 | (996) | | | |
| | KUR | 1.062 | 2.082 | 1.533 | 977 | | 3,13% | 5,73% | 5,68% | (556) | (86) | (1.105) | | | |
| | Non KUR | - | 201 | 485 | 311 | | 0,00% | 16,29% | 10,23% | (174) | 311 | 110 | | | |
| 3 | PWG | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 113 | 554 | 499 | 478 | | 0,14% | 0,59% | 0,56% | (21) | 365 | (76) | | | |
| | CF 1 | 113 | 272 | 293 | 273 | | 0,72% | 1,36% | 1,24% | (20) | 161 | 1 | | | |
| | Total Griya | - | 52 | 43 | 41 | | 0,00% | 1,10% | 1,05% | (2) | 41 | (11) | | | |
| | Oto | 113 | 220 | 250 | 233 | | 0,93% | 1,42% | 1,27% | (17) | 120 | 12 | | | |
| | CF 2 | - | 282 | 207 | 205 | | 0,00% | 0,33% | 0,32% | (2) | 205 | (77) | | | |
| | Mitraguna & Others | - | 282 | 293 | 293 | | 0,00% | 0,37% | 0,52% | (2) | 205 | (77) | | | |
| | Pensiun | - | 101 | 101 | 101 | | 0,00% | 1,30% | - | 101 | - | - | | | |
| | Total Pembiayaan | 1.434 | 1.420 | 1.962 | 2.087 | 1,15% | 1,45% | 1,49% | 125 | 653 | 666 | 2,79% | -87,02% | 1,3% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 324.335 | 323.821 | 323.321 | (1.014) | |
| 2 | Contribution Margin | 10.181 | 13.391 | 12.000 | 1.819 | -17,9% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,17 | 3,64 | 3,66 | 0,02 | 0,49 |
| CIF Payroll | 1.136 | 1.395 | 1.458 | 63 | 322 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 23.891 | 25.896 | 27.333 | 27.300 | 1.491 | (33) | 1.403 | 5,42% | 3.409 | 14,27% | 35.529 | 76,84% | (8.229) |
| 2 | Tabungan | 197.564 | 215.010 | 219.667 | 216.636 | 3.190 | (3.031) | 1.626 | 0,76% | 19.072 | 9,65% | 212.134 | 102,12% | 4.502 |
| 3 | Deposito | 16.291 | 17.393 | 18.052 | 18.051 | (1.607) | (1) | 659 | 3,79% | 1.760 | 10,80% | 17.162 | 105,18% | 890 |
| | Total | 237.746 | 258.299 | 265.052 | 261.987 | 3.073 | (3.065) | 3.688 | 1,43% | 24.241 | 10,20% | 264.824 | 98,93% | (2.837) |
| | CASA | 221.455 | 240.906 | 247.000 | 243.936 | 4.680 | (3.064) | 3.030 | 1,26% | 22.481 | 10,15% | 247.662 | 98,50% | (3.727) |
| | (%) CASA | 93,15% | 93,27% | 93,19% | 93,11% | | | | | | | | | |
| | FDR | 68,74% | 65,22% | 65,19% | 65,95% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|--------|-----|--|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 30.813 | 43.834 | 44.298 | 40.779 | (3.519) | (3.055) | -6,97% | 9.966 | 32,34% | - | 0,00% | 40.779 | | |
| 2 | Giro ISE | 20.367 | 24.404 | 26.242 | 25.675 | (568) | 1.271 | 5,21% | 5.308 | 26,06% | - | 0,00% | 25.675 | | |
| 3 | Tabungan ISE | 10.446 | 19.430 | 18.056 | 15.104 | (2.952) | (4.326) | -22,26% | 4.658 | 44,59% | - | 0,00% | 15.104 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 195 | 221 | 221 | 221 | 0 | 0 | 0,00% | 26 | 13,33% | - | 0,00% | 221 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 975 | 787 | 775 | - | - | 0 | -63 | -13 | -201 | 13 | 975 | 79,41% | (201) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 975 | 787 | 775 | - | - | 0 | -63 | -13 | -201 | 13 | 975 | 79,41% | (201) |
| | • Local Champion | 975 | 787 | 775 | - | - | 0 | -63 | -13 | -201 | 13 | 975 | 79,41% | (201) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 50.182 | 44.299 | 44.363 | 650 | 1.825 | 1.175 | -776 | 64 | -5.819 | 1.761 | 52.347 | 84,75% | (7.984) |
| | KUR | 46.016 | 40.498 | 40.647 | 650 | 1.825 | 1.175 | -694 | 148 | -5.369 | 1.677 | 47.898 | 84,86% | (7.251) |
| | Non KUR | 4.166 | 3.801 | 3.717 | - | - | 0 | -83 | -84 | -450 | 84 | 4.449 | 83,54% | (732) |
| 3 | PWG | 5.806 | 13.714 | 15.853 | 1.809 | 3.953 | 2.144 | 104 | 2.140 | 10.047 | 1.813 | 23.846 | 66,48% | (7.993) |
| | Cilem | 4.026 | 10.294 | 12.079 | 662 | 2.500 | 1.838 | -10 | 1.785 | 8.053 | 715 | 16.566 | 72,92% | (4.486) |
| | Gadai | 1.780 | 3.419 | 3.774 | 1.147 | 1.453 | 306 | 115 | 354 | 1.994 | 1.098 | 7.281 | 51,83% | (3.507) |
| 4 | CFG | 106.465 | 109.661 | 111.789 | 2.937 | 3.618 | 681 | 965 | 2.127 | 5.324 | 1.490 | 117.867 | 94,84% | (6.078) |
| | CF 1 | 51.093 | 50.574 | 50.982 | 1.164 | 1.153 | -11 | 291 | 408 | -111 | 745 | 52.529 | 97,05% | (1.547) |
| | Total Griya | 39.118 | 38.098 | 38.073 | 550 | 379 | -171 | 0 | -25 | -1.045 | 404 | 39.521 | 96,34% | (1.448) |
| 4 | • Total Non Program | 38.883 | 37.871 | 37.846 | 550 | 379 | -171 | 35 | -25 | -1.037 | 404 | 39.253 | 96,42% | (1.406) |
| | • Program | 235 | 227 | 227 | - | - | 0 | -1 | -1 | -8 | 1 | 268 | 84,60% | (41) |
| | Oto | 11.975 | 12.476 | 12.909 | 614 | 774 | 160 | 291 | 433 | 934 | 341 | 13.009 | 99,23% | (100) |
| | CF 2 | 55.372 | 59.088 | 60.807 | 1.773 | 2.465 | 692 | 673 | 1.719 | 5.435 | 746 | 65.337 | 93,07% | (4.530) |
| | Mitraguna & Others | 53.214 | 55.550 | 57.296 | 1.340 | 2.465 | 1.125 | 270 | 1.746 | 4.082 | 719 | 62.160 | 92,18% | (4.864) |
| | Pensiun | 2.158 | 3.537 | 3.511 | 433 | - | -433 | 403 | -27 | 1.352 | 27 | 3.177 | 110,50% | 333 |
| | Total Pembiayaan | 163.429 | 168.462 | 172.780 | 5.396 | 9.396 | 4.000 | 230 | 4.318 | 9.351 | 5.077 | 195.035 | 88,59% | (22.255) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | MtD | YtD | MtM | Target Dec'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|---------------|------------|--------------|----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | | % | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| 2 | MBG | 1.207 | 2.234 | 2.989 | 1.761 | 2.419 | 6,75% | 3.97% | (1.228) | 554 | (473) | | | |
| | KUR | 992 | 1.476 | 2.147 | 1.239 | 2.15% | 5,30% | 3.05% | (908) | 247 | (237) | | | |
| | Non KUR | 216 | 758 | 842 | 522 | 5,18% | 22,15% | 14,06% | (320) | 307 | (236) | | | |
| 3 | PWG | - | - | - | 233 | 0,00% | 0,00% | 1,47% | 233 | 233 | 233 | | | |
| | Cilem | - | - | - | 233 | 0,00% | 0,00% | 1,93% | 233 | 233 | 233 | | | |
| | Gadai | - | - | - | 233 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 1.664 | 4.473 | 3.583 | 1.492 | 1.56% | 3,27% | 1,33% | (2.091) | (172) | (2.981) | | | |
| | CF 1 | 1.143 | 2.927 | 3.357 | 1.267 | 2.24% | 6,64% | 2,49% | (2.090) | 124 | (1.660) | | | |
| | Total Griya | 959 | 2.602 | 2.936 | 843 | 2.45% | 7,71% | 2,21% | (2.093) | (116) | (1.759) | | | |
| | Oto | 185 | 325 | 421 | 425 | 1,54% | 3,38% | 3,29% | 3 | 240 | 99 | | | |
| | CF 2 | 521 | 1.547 | 226 | 225 | 0,94% | 0,38% | 0,37% | (1) | (296) | (1.322) | | | |
| | Mitraguna & Others | 521 | 1.547 | 226 | 225 | 0,98% | 0,41% | 0,39% | (1) | (296) | (1.322) | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | | |
| | Total Pembiayaan | 3.589 | 3.052 | 3.656 | 3.400 | 2,20% | 2,17% | 1,97% | (256) | (190) | 348 | 2,95% | -49,99% | 1,0% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | Target Dec'25 | | |
|-----|---------------------|---------|---------|---------|--------|--------------|----------|---------------|--------|--------|
| | | Oct-24 | Dec-24 | Oct-25 | Oct-25 | | | Oct-24 | Oct-25 | Oct-25 |
| 1 | Asset (Retail) T | 235.786 | 237.820 | 255.299 | 19.513 | | | 3.33 | 3.48 | 3.49 |
| 2 | Contribution Margin | 10.322 | 13.411 | 10.039 | (283) | 2,7% | | 0,01 | 0,16 | 0,16 |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3.33 | 3.48 | 3.49 | 0,01 | 0,16 |
| CIF Payroll | 2.364 | 2.166 | 2.256 | 90 | (108) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|---------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 22.127 | 36.633 | 13.036 | 18.447 | 11.189 | 5.410 | (18.186) | -49,64% | (3.681) | -16,63% | 38.023 | 48,51% | (19.577) |
| 2 | Tabungan | 184.167 | 209.712 | 209.006 | 208.885 | 9.425 | (121) | (827) | -0,39% | 24.718 | 13,42% | 207.489 | 100,67% | 1.396 |
| 3 | Deposito | 54.206 | 45.633 | 44.573 | 44.573 | (4.260) | 0 | (1.059) | -2,32% | (9.633) | -17,77% | 54.846 | 81,27% | (10.273) |
| | Total | 260.500 | 291.977 | 266.615 | 271.904 | 16.355 | 5.289 | (20.073) | -6,87% | 11.404 | 4,38% | 300.358 | 90,53% | (28.454) |
| | CASA | 206.294 | 246.345 | 222.042 | 227.331 | 20.615 | 5.289 | (19.014) | -7,72% | 21.037 | 10,20% | 245.512 | 92,59% | (18.181) |
| | (%) CASA | 79,19% | 84,37% | 83,28% | 83,61% | | | | | | | | | |
| | FDR | 138,97% | 141,26% | 155,83% | 152,79% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.500 | 8.808 | 7.205 | 7.183 | (23) | (1.626) | -18,45% | (1.318) | -15,50% | | - | 0,00% | 7.183 |
| 2 | Giro ISE | 2.572 | 2.040 | 796 | 800 | 5 | (1.239) | -60,75% | (1.772) | -68,88% | | | 0,00% | 800 |
| 3 | Tabungan ISE | 5.928 | 6.769 | 6.410 | 6.382 | (27) | (386) | -5,71% | 454 | 7,66% | | | 0,00% | 6.382 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 132 | 159 | 159 | 159 | 0 | 0 | 0,00% | 27 | 20,45% | | | 0,00% | 159 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 21.688 | 15.835 | 14.785 | - | - | 0 | -250 | -1.050 | -6.903 | 1.050 | 30.016 | 49,26% | (15.231) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.692 | 0,00% | (3.692) |
| | Non-Linkage | 21.688 | 15.835 | 14.785 | - | - | 0 | -250 | -1.050 | -6.903 | 1.050 | 26.324 | 56,17% | (11.539) |
| | • Local Champion | 15.491 | 11.700 | 11.511 | - | - | 0 | -250 | -188 | -3.980 | 188 | 16.943 | 67,94% | (5.431) |
| | • Value Chain | 6.197 | 4.136 | 3.273 | - | - | - | 0 | -862 | -2.923 | 862 | 9.381 | 34,89% | (6.108) |
| 2 | MBG | 56.291 | 49.937 | 48.449 | 875 | 800 | -75 | -1.259 | -1.488 | -7.842 | 2.288 | 57.818 | 83,80% | (9.369) |
| | KUR | 53.330 | 47.520 | 46.106 | 875 | 800 | -75 | -1.164 | -1.414 | -7.224 | 2.214 | 54.632 | 84,39% | (8.525) |
| | Non KUR | 2.961 | 2.416 | 2.343 | - | - | 0 | -95 | -74 | -619 | 74 | 3.186 | 73,53% | (843) |
| 3 | PWG | 18.519 | 33.535 | 35.607 | 6.962 | 8.679 | 1.717 | 1.672 | 2.071 | 17.088 | 6.608 | 34.982 | 101,78% | 624 |
| | Cilem | 7.342 | 16.788 | 18.306 | 2.564 | 3.140 | 577 | 1.194 | 1.518 | 10.964 | 1.623 | 20.867 | 87,73% | (2.561) |
| | Gadai | 11.177 | 16.747 | 17.300 | 4.398 | 5.539 | 1.140 | 478 | 554 | 6.124 | 4.985 | 14.115 | 122,57% | 3.185 |
| 4 | CFG | 265.530 | 313.132 | 316.616 | 11.336 | 9.431 | -1.905 | 7.402 | 3.484 | 51.086 | 5.947 | 296.169 | 106,90% | 20.447 |
| | CF 1 | 155.192 | 153.591 | 153.609 | 2.137 | 2.005 | -131 | 1.655 | 18 | -1.582 | 1.987 | 175.968 | 87,29% | (22.359) |
| | Total Griya | 146.765 | 137.680 | 137.517 | 120 | 1.198 | 1.078 | 0 | -162 | -9.248 | 1.360 | 166.519 | 82,58% | (29.001) |
| 1 | • Total Non Program | 29.135 | 30.941 | 31.685 | 120 | 1.198 | 1.078 | 0 | -10.010 | -906 | 906 | 32.280 | 98,16% | (595) |
| | • Program | 117.630 | 106.738 | 105.832 | - | - | 0 | -1.010 | -11.798 | 906 | 134.238 | 78,84% | (28.406) | |
| | Oto | 8.426 | 15.911 | 16.092 | 2.017 | 807 | -1.209 | 1.655 | 181 | 7.666 | 627 | 9.450 | 170,29% | 6.642 |
| | CF 2 | 110.338 | 159.541 | 163.006 | 9.200 | 7.426 | -1.774 | 5.746 | 3.466 | 52.668 | 3.960 | 120.201 | 135,61% | 42.806 |
| | Mitraguna & Others | 99.558 | 147.696 | 151.158 | 8.970 | 7.326 | -1.644 | 5.730 | 3.462 | 51.600 | 3.864 | 108.412 | 139,43% | 42.746 |
| | Pensiun | 10.780 | 11.845 | 11.848 | 230 | 100 | -130 | 16 | 4 | 1.068 | 96 | 11.789 | 100,51% | 60 |
| | Total Pembiayaan | 362.027 | 412.438 | 415.456 | 19.173 | 18.910 | -263 | 7.565 | 3.018 | 53.429 | 15.893 | 418.985 | 99,16% | (3.528) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|--------------|---------------|---------------|---------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|---------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | 781 | 2.060 | 1.665 | 1.568 | 1.39% | 3.33% | 3.34% | 3.24% | (97) | 787 | (491) | | | | | |
| | KUR | 645 | 1.815 | 1.319 | 1.290 | 1.21% | 2,78% | 2,80% | (29) | 645 | (525) | | | | | | |
| | Non KUR | 137 | 245 | 346 | 279 | 4,62% | 14,31% | 11,90% | (67) | 142 | 34 | | | | | | |
| 3 | PWG | - | - | - | - | 4 | 0,00% | 0,00% | 0,01% | 4 | 4 | 4 | | | | | |
| | Cilem | - | - | - | - | 4 | 0,00% | 0,00% | 0,02% | 4 | 4 | 4 | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | |
| 4 | CFG | 18.567 | 18.075 | 17.721 | 17.239 | 6,99% | 5,66% | 5,44% | (482) | (1.329) | (837) | | | | | | |
| | CF 1 | 18.567 | 16.819 | 16.551 | 16.259 | 10,96% | 10,78% | 10,58% | (292) | (2.309) | (560) | | | | | | |
| | Total Griya | 18.403 | 16.440 | 16.112 | 15.754 | 12,54% | 11,70% | 11,46% | (358) | (2.649) | (685) | | | | | | |
| | Oto | 164 | 379 | 439 | 505 | 1,95% | 2,76% | 3,14% | 65 | 340 | 125 | | | | | | |
| | CF 2 | - | 1.256 | 1.170 | 980 | 0,00% | 0,73% | 0,60% | (190) | 980 | (277) | | | | | | |
| | Mitraguna & Others | - | 1.072 | 984 | 980 | 0,00% | 0,67% | 0,65% | (5) | 980 | (93) | | | | | | |
| | Pensiun | - | 184 | 186 | - | 0 | 0,00% | 0,00% | (186) | 186 | (186) | | | | | | |
| | Total Pembiayaan | 5.957 | 13.315 | 13.170 | 13.093 | 1,65% | 3,19% | 3,15% | (77) | 7.136 | (222) | 0,66% | 78,97% | -2,5% | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|---------------|--------|--------|--------------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (Mtd) | | | Oct-24 | Oct-25 | Oct-25 | Growth (Mtd) |
| 1 | Asset (Retail) T | 380.203 | 400.234 | 427.134 | 46.931 | | | 2,79 | 3,08 | 3,11 | 0,03 |
| 2 | Contribution Margin | 16.067 | 19.581 | 15.341 | (726) | 4,5% | | 1.508 | 1.472 | 1.519 | 47 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|---------------|---------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 16.610 | 51.545 | 31.334 | 55.626 | 6.069 | 24.292 | 4.081 | 7,92% | 39.016 | 234,89% | 28.863 | 192,73% | 26.763 |
| 2 | Tabungan | 236.060 | 261.490 | 266.652 | 265.050 | 1.654 | (1.602) | 3.560 | 1,36% | 28.990 | 12,28% | 257.992 | 102,74% | 7.058 |
| 3 | Deposito | 132.723 | 128.999 | 108.551 | 108.525 | (2.769) | (26) | (20.474) | -15,87% | (24.197) | -18,23% | 133.832 | 81,09% | (25.307) |
| | Total | 385.393 | 442.035 | 406.537 | 429.201 | 4.953 | 22.665 | (12.833) | -2,90% | 43.809 | 11,37% | 420.687 | 102,02% | 8.515 |
| | CASA | 252.670 | 313.035 | 297.986 | 320.676 | 7.723 | 22.690 | 7.641 | 2,44% | 68.006 | 26,92% | 286.855 | 111,79% | 33.822 |
| | (%) CASA | 65,56% | 70,82% | 73,30% | 74,71% | | | | | | | | | |
| | FDR | 115,76% | 125,82% | 138,47% | 131,16% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|---------|----------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 41.542 | 52.462 | 42.393 | 42.928 | | 535 | (9.534) | -18,17% | 1.386 | 3,34% | - | 0,00% | 42.928 |
| 2 | Giro ISE | 8.627 | 8.734 | 11.785 | 12.344 | | 558 | 3.609 | 41,32% | 3.717 | 43,08% | | 0,00% | 12.344 |
| 3 | Tabungan ISE | 5.900 | 14.152 | 17.688 | 17.665 | | (23) | 3.512 | 24,82% | 11.765 | 199,40% | | 0,00% | 17.665 |
| 4 | Deposito ISE | 27.015 | 29.575 | 12.920 | 12.920 | | 0 | (16.655) | -56,31% | (14.095) | -52,17% | | 0,00% | 12.920 |
| 5 | CIF ISE | 181 | 211 | 211 | 211 | | 0 | 0 | 0,00% | 30 | 16,57% | | 0,00% | 211 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 184.395 | 258.195 | 254.935 | 89.000 | - | -89.000 | 85.148 | -3.260 | 70.540 | 3.260 | 191.222 | 133,32% | 63.713 |
| | Linkage | 161.832 | 240.200 | 238.869 | 89.000 | - | (89.000) | 87.708 | -1.332 | 77.037 | 1.332 | 164.906 | 144,85% | 73.963 |
| | Non-Linkage | 22.563 | 17.995 | 16.066 | - | - | 0 | 2.559 | -1.928 | -6.496 | 1.928 | 26.316 | 61,05% | (10.250) |
| | • Local Champion | 13.053 | 13.825 | 13.484 | - | - | 0 | -322 | -341 | 431 | 341 | 14.262 | 94,55% | (778) |
| | • Value Chain | 9.510 | 4.169 | 2.583 | - | - | - | -2.237 | -1.587 | -6.928 | 1.587 | 12.055 | 21,42% | (9.472) |
| 2 | MBG | 15.807 | 20.460 | 20.761 | 1.100 | 1.005 | -95 | 461 | 301 | 4.954 | 704 | 21.559 | 96,30% | (798) |
| | KUR | 15.684 | 19.746 | 20.059 | 900 | 1.005 | 105 | 264 | 313 | 4.374 | 692 | 21.276 | 94,28% | (1.217) |
| | Non KUR | 123 | 715 | 702 | 200 | - | -200 | 198 | -12 | 580 | 12 | 283 | 248,40% | 420 |
| 3 | PWG | 19.902 | 32.755 | 35.594 | 5.267 | 8.650 | 3.383 | 1.389 | 2.839 | 15.692 | 5.811 | 35.985 | 98,91% | (391) |
| | Cilem | 10.166 | 18.541 | 21.344 | 2.755 | 3.989 | 1.233 | 1.349 | 2.803 | 11.179 | 1.185 | 21.740 | 98,18% | (396) |
| | Gadai | 9.737 | 14.214 | 14.250 | 2.511 | 4.662 | 2.150 | 40 | 36 | 4.513 | 4.626 | 14.245 | 100,03% | 5 |
| 4 | CFG | 226.020 | 244.752 | 251.650 | 9.346 | 12.416 | 3.070 | 1.703 | 6.898 | 25.630 | 5.518 | 250.409 | 100,50% | 1.241 |
| | CF 1 | 15.856 | 23.020 | 24.994 | 2.152 | 2.400 | 248 | 529 | 1.973 | 9.137 | 427 | 18.857 | 132,54% | 6.137 |
| | Total Griya | 12.125 | 18.638 | 20.843 | 1.500 | 2.400 | 900 | 0 | 2.205 | 8.717 | 195 | 12.907 | 161,49% | 7.936 |
| 4 | • Total Non Program | 12.125 | 18.638 | 20.843 | 1.500 | 2.400 | 900 | 907 | 2.205 | 8.717 | 195 | 12.907 | 161,49% | 7.936 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.731 | 4.382 | 4.151 | 652 | - | -652 | 529 | -231 | 420 | 231 | 5.950 | 69,76% | (1.799) |
| | CF 2 | 210.163 | 221.732 | 226.656 | 7.194 | 10.016 | 2.822 | 1.174 | 4.924 | 16.493 | 5.092 | 231.552 | 97,89% | (4.896) |
| | Mitraguna & Others | 179.175 | 185.964 | 190.452 | 7.181 | 9.288 | 2.107 | 1.766 | 4.488 | 11.278 | 4.800 | 198.377 | 96,01% | (7.924) |
| | Pensiun | 30.988 | 35.768 | 36.204 | 13 | 728 | 715 | -592 | 436 | 5.215 | 292 | 33.176 | 109,13% | 3.028 |
| | Total Pembiayaan | 446.124 | 556.162 | 562.940 | 104.713 | 22.071 | -82.641 | 88.702 | 6.778 | 116.816 | 15.294 | 499.175 | 112,77% | 63.765 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | % | 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 | 254 | 61 | 8 | 2.64% | 0,30% | 0,04% | (52) | (408) | (246) | | | | |
| | KUR | 294 | 254 | 61 | 8 | 1,87% | 0,31% | 0,04% | (52) | (286) | (246) | | | | |
| | Non KUR | 123 | - | - | - | 100,00% | 0,00% | 0,00% | - | (123) | - | | | | |
| 3 | PWG | - | - | - | - | 45 | 0,00% | 0,00% | 0,13% | 45 | 45 | 45 | | | |
| | Cilem | - | - | - | - | 45 | 0,00% | 0,00% | 0,21% | 45 | 45 | 45 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 3.141 | 2.689 | 4.421 | 3.282 | 1.39% | 1.81% | 1.30% | (1.139) | 141 | 593 | | | | |
| | CF 1 | 52 | 41 | 143 | 39 | 0,33% | 0,62% | 0,16% | (104) | (13) | (2) | | | | |
| | Total Griya | 52 | 41 | 40 | 39 | 0,43% | 0,22% | 0,19% | (1) | (13) | (2) | | | | |
| | Oto | - | - | 102 | - | 0,00% | 2,34% | 0,00% | (102) | - | - | | | | |
| | CF 2 | 3.089 | 2.648 | 4.278 | 3.243 | 1,47% | 1,93% | 1,43% | (1.035) | 153 | 595 | | | | |
| | Mitraguna & Others | 2.920 | 2.648 | 3.836 | 2.804 | 1,63% | 2,06% | 1,47% | (1.032) | (116) | 156 | | | | |
| | Pensiun | - | - | 443 | 439 | 0,55% | 1,24% | 1,21% | (3) | 269 | 439 | | | | |
| | Total Pembiayaan | 4.675 | 5.136 | 4.752 | 4.334 | 1,05% | 0,85% | 0,77% | (418) | (342) | (803) | 1,06% | -37,46% | 0,3% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 438.247 | 453.809 | 476.008 | 37.761 | |
| 2 | Contribution Margin | 17.558 | 22.485 | 20.243 | 2.685 | -15,3% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,14 | 3,38 | 3,38 | (0,00) | 0,24 |
| CIF Payroll | 2.716 | 3.360 | 3.531 | 171 | 815 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|----------------|---------------|----------------|--------------|------------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 628.971 | 502.282 | 669.384 | 656.325 | (189.493) | (13.059) | 154.043 | 30,67% | 27.355 | 4,35% | 710.323 | 92,40% | (53.998) |
| 2 | Tabungan | 522.123 | 612.606 | 635.562 | 608.195 | 78.303 | (27.367) | (4.411) | -0,72% | 86.072 | 16,48% | 554.516 | 109,68% | 53.679 |
| 3 | Deposito | 264.012 | 230.344 | 229.873 | 252.445 | (13.229) | 22.572 | 22.102 | 9,60% | (11.567) | -4,38% | 264.620 | 95,40% | (12.174) |
| | Total | 1.415.106 | 1.345.232 | 1.534.819 | 1.516.965 | (124.419) | (17.854) | 171.734 | 12,77% | 101.859 | 7,20% | 1.529.459 | 99,18% | (12.493) |
| | CASA | 1.151.094 | 1.114.888 | 1.304.946 | 1.264.520 | (111.190) | (40.426) | 149.632 | 13,42% | 113.426 | 9,85% | 1.264.839 | 99,97% | (319) |
| | (%) CASA | 81,34% | 82,88% | 85,02% | 83,36% | | | | | | | | | |
| | FDR | 55,59% | 68,66% | 60,12% | 60,82% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|-------|----------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 39.608 | 49.513 | 47.944 | 49.564 | | 1.621 | 51 | 0,10% | 9.956 | 25,14% | - | 0,00% | 49.564 |
| 2 | Giro ISE | 24.819 | 26.480 | 26.853 | 29.638 | | 2.785 | 3.159 | 11,93% | 4.819 | 19,41% | | 0,00% | 29.638 |
| 3 | Tabungan ISE | 14.728 | 20.972 | 19.030 | 17.865 | | (1.165) | (3.107) | -14,82% | 3.137 | 21,30% | | 0,00% | 17.865 |
| 4 | Deposito ISE | 61 | 2.061 | 2.061 | 2.061 | | 0 | 0 | 0,00% | 2.000 | 3278,69% | | 0,00% | 2.061 |
| 5 | CIF ISE | 155 | 175 | 175 | 175 | | 0 | 0 | 0,00% | 20 | 12,90% | | 0,00% | 175 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 493.137 | 586.493 | 578.104 | 89.952 | 1.070 | -88.882 | 90.687 | -8,389 | 84.967 | 9.459 | 524.148 | 110,29% | 53.957 |
| | Linkage | 388.874 | 450.575 | 447.158 | 88.200 | - | (88.200) | 84.653 | -3,417 | 58.284 | 3.417 | 401.901 | 111,26% | 45.256 |
| | Non-Linkage | 104.263 | 135.918 | 130.946 | 1.752 | 1.070 | -682 | 6.034 | -4,972 | 26.683 | 6.042 | 122.246 | 107,12% | 8.700 |
| | • Local Champion | 71.739 | 90.083 | 84.864 | 1.500 | - | -1.500 | 6.354 | -5,219 | 13.125 | 5.219 | 76.862 | 110,41% | 8.003 |
| | • Value Chain | 32.524 | 45.835 | 46.082 | 252 | 1.070 | 818 | -320 | 247 | 13.558 | 823 | 45.385 | 101,54% | 698 |
| 2 | MBG | 11.179 | 17.002 | 17.467 | 1.250 | 950 | -300 | 766 | 464 | 6.287 | 486 | 15.758 | 110,85% | 1.709 |
| | KUR | 10.795 | 16.732 | 17.103 | 1.250 | 850 | -400 | 773 | 371 | 6.308 | 479 | 15.252 | 112,13% | 1.850 |
| | Non KUR | 384 | 270 | 364 | - | 100 | 100 | -7 | 93 | -20 | 7 | 505 | 72,02% | (141) |
| 3 | PWG | 42.303 | 69.807 | 72.696 | 15.861 | 15.237 | -623 | 5.374 | 2.889 | 30.393 | 12.348 | 64.428 | 112,83% | 8.267 |
| | Cilem | 16.301 | 31.198 | 34.030 | 3.980 | 4.612 | 632 | 1.799 | 2.832 | 17.729 | 1.780 | 36.881 | 92,27% | (2.851) |
| | Gadai | 26.001 | 38.609 | 38.666 | 11.881 | 10.626 | -1.255 | 3.575 | 57 | 12.665 | 10.568 | 27.547 | 140,36% | 11.119 |
| 4 | CFG | 239.992 | 250.295 | 254.413 | 5.498 | 9.949 | 4.452 | -1.767 | 4.118 | 14.421 | 5.831 | 267.745 | 95,02% | (13.332) |
| | CF 1 | 49.326 | 55.954 | 57.140 | 1.511 | 2.187 | 677 | -242 | 1.186 | 7.814 | 1.001 | 52.741 | 108,34% | 4.399 |
| | Total Griya | 38.490 | 43.621 | 44.830 | 1.291 | 1.700 | 409 | 0 | 1.209 | 6.340 | 491 | 39.379 | 113,84% | 5.451 |
| | • Total Non Program | 38.490 | 43.621 | 44.830 | 1.291 | 1.700 | 409 | 250 | 1.209 | 6.340 | 491 | | 0,00% | 0 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 13.362 | 92,13% | (1.052) |
| | Oto | 10.837 | 12.333 | 12.310 | 219 | 487 | 268 | -242 | -22 | 1.473 | 510 | 215.005 | 91,75% | (17.731) |
| | CF 2 | 190.665 | 194.341 | 197.273 | 3.987 | 7.762 | 3.775 | -1.526 | 2.932 | 6.608 | 4.830 | 178.005 | 92,68% | (13.024) |
| | Mitraguna & Others | 156.155 | 162.005 | 164.981 | 3.474 | 7.354 | 3.880 | -1.703 | 2.977 | 8.826 | 4.377 | 36.999 | 87,28% | (4.707) |
| | Pensiun | 34.510 | 32.337 | 32.292 | - | 513 | 408 | -105 | 178 | -45 | -2.218 | 453 | | |
| | Total Pembiayaan | 786.611 | 923.597 | 922.680 | 112.560 | 27.207 | -85.353 | 95.059 | -917 | 136.069 | 28.124 | 872.079 | 105,80% | 50.601 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|----------------|--------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | % | 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 | 4.879 | 4.149 | 3.338 | 3.809 | | 2,03% | 1,33% | 1,50% | 471 | (1.071) | (340) | | | |
| | 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 | 4.879 | 4.149 | 3.338 | 3.809 | | 2,56% | 1,72% | 1,93% | 471 | (1.071) | (340) | | | |
| | Mitraguna & Others | 4.851 | 4.149 | 3.338 | 3.438 | | 3,11% | 2,06% | 2,08% | 100 | (1.413) | (711) | | | |
| | Pensiun | 28 | - | - | 370 | | 0,00% | 0,00% | 1,15% | 370 | 343 | 370 | | | |
| | Total Pembiayaan | 4.879 | 4.149 | 3.338 | 3.809 | 0,62% | 0,36% | 0,41% | 471 | (1.071) | (340) | 0,12% | 71,25% | -0,3% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (YoY) | | |
| 1 | Asset (Retail) T | 1.335.686 | 1.415.515 | 1.474.602 | 138.916 | | |
| 2 | Contribution Margin | 67.389 | 81.475 | 59.416 | (7.973) | 11,8% | |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,87 | 3,29 | 3,32 | 0,03 | 0,45 |
| CIF Payroll | 2.651 | 2.488 | 2.651 | 163 | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 28.143 | 28.462 | 30.518 | 32.676 | (9.448) | 2.158 | 4.214 | 14,81% | 4.533 | 16,11% | 39.098 | 83,58% | (6.421) |
| 2 | Tabungan | 312.220 | 335.697 | 351.621 | 352.883 | 573 | 1.263 | 17.186 | 5,12% | 40.663 | 13,02% | 334.511 | 105,49% | 18.372 |
| 3 | Deposito | 88.440 | 68.089 | 70.917 | 70.766 | (2.247) | (152) | 2.676 | 3,93% | (17.674) | -19,98% | 89.381 | 79,17% | (18.615) |
| | Total | 428.803 | 432.249 | 453.056 | 456.325 | (11.123) | 3.269 | 24.077 | 5,57% | 27.522 | 6,42% | 462.990 | 98,56% | (6.664) |
| | CASA | 340.363 | 364.159 | 382.139 | 385.560 | (8.875) | 3.421 | 21.400 | 5,88% | 45.197 | 13,28% | 373.609 | 103,20% | 11.951 |
| | (%) CASA | 79,38% | 84,25% | 84,35% | 84,49% | | | | | | | | | |
| | FDR | 84,89% | 91,40% | 88,67% | 88,03% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 40.281 | 43.680 | 46.392 | 46.637 | | 244 | 2.957 | 6,77% | 6.355 | 15,78% | - | 0,00% | 46.637 |
| 2 | Giro ISE | 7.566 | 4.370 | 6.706 | 7.017 | | 311 | 2.647 | 60,56% | (549) | -7,26% | | 0,00% | 7.017 |
| 3 | Tabungan ISE | 32.715 | 39.309 | 39.687 | 39.620 | | (67) | 310 | 0,79% | 6.904 | 21,10% | | 0,00% | 39.620 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 182 | 207 | 207 | 207 | | 0 | 0 | 0,00% | 25 | 13,74% | | 0,00% | 207 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 57.968 | 52.952 | 52.105 | - | - | 0 | -815 | -847 | -5.864 | 847 | 73.583 | 70,81% | (21.478) |
| | Linkage | 31.740 | 28.625 | 28.330 | - | - | - | -297 | -296 | -3.410 | 296 | 38.430 | 73,72% | (10.101) |
| | Non-Linkage | 26.229 | 24.327 | 23.775 | - | - | 0 | -517 | -552 | -2.454 | 552 | 35.153 | 67,63% | (11.378) |
| | • Local Champion | 25.361 | 21.619 | 21.083 | - | - | 0 | -502 | -536 | -4.279 | 536 | 27.992 | 75,32% | (6.910) |
| | • Value Chain | 867 | 2.708 | 2.692 | - | - | - | -15 | -15 | 1.825 | 15 | 7.160 | 37,60% | (4.468) |
| 2 | MBG | 34.002 | 30.083 | 31.179 | 700 | 2.150 | 1.450 | -596 | 1.096 | -2.823 | 1.054 | 35.710 | 87,31% | (4.531) |
| | KUR | 32.921 | 28.859 | 29.987 | 700 | 2.150 | 1.450 | -571 | 1.128 | -2.934 | 1.022 | 34.485 | 86,96% | (4.498) |
| | Non KUR | 1.081 | 1.224 | 1.192 | - | - | 0 | -24 | -32 | 112 | 32 | 1.225 | 97,31% | (33) |
| 3 | PWG | 9.475 | 21.262 | 23.235 | 3.944 | 4.656 | 712 | 1.878 | 1.973 | 13.760 | 2.683 | 29.851 | 77,84% | (6.616) |
| | Cilem | 5.148 | 13.382 | 14.159 | 1.657 | 1.470 | -186 | 1.083 | 777 | 9.011 | 693 | 19.940 | 71,01% | (5.781) |
| | Gadai | 4.327 | 7.880 | 9.076 | 2.287 | 3.185 | 998 | 796 | 1.196 | 4.749 | 1.989 | 9.911 | 91,58% | (835) |
| 4 | CFG | 262.577 | 290.785 | 295.204 | 4.998 | 11.129 | 6.131 | 1.832 | 4.419 | 32.627 | 6.710 | 286.430 | 103,06% | 8.774 |
| | CF 1 | 159.367 | 166.652 | 167.846 | 580 | 5.395 | 4.815 | -174 | 1.194 | 8.479 | 4.201 | 162.301 | 103,42% | 5.544 |
| | Total Griya | 139.426 | 143.053 | 144.328 | - | 4.813 | 4.813 | 0 | 1.275 | 4.902 | 3.537 | 140.190 | 102,95% | 4.138 |
| 1 | • Total Non Program | 139.426 | 143.053 | 144.328 | - | 4.813 | 4.813 | -2.889 | 1.275 | 4.902 | 3.537 | 140.190 | 102,95% | 4.138 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 19.941 | 23.599 | 23.518 | 580 | 583 | 3 | -174 | -81 | 3.577 | 664 | 22.111 | 106,36% | 1.407 |
| | CF 2 | 103.210 | 124.133 | 127.358 | 4.418 | 5.734 | 1.316 | 2.007 | 3.225 | 24.148 | 2.509 | 124.128 | 102,60% | 3.229 |
| | Mitraguna & Others | 99.172 | 118.844 | 122.063 | 4.388 | 5.684 | 1.296 | 2.034 | 3.219 | 22.891 | 2.465 | 117.952 | 103,49% | 4.111 |
| | Pensiun | 4.038 | 5.289 | 5.295 | 30 | 50 | 20 | -27 | 6 | 1.257 | 44 | 6.177 | 85,72% | (882) |
| | Total Pembiayaan | 364.023 | 395.082 | 401.722 | 9.642 | 17.935 | 8.293 | 2.300 | 6.641 | 37.700 | 11.294 | 425.574 | 94,40% | (23.851) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|--------------|----------------|--------------|----------------|---------------|--------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | 30 | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | (30) | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | 30 | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | (30) | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | 872 | 1.641 | 1.419 | 1.335 | 2.57% | 4.72% | 4.28% | (84) | 463 | (306) | | | | | | |
| | KUR | 703 | 1.487 | 1.263 | 1.046 | 2,14% | 4,38% | 3,49% | (217) | 342 | (441) | | | | | | |
| | Non KUR | 169 | 154 | 156 | 290 | 15,61% | 12,75% | 24,28% | 134 | 121 | 136 | | | | | | |
| 3 | PWG | - | - | - | - | 37 | 0,00% | 0,00% | 0,00% | 0,16% | 37 | 37 | 37 | | | | |
| | Cilem | - | - | - | - | 37 | 0,00% | 0,00% | 0,26% | 0,00% | - | - | - | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 4.689 | 3.445 | 2.895 | 4.078 | 1,79% | 1,00% | 1,38% | 1.182 | (611) | 632 | | | | | | |
| | CF 1 | 4.583 | 2.690 | 2.084 | 2.844 | 2,88% | 1,25% | 1,69% | 760 | (1.739) | 154 | | | | | | |
| | Total Griya | 3.651 | 1.566 | 1.079 | 1.253 | 2,62% | 0,75% | 0,87% | 174 | (2.398) | (313) | | | | | | |
| | Oto | 932 | 1.124 | 1.004 | 1.591 | 4,67% | 4,26% | 6,77% | 587 | 659 | 467 | | | | | | |
| | CF 2 | 106 | 755 | 812 | 1.233 | 0,10% | 0,65% | 0,97% | 422 | 1.128 | 478 | | | | | | |
| | Mitraguna & Others | 106 | 755 | 812 | 1.233 | 0,11% | 0,68% | 1,01% | 422 | 1.128 | 478 | | | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | | | | |
| | Total Pembiayaan | 3.318 | 8.754 | 7.533 | 4.937 | 0,91% | 1,91% | 1,23% | (2.596) | 1.619 | (3.817) | 0,00% | 100,00% | -1,2% | 0,00% | 100,00% | -1,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------------|-----------|---------|---------|--------|-----------|-----------|-----------|-----------|-----|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | Dec-24 | Oct-25 | Oct-25 | | | | MtD | YtD | | | | % | Penc. | Gap |
| 1 | Asset (Retail) T | 413.890 | 431.152 | 444.499 | 30.609 | | | | | | | | | | | |
| 2 | Contribution Margin | 22.373 | 28.098 | 23.223 | 850 | | </td | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 218 | 69 | 81 | 81 | 21 | (0) | 12 | 18,05% | (137) | -62,79% | 5.816 | 1,39% | (5.735) |
| 2 | Tabungan | 144.169 | 164.349 | 167.781 | 167.984 | 1.752 | 203 | 3.635 | 2,21% | 23.815 | 16,52% | 156.198 | 107,55% | 11.786 |
| 3 | Deposito | 10.918 | 21.051 | 22.146 | 22.146 | 909 | 0 | 1.095 | 5,20% | 11.228 | 102,84% | 11.620 | 190,58% | 10.526 |
| | Total | 155.304 | 185.469 | 190.007 | 190.211 | 2.683 | 203 | 4.742 | 2,56% | 34.906 | 22,48% | 173.634 | 109,55% | 16.576 |
| | CASA | 144.386 | 164.418 | 167.862 | 168.065 | 1.774 | 203 | 3.647 | 2,22% | 23.678 | 16,40% | 162.014 | 103,73% | 6.051 |
| | (%) CASA | 92,97% | 88,65% | 88,34% | 88,36% | | | | | | | | | |
| | FDR | 134,72% | 123,06% | 121,97% | 121,84% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.260 | 1.516 | 1.595 | 1.627 | | 32 | 111 | 7,34% | 367 | 29,09% | - | 0,00% | 1.627 |
| 2 | Giro ISE | 0 | 0 | 0 | 0 | | 0 | 0 | 0,00% | (0) | -79,71% | 0 | 0,00% | 0 |
| 3 | Tabungan ISE | 1.260 | 1.516 | 1.595 | 1.627 | | 32 | 111 | 7,34% | 367 | 29,12% | - | 0,00% | 1.627 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 71 | 87 | 87 | 87 | | 0 | 0 | 0,00% | 16 | 22,54% | 0 | 0,00% | 87 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 2.258 | 1.857 | 1.842 | - | - | 0 | -15 | -15 | -416 | 15 | 2.258 | 81,58% | (416) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 2.258 | 1.857 | 1.842 | - | - | 0 | -15 | -15 | -416 | 15 | 2.258 | 81,58% | (416) |
| | • Local Champion | 2.258 | 1.857 | 1.842 | - | - | 0 | -15 | -15 | -416 | 15 | 2.258 | 81,58% | (416) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 54.913 | 59.589 | 60.904 | 1.700 | 3.350 | 1.650 | -418 | 1.315 | 5.990 | 2.035 | 61.295 | 99,36% | (392) |
| | KUR | 53.824 | 58.285 | 59.629 | 1.700 | 3.350 | 1.650 | -385 | 1.344 | 5.805 | 2.006 | 59.797 | 99,72% | (168) |
| | Non KUR | 1.089 | 1.304 | 1.275 | - | - | 0 | -32 | -30 | 186 | 30 | 1.498 | 85,08% | (224) |
| 3 | PWG | 2.063 | 7.845 | 8.439 | 473 | 980 | 507 | 79 | 594 | 6.375 | 385 | 10.922 | 77,26% | (2.483) |
| | Cilem | 2.063 | 7.845 | 8.439 | 473 | 980 | 507 | 79 | 594 | 6.375 | 385 | 10.922 | 77,26% | (2.483) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 149.998 | 158.955 | 160.562 | 4.663 | 3.190 | -1.473 | 1.534 | 1.607 | 10.564 | 1.582 | 161.312 | 99,54% | (749) |
| | CF 1 | 15.162 | 18.407 | 18.750 | 1.358 | 785 | -573 | 980 | 343 | 3.589 | 441 | 16.602 | 112,94% | 2.148 |
| | Total Griya | 4.320 | 3.786 | 3.744 | - | - | 0 | 0 | -42 | -576 | 42 | 4.736 | 79,04% | (993) |
| | • Total Non Program | 3.984 | 3.473 | 3.434 | - | - | 0 | -43 | -40 | -551 | 40 | 4.353 | 78,88% | (920) |
| | • Program | 336 | 312 | 310 | - | - | 0 | -2 | -2 | -26 | 2 | 383 | 80,95% | (73) |
| | Oto | 10.841 | 14.622 | 15.007 | 1.358 | 785 | -573 | 980 | 385 | 4.165 | 400 | 11.866 | 126,47% | 3.141 |
| | CF 2 | 134.836 | 140.548 | 141.812 | 3.305 | 2.405 | -900 | 554 | 1.264 | 6.976 | 1.141 | 144.710 | 98,00% | (2.898) |
| | Mitraguna & Others | 130.780 | 136.767 | 138.053 | 3.305 | 2.405 | -900 | 728 | 1.286 | 7.273 | 1.119 | 139.644 | 98,86% | (1.591) |
| | Pensiun | 4.056 | 3.781 | 3.758 | - | - | 0 | -175 | -22 | -297 | 22 | 5.065 | 74,20% | (1.307) |
| | Total Pembiayaan | 209.233 | 228.246 | 231.747 | 6.836 | 7.519 | 683 | 1.181 | 3.501 | 22.514 | 4.018 | 235.787 | 98,29% | (4.040) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | | | |
|-----|-------------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|---------------|--------------|---------------|---------------|-------|-----|--|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| 2 | MBG | - | 53 | 113 | 70 | 0 | 0,00% | 0,19% | 0,12% | (43) | 70 | 17 | | | | | | |
| | KUR | - | - | 113 | 70 | 0 | 0,00% | 0,19% | 0,12% | (43) | 70 | 70 | | | | | | |
| | Non KUR | - | 53 | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | (53) | | | | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 4 | CFG | 1.077 | 2.605 | 2.173 | 1.999 | 0 | 0,72% | 1,37% | 1,24% | (174) | 922 | (606) | | | | | | |
| | CF 1 | 278 | 426 | 376 | 422 | 1,83% | 2,04% | 2,25% | 46 | 144 | (5) | | | | | | | |
| | Total Griya | 278 | 253 | 109 | 107 | 6,43% | 2,87% | 2,86% | (1) | (171) | (146) | | | | | | | |
| | Oto | - | 173 | 267 | 314 | 0,00% | 1,83% | 2,10% | 47 | 314 | 141 | | | | | | | |
| | CF 2 | 799 | 2.179 | 1.797 | 1.577 | 0,59% | 1,28% | 1,11% | (220) | 778 | (601) | | | | | | | |
| | Mitraguna & Others | 799 | 2.179 | 1.797 | 1.577 | 0,61% | 1,31% | 1,14% | (220) | 778 | (601) | | | | | | | |
| | Pensiun | - | 68 | 68 | 68 | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | | |
| | Total Pembiayaan | 954 | 1.822 | 2.126 | 2.269 | 0,46% | 0,93% | 0,98% | 144 | 1.316 | 447 | 0,14% | 85,61% | -0,8% | | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (YoY) | | |
| 1 | Asset (Retail) T | 207.702 | 214.060 | 230.721 | 23.019 | | |
| 2 | Contribution Margin | 8.723 | 11.297 | 11.039 | 2.316 | -26,6% | |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,30 | 3,37 | 3,35 | (0,02) | 0,05 |
| CIF Payroll | 673 | 604 | 593 | (11) | (80) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 238 | 2.223 | 2.101 | 2.100 | (8) | (2) | (124) | -5,56% | 1.862 | 783,20% | 5.704 | 36,81% | (3.604) |
| 2 | Tabungan | 85.480 | 97.428 | 102.162 | 103.033 | 3.265 | 870 | 5.605 | 5,75% | 17.553 | 20,53% | 95.843 | 107,50% | 7.190 |
| 3 | Deposito | 55.765 | 41.842 | 40.693 | 40.693 | (49) | 0 | (1.149) | -2,75% | (15.072) | -27,03% | 56.657 | 71,82% | (15.964) |
| | Total | 141.483 | 141.493 | 144.956 | 145.825 | 3.207 | 869 | 4.332 | 3,06% | 4.343 | 3,07% | 158.204 | 92,18% | (12.378) |
| | CASA | 85.718 | 99.652 | 104.264 | 105.133 | 3.256 | 869 | 5.481 | 5,50% | 19.415 | 22,65% | 101.547 | 103,53% | 3.586 |
| | (%) CASA | 60,59% | 70,43% | 71,93% | 72,09% | | | | | | | | | |
| | FDR | 57,51% | 63,37% | 64,63% | 64,24% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-------|----------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 337 | 2.376 | 2.321 | 2.315 | | (6) | (60) | -2,53% | 1.978 | 587,00% | - | 0,00% | 2.315 |
| 2 | Giro ISE | 44 | 2.016 | 1.874 | 1.868 | | (6) | (148) | -7,34% | 1.824 | 4101,35% | - | 0,00% | 1.868 |
| 3 | Tabungan ISE | 293 | 359 | 447 | 447 | | 0 | 88 | 24,48% | 155 | 52,82% | - | 0,00% | 447 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 90 | 98 | 98 | 98 | | 0 | 0 | 0,00% | 8 | 8,89% | - | 0,00% | 98 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 28.590 | 26.190 | 26.584 | 1.050 | 1.697 | 647 | -30 | 395 | -2.006 | 1.302 | 29.195 | 91,06% | (2.610) |
| | KUR | 28.019 | 25.654 | 26.066 | 1.050 | 1.697 | 647 | -14 | 412 | -1.953 | 1.285 | 28.469 | 91,56% | (2.403) |
| | Non KUR | 572 | 536 | 519 | - | - | 0 | -16 | -17 | -53 | 17 | 726 | 71,46% | (207) |
| 3 | PWG | 2.056 | 6.594 | 7.469 | 534 | 1.197 | 663 | 257 | 875 | 5.412 | 322 | 8.284 | 90,16% | (815) |
| | Cilem | 2.056 | 6.594 | 7.469 | 534 | 1.197 | 663 | 257 | 875 | 5.412 | 322 | 8.284 | 90,16% | (815) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 50.725 | 56.887 | 59.632 | 1.568 | 3.594 | 2.026 | 842 | 2.745 | 8.907 | 849 | 59.828 | 99,67% | (196) |
| | CF 1 | 3.683 | 6.276 | 6.680 | - | 543 | 543 | -153 | 403 | 2.997 | 140 | 4.803 | 139,08% | 1.877 |
| | Total Griya | 695 | 353 | 348 | - | - | 0 | 0 | -5 | -347 | 5 | 987 | 35,25% | (639) |
| | • Total Non Program | 695 | 353 | 348 | - | - | 0 | 0 | -5 | -347 | 5 | 987 | 35,25% | (639) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.988 | 5.924 | 6.332 | - | 543 | 543 | -153 | 408 | 3.344 | 135 | 3.816 | 165,93% | 2.516 |
| | CF 2 | 47.042 | 50.610 | 52.952 | 1.568 | 3.051 | 1.483 | 995 | 2.342 | 5.910 | 709 | 55.025 | 96,23% | (2.073) |
| | Mitraguna & Others | 38.019 | 40.795 | 43.204 | 1.568 | 3.051 | 1.483 | 1.067 | 2.409 | 5.185 | 642 | 45.186 | 95,61% | (1.982) |
| | Pensiun | 9.023 | 9.815 | 9.748 | - | - | 0 | -72 | -67 | 725 | 67 | 9.839 | 99,07% | (92) |
| | Total Pembiayaan | 81.372 | 89.670 | 93.685 | 3.152 | 6.488 | 3.336 | 1.069 | 4.015 | 12.313 | 2.473 | 97.307 | 96,28% | (3.622) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|-------------------------|------------|------------|------------|------------|-------------------|--------------|--------------|--------------|---------------|---------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | 574 | 300 | 215 | 291 | 1.019 | 0,82% | 1.10% | 76 | (283) | (9) | - | - | - |
| | KUR | 574 | 300 | 215 | 241 | 2.05% | 0,84% | 0,93% | 26 | (333) | (59) | - | - | - |
| | Non KUR | - | - | - | 50 | 0,00% | 0,00% | 0,00% | 9,64% | 50 | 50 | 50 | 50 | 50 |
| 3 | PWG | - | - | - | 2 | 0,00% | 0,00% | 0,00% | 0,03% | 2 | 2 | 2 | 2 | 2 |
| | Cilem | - | - | - | 2 | 0,00% | 0,00% | 0,00% | 0,03% | 2 | 2 | 2 | 2 | 2 |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| 4 | CFG | 234 | 933 | 583 | 721 | 0,46% | 1,03% | 1,21% | 138 | 487 | (212) | - | - | - |
| | CF 1 | 134 | 320 | 301 | 297 | 3,65% | 4,79% | 4,45% | (3) | 163 | (23) | - | - | - |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - |
| | Oto | 134 | 320 | 301 | 297 | 4,50% | 5,08% | 4,70% | (3) | 163 | (23) | - | - | - |
| | CF 2 | 100 | 613 | 283 | 424 | 0,21% | 0,56% | 0,80% | 141 | 324 | (189) | - | - | - |
| | Mitraguna & Others | - | 201 | 203 | 346 | 0,00% | 0,50% | 0,80% | 143 | 346 | 145 | - | - | - |
| | Pensiun | 100 | 412 | 80 | 78 | 1,10% | 0,81% | 0,80% | (2) | (22) | (334) | - | - | - |
| | Total Pembiayaan | 315 | 742 | 771 | 509 | 0,39% | 0,86% | 0,54% | (262) | 194 | (232) | 0,04% | 93,03% | -0,5% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 20.173 | 47.125 | 42.076 | 45.891 | 1.972 | 3.814 | (1.234) | -2,62% | 25.718 | 127,49% | 27.208 | 168,66% | 18.682 |
| 2 | Tabungan | 135.101 | 153.880 | 156.917 | 156.974 | 8.266 | 57 | 3.094 | 2,01% | 21.872 | 16,19% | 147.092 | 106,72% | 9.882 |
| 3 | Deposito | 28.599 | 26.589 | 26.423 | 26.423 | 384 | 0 | (165) | -0,62% | (2.176) | -7,61% | 29.253 | 90,33% | (2.829) |
| | Total | 183.873 | 227.593 | 225.416 | 229.288 | 10.622 | 3.871 | 1.694 | 0,74% | 45.415 | 24,70% | 203.553 | 112,64% | 25.735 |
| | CASA | 155.274 | 201.005 | 198.993 | 202.864 | 10.238 | 3.871 | 1.859 | 0,93% | 47.590 | 30,65% | 174.300 | 116,39% | 28.564 |
| | (%) CASA | 84,45% | 88,32% | 88,28% | 88,48% | | | | | | | | | |
| | FDR | 85,47% | 88,46% | 91,51% | 89,96% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|--------|---------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.669 | 14.251 | 14.391 | 14.380 | | (11) | 129 | 0,91% | 5.711 | 65,88% | - | 0,00% | 14.380 |
| 2 | Giro ISE | 6.094 | 191 | 225 | 222 | | (3) | 31 | 16,20% | (5.872) | -96,36% | - | 0,00% | 222 |
| 3 | Tabungan ISE | 2.575 | 12.260 | 12.366 | 12.358 | | (9) | 98 | 0,80% | 9.783 | 379,92% | - | 0,00% | 12.358 |
| 4 | Deposito ISE | - | 1.800 | 1.800 | 1.800 | | 0 | 0 | 0,00% | 1.800 | #DIV/0! | - | 0,00% | 1.800 |
| 5 | CIF ISE | 121 | 141 | 141 | 141 | | 0 | 0 | 0,00% | 20 | 16,53% | - | 0,00% | 141 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | • Local Champion | 38 | - | - | - | - | 0 | 0 | 0 | -38 | - | 38 | 0,00% | (38) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 29.889 | 36.223 | 36.850 | 1.450 | 1.975 | 525 | 273 | 628 | 6.961 | 1.347 | 34.712 | 106,16% | 2.138 |
| | KUR | 29.147 | 35.310 | 35.968 | 1.450 | 1.975 | 525 | 310 | 658 | 6.820 | 1.317 | 33.704 | 106,72% | 2.264 |
| | Non KUR | 742 | 913 | 883 | - | - | 0 | -38 | -30 | 141 | 30 | 1.009 | 87,49% | (126) |
| 3 | PWG | 5.787 | 18.975 | 20.745 | 3.092 | 3.132 | 40 | 1.201 | 1.770 | 14.958 | 1.362 | 22.274 | 93,13% | (1.529) |
| | Cilem | 4.662 | 15.117 | 16.827 | 1.968 | 2.411 | 442 | 1.328 | 1.710 | 12.166 | 700 | 17.028 | 98,82% | (201) |
| | Gadai | 1.126 | 3.858 | 3.918 | 1.124 | 722 | -402 | -127 | 60 | 2.792 | 662 | 5.246 | 74,67% | (1.329) |
| 4 | CFG | 121.436 | 146.124 | 148.672 | 5.468 | 5.427 | -41 | 3.459 | 2.548 | 27.236 | 2.880 | 132.134 | 112,52% | 16.538 |
| | CF 1 | 20.925 | 20.500 | 21.378 | - | 1.150 | 1.150 | -188 | 878 | 453 | 273 | 22.241 | 96,12% | (863) |
| | Total Griya | 15.996 | 15.201 | 16.277 | - | 1.150 | 1.150 | 0 | 1.076 | 281 | 75 | 16.338 | 99,62% | (61) |
| | • Total Non Program | 15.996 | 15.201 | 16.117 | - | 990 | 990 | -75 | 915 | 121 | 75 | 0 | 0,00% | 160 |
| | • Program | - | - | 160 | - | 160 | 160 | 0 | 160 | 160 | - | 5.903 | 86,41% | (802) |
| | Oto | 4.930 | 5.299 | 5.101 | - | - | 0 | -188 | -198 | 171 | 198 | 109.892 | 115,84% | 17.402 |
| | CF 2 | 100.511 | 125.624 | 127.294 | 5.468 | 4.277 | -1.191 | 3.647 | 1.670 | 26.783 | 2.607 | 72.328 | 117,98% | 13.004 |
| | Mitraguna & Others | 63.905 | 83.472 | 85.331 | 4.558 | 4.185 | -373 | 3.336 | 1.860 | 21.426 | 2.325 | 37.565 | 111,71% | 4.398 |
| | Pensiun | 36.606 | 42.152 | 41.963 | 910 | 92 | -818 | 311 | -190 | 5.357 | 282 | | | |
| | Total Pembiayaan | 157.150 | 201.322 | 206.267 | 10.010 | 10.535 | 525 | 4.933 | 4.945 | 49.117 | 5.589 | 189.158 | 109,04% | 17.109 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|---------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0 | - | - | | | | |
| 2 | MBG | 179 | 179 | 32 | 26 | 0,60% | 0,09% | 0,07% | (6) | (153) | (153) | | | | | | |
| | KUR | 179 | 124 | 32 | 26 | 0,61% | 0,09% | 0,07% | (6) | (153) | (98) | | | | | | |
| | Non KUR | - | 55 | - | - | 0 | 0,00% | 0 | 0,00% | - | - | 55 | | | | | |
| 3 | PWG | 74 | - | - | - | 1,27% | 0,00% | 0,14% | 29 | (45) | 29 | | | | | | |
| | Cilem | 74 | - | - | - | 1,58% | 0,00% | 0,17% | 29 | (45) | 29 | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 4 | CFG | 1.115 | 2.206 | 812 | 782 | 0,92% | 0,56% | 0,53% | (29) | (332) | (1.423) | | | | | | |
| | CF 1 | 120 | 73 | - | - | 0,57% | 0,00% | 0,00% | - | (120) | (73) | | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Oto | 120 | 73 | - | - | 2,43% | 0,00% | 0,00% | - | (120) | (73) | | | | | | |
| | CF 2 | 995 | 2.132 | 812 | 782 | 0,99% | 0,65% | 0,61% | (29) | (212) | (1.350) | | | | | | |
| | Mitraguna & Others | 254 | 1.562 | 492 | 699 | 0,40% | 0,59% | 0,82% | 207 | 445 | (863) | | | | | | |
| | Pensiun | 740 | 570 | 319 | 83 | 2,02% | 0,76% | 0,20% | (236) | (657) | (487) | | | | | | |
| | Total Pembiayaan | 35 | 1.476 | 1.827 | 1.468 | 0,02% | 0,91% | 0,71% | (358) | 1.434 | (8) | 0,06% | 91,78% | -0,7% | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 165.705 | 185.470 | 218.772 | 53.067 | |
| 2 | Contribution Margin | 7.892 | 9.852 | 7.891 | (1) | 0,0% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,77 | 3,04 | 3,07 | 0,04 | 0,31 |
| CIF Payroll | 1.621 | 1.536 | 1.110 | (426) | (511) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 460 | 137 | 141 | 140 | 8 | (1) | 3 | 2,40% | (320) | -69,51% | 5.769 | 2,43% | (5.628) |
| 2 | Tabungan | 104.069 | 106.823 | 106.926 | 109.570 | 1.148 | 2.644 | 2.747 | 2,57% | 5.500 | 5,29% | 114.310 | 95,85% | (4.741) |
| 3 | Deposito | 24.703 | 24.802 | 24.529 | 24.529 | 145 | 0 | (273) | -1,10% | (174) | -0,70% | 25.533 | 96,07% | (1.004) |
| | Total | 129.233 | 131.762 | 131.596 | 134.239 | 1.301 | 2.644 | 2.477 | 1,88% | 5.006 | 3,87% | 145.612 | 92,19% | (11.373) |
| | CASA | 104.530 | 106.960 | 107.066 | 109.710 | 1.156 | 2.644 | 2.750 | 2,57% | 5.180 | 4,96% | 120.079 | 91,36% | (10.369) |
| | (%) CASA | 80,88% | 81,18% | 81,36% | 81,73% | | | | | | | | | |
| | FDR | 125,49% | 144,26% | 146,52% | 143,64% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.034 | 2.506 | 2.128 | 2.059 | | (69) | (447) | -17,83% | (1.974) | -48,94% | - | 0,00% | 2.059 |
| 2 | Giro ISE | 415 | 71 | 115 | 121 | | 6 | 50 | 70,92% | (294) | -70,83% | | 0,00% | 121 |
| 3 | Tabungan ISE | 3.618 | 2.435 | 2.013 | 1.938 | | (75) | (497) | -20,42% | (1.680) | -46,43% | | 0,00% | 1.938 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 119 | 146 | 146 | 146 | | 0 | 0 | 0,00% | 27 | 22,69% | | 0,00% | 146 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 22.894 | 22.322 | 22.583 | 765 | 1.110 | 345 | -200 | 261 | -312 | 849 | 25.007 | 90,30% | (2.425) |
| | KUR | 22.067 | 21.177 | 21.484 | 585 | 1.110 | 525 | -345 | 307 | -583 | 803 | 24.038 | 89,37% | (2.555) |
| | Non KUR | 827 | 1.144 | 1.099 | 180 | - | -180 | 145 | -46 | 271 | 46 | 969 | 113,40% | 130 |
| 3 | PWG | 1.733 | 7.305 | 7.427 | 482 | 546 | 65 | 17 | 122 | 5.694 | 424 | 11.387 | 65,22% | (3.960) |
| | Cilem | 1.733 | 7.305 | 7.427 | 482 | 546 | 65 | 17 | 122 | 5.694 | 424 | 11.387 | 65,22% | (3.960) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 137.551 | 160.456 | 162.810 | 6.327 | 7.012 | 685 | 2.230 | 2.354 | 25.259 | 4.658 | 159.690 | 101,95% | 3.120 |
| | CF 1 | 5.904 | 8.366 | 7.784 | 559 | - | -559 | 375 | -582 | 1.880 | 582 | 8.628 | 90,22% | (844) |
| | Total Griya | 1.926 | 1.730 | 1.713 | - | - | 0 | 0 | -18 | -213 | 18 | 2.635 | 64,98% | (923) |
| 4 | • Total Non Program | 1.926 | 1.730 | 1.713 | - | - | 0 | 0 | -18 | -213 | 18 | 2.635 | 64,98% | (923) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.978 | 6.636 | 6.072 | 559 | - | -559 | 375 | -564 | 2.093 | 564 | 5.993 | 101,32% | 79 |
| | CF 2 | 131.647 | 152.090 | 155.026 | 5.768 | 7.012 | 1.244 | 1.855 | 2.936 | 23.379 | 4.076 | 151.062 | 102,62% | 3.964 |
| | Mitraguna & Others | 65.693 | 84.995 | 87.771 | 5.613 | 5.862 | 249 | 3.295 | 2.776 | 22.078 | 3.086 | 83.123 | 105,59% | 4.648 |
| | Pensiun | 65.954 | 67.095 | 67.255 | 155 | 1.150 | 995 | -1.440 | 160 | 1.301 | 990 | 67.939 | 98,99% | (684) |
| | Total Pembiayaan | 162.178 | 190.083 | 192.820 | 7.574 | 8.668 | 1.095 | 2.047 | 2.737 | 30.642 | 5.931 | 196.085 | 98,34% | (3.265) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|------------|------------|------------|------------|--|--------------|--------------|--------------|-----------|---------------|------------|-----|---------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Linkage | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 640 | 514 | 469 | 453 | | 2,80% | 2,10% | 2,01% | (16) | (187) | (60) | | | | |
| | KUR | 508 | 460 | 469 | 453 | | 2,30% | 2,22% | 2,11% | (16) | (55) | (7) | | | | |
| | Non KUR | 132 | 54 | - | - | | 15,90% | 0,00% | 0,00% | - | (132) | (54) | | | | |
| 3 | PWG | - | - | - | - | | 58 | 0,00% | 0,00% | 0,78% | 58 | 58 | 58 | | | |
| | Cilem | - | - | - | - | | 58 | 0,00% | 0,00% | 0,78% | 58 | 58 | 58 | | | |
| | Gadai | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 1.035 | 272 | - | 372 | | 0,75% | 0,00% | 0,23% | 372 | (663) | 100 | | | | |
| | CF 1 | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Griya | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Oto | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | CF 2 | 1.035 | 272 | - | 372 | | 0,79% | 0,00% | 0,24% | 372 | (663) | 100 | | | | |
| | Mitraguna & Others | 403 | - | - | - | | 0,61% | 0,00% | 0,00% | - | (403) | - | | | | |
| | Pensiun | 632 | 272 | - | - | | 0,96% | 0,00% | 0,55% | 372 | (260) | 100 | | | | |
| | Total Pembiayaan | 306 | 314 | 477 | 530 | | 0,19% | 0,25% | 0,27% | 53 | 224 | 216 | | 0,85% | -210,32% | 0,6% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------------|----------------|----------------|---------------|----------------|----------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 161.481 | 600.371 | 348.193 | 350.268 | 82.583 | 2.075 | (250.102) | -41,66% | 188.788 | 116,91% | 170.261 | 205,72% | 180.008 |
| 2 | Tabungan | 199.929 | 219.924 | 224.820 | 225.594 | 2.987 | 774 | 5.670 | 2,58% | 25.665 | 12,84% | 217.689 | 103,63% | 7.905 |
| 3 | Deposito | 133.285 | 88.384 | 87.940 | 87.929 | (2.287) | (11) | (455) | -0,51% | (45.356) | -34,03% | 135.498 | 64,89% | (47.569) |
| | Total | 494.695 | 908.679 | 660.953 | 663.791 | 83.283 | 2.838 | (244.887) | -26,95% | 169.096 | 34,18% | 523.448 | 126,81% | 140.343 |
| | CASA | 361.410 | 820.295 | 573.013 | 575.862 | 85.570 | 2.849 | (244.433) | -29,80% | 214.452 | 59,34% | 387.950 | 148,44% | 187.912 |
| | (%) CASA | 73,06% | 90,27% | 86,70% | 86,75% | | | | | | | | | |
| | FDR | 29,29% | 19,85% | 27,70% | 27,58% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|-------|--------|----------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.866 | 20.440 | 21.323 | 21.286 | | (37) | 846 | 4,14% | 19.420 | 1040,86% | - | 0,00% | 21.286 |
| 2 | Giro ISE | 28 | 33 | 35 | 35 | | (0) | 2 | 5,68% | 6 | 21,59% | | 0,00% | 35 |
| 3 | Tabungan ISE | 1.837 | 18.807 | 19.688 | 19.652 | | (37) | 844 | 4,49% | 17.814 | 969,53% | | 0,00% | 19.652 |
| 4 | Deposito ISE | - | 1.600 | 1.600 | 1.600 | | 0 | 0 | 0,00% | 1.600 | #DIV/0! | | 0,00% | 1.600 |
| 5 | CIF ISE | 40 | 78 | 78 | 78 | | 0 | 0 | 0,00% | 38 | 95,00% | | 0,00% | 78 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 1.656 | 1.169 | 1.128 | - | - | 0 | -41 | -41 | -528 | 41 | 1.656 | 68,13% | (528) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 1.656 | 1.169 | 1.128 | - | - | 0 | -41 | -41 | -528 | 41 | 1.656 | 68,13% | (528) |
| | • Local Champion | 1.656 | 1.169 | 1.128 | - | - | 0 | -41 | -41 | -528 | 41 | 1.656 | 68,13% | (528) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 57.809 | 60.202 | 60.539 | 2.890 | 2.601 | (289) | 220 | 336 | 2.730 | 2.265 | 64.246 | 94,23% | (3.708) |
| | KUR | 55.256 | 56.946 | 57.151 | 2.890 | 2.350 | (540) | 344 | 205 | 1.895 | 2.145 | 61.291 | 93,25% | (4.139) |
| | Non KUR | 2.553 | 3.256 | 3.387 | - | 251 | 251 | (124) | 132 | 835 | 119 | 2.956 | 114,60% | 432 |
| 3 | PWG | 4.560 | 21.203 | 21.909 | 2.441 | 2.038 | (403) | 1.569 | 706 | 17.349 | 1.332 | 17.879 | 122,54% | 4.030 |
| | Cilem | 4.560 | 21.203 | 21.909 | 2.441 | 2.038 | (403) | 1.569 | 706 | 17.349 | 1.332 | 17.879 | 122,54% | 4.030 |
| | Gadai | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 80.862 | 97.839 | 99.514 | 3.079 | 3.204 | 125 | 1.985 | 1.675 | 18.652 | 1.529 | 93.189 | 106,79% | 6.325 |
| | CF 1 | 35.630 | 44.241 | 45.401 | 394 | 2.038 | 1.644 | (124) | 1.160 | 9.771 | 878 | 37.878 | 119,86% | 7.523 |
| | Total Griya | 16.876 | 22.071 | 22.001 | - | 158 | 158 | 0 | (70) | 5.125 | 228 | 18.078 | 121,70% | 3.923 |
| | • Total Non Program | 11.817 | 17.375 | 17.187 | - | - | 0 | (415) | (188) | 5.370 | 188 | 12.305 | 139,67% | 4.882 |
| | • Program | 5.059 | 4.695 | 4.814 | - | 158 | 158 | (40) | 118 | (245) | 39 | 5.773 | 83,38% | (959) |
| | Oto | 18.754 | 22.170 | 23.400 | 394 | 1.880 | 1.487 | (124) | 1.229 | 4.646 | 651 | 19.800 | 118,18% | 3.600 |
| | CF 2 | 45.232 | 53.598 | 54.114 | 2.685 | 1.166 | (1.519) | 2.109 | 515 | 8.881 | 651 | 55.311 | 97,83% | (1.198) |
| | Mitraguna & Others | 44.353 | 52.413 | 52.984 | 2.409 | 1.166 | (1.243) | 1.854 | 571 | 8.632 | 595 | 53.401 | 99,22% | (417) |
| | Pensiun | 880 | 1.185 | 1.129 | - | 276 | - | (276) | 255 | (56) | 56 | 1.910 | 59,13% | (781) |
| | Total Pembiayaan | 144.886 | 180.413 | 183.090 | 8.409 | 7.843 | (567) | 3.733 | 2.677 | 38.203 | 5.166 | 176.970 | 103,46% | 6.120 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | MtD | YtD | MtM | Target Dec'25 | | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|---------------|------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | | % | 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 | 876 | 860 | 675 | 0,03% | 1,43% | 1,12% | (184) | 660 | (200) | | | |
| | KUR | 16 | 781 | 764 | 675 | 0,03% | 1,34% | 1,18% | (89) | 660 | (106) | | | |
| | Non KUR | - | 94 | 95 | - | 0,00% | 2,93% | 0,00% | (95) | - | (94) | | | |
| 3 | PWG | 36 | - | - | - | 0,78% | 0,00% | 0,00% | - | (36) | - | | | |
| | Cilem | 36 | - | - | - | 0,78% | 0,00% | 0,00% | - | (36) | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 1.001 | 1.606 | 1.453 | 1.332 | 1,24% | 1,49% | 1,34% | (121) | 331 | (273) | | | |
| | CF 1 | 1.001 | 1.606 | 1.453 | 1.155 | 2,81% | 3,28% | 2,54% | (298) | 154 | (451) | | | |
| | Total Griya | 582 | 882 | 696 | 614 | 3,45% | 3,15% | 2,79% | (82) | 32 | (268) | | | |
| | Oto | 419 | 724 | 757 | 540 | 2,23% | 3,41% | 2,31% | (217) | 122 | (183) | | | |
| | CF 2 | - | - | - | 177 | 0,00% | 0,00% | 0,33% | 177 | 177 | 177 | | | |
| | Mitraguna & Others | - | - | - | 177 | 0,00% | 0,00% | 0,33% | 177 | 177 | 177 | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 1.666 | 1.745 | 2.072 | 2.641 | 1,15% | 1,15% | 1,44% | 569 | 974 | 895 | 0,04% | 97,29% | -1,4% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | | | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|--------------|--------------|-------|
| | | Oct-24 | Dec-24 | Oct-25 | | | Oct-24 | Sep-25 | Oct-25 | Growth (Mtd) | Growth (YoY) | |
| 1 | Asset (Retail) T | 141.121 | 145.538 | 825.396 | 684.275 | | PHR | 3,13 | 3,86 | 3,78 | (0,08) | 0,66 |
| 2 | Contribution Margin | 6.363 | 8.104 | 11.767 | 5.404 | -84,9% | CIF Payroll | 430 | 659 | 1.635 | 976 | 1.205 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 33 | 335 | 303 | 462 | 64 | 159 | 127 | 37,88% | 430 | 1309,46% | 7.711 | 6,00% | (7.248) |
| 2 | Tabungan | 95.230 | 94.353 | 96.135 | 97.563 | (4.503) | 1.428 | 3.210 | 3,40% | 2.334 | 2,45% | 105.081 | 92,85% | (7.518) |
| 3 | Deposito | 25.200 | 24.085 | 24.097 | 24.097 | (648) | 0 | 12 | 0,05% | (1.103) | -4,38% | 26.127 | 92,23% | (2.030) |
| | Total | 120.463 | 118.773 | 120.535 | 122.122 | (5.087) | 1.588 | 3.349 | 2,82% | 1.660 | 1,38% | 138.918 | 87,91% | (16.796) |
| | CASA | 95.263 | 94.689 | 96.438 | 98.026 | (4.439) | 1.588 | 3.337 | 3,52% | 2.763 | 2,90% | 112.792 | 86,91% | (14.766) |
| | (%) CASA | 79,08% | 79,72% | 80,01% | 80,27% | | | | | | | | | |
| | FDR | 167,21% | 175,24% | 173,94% | 171,68% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|----------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.016 | 1.549 | 1.882 | 1.865 | (17) | 317 | 20,45% | 849 | 83,52% | - | 0,00% | 1.865 | |
| 2 | Giro ISE | 1 | 45 | 33 | 34 | 2 | (10) | -23,10% | 34 | 6625,10% | | 0,00% | 34 | |
| 3 | Tabungan ISE | 1.016 | 1.504 | 1.850 | 1.831 | (19) | 327 | 21,74% | 815 | 80,23% | | 0,00% | 1.831 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 | |
| 5 | CIF ISE | 59 | 71 | 71 | 71 | 0 | 0 | 0,00% | 12 | 20,34% | | 0,00% | 71 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 58.418 | 60.898 | 60.948 | 1.821 | 2.290 | 469 | -239 | 50 | 2.530 | 2.240 | 59.109 | 103,11% | 1.839 |
| | KUR | 53.406 | 57.154 | 57.373 | 1.821 | 2.290 | 469 | -146 | 219 | 3.968 | 2.071 | 53.926 | 106,39% | 3.447 |
| | Non KUR | 5.013 | 3.744 | 3.575 | - | - | 0 | -92 | -169 | -1.438 | 169 | 5.183 | 68,97% | (1.608) |
| 3 | PWG | 7.973 | 12.469 | 13.168 | 961 | 1.405 | 444 | 107 | 699 | 5.195 | 707 | 16.407 | 80,26% | (3.240) |
| | Cilem | 7.973 | 12.469 | 13.168 | 961 | 1.405 | 444 | 107 | 699 | 5.195 | 707 | 16.407 | 80,26% | (3.240) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 135.040 | 134.768 | 135.541 | 850 | 3.432 | 2.581 | -2.928 | 773 | 501 | 2.659 | 162.470 | 83,43% | (26.929) |
| | CF 1 | 25.995 | 30.348 | 31.140 | 385 | 1.377 | 991 | 23 | 792 | 5.145 | 585 | 29.370 | 106,03% | 1.770 |
| | Total Griya | 13.277 | 16.005 | 15.972 | - | 115 | 115 | 0 | -33 | 2.695 | 148 | 14.156 | 112,83% | 1.816 |
| 4 | • Total Non Program | 13.277 | 16.005 | 15.972 | - | 115 | 115 | -149 | -33 | 2.695 | 148 | 14.156 | 112,83% | 1.816 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 12.718 | 14.342 | 15.167 | 385 | 1.262 | 876 | 23 | 825 | 2.450 | 437 | 15.213 | 99,70% | (46) |
| | CF 2 | 109.045 | 104.421 | 104.402 | 465 | 2.055 | 1.590 | -2.952 | -19 | -4.643 | 2.074 | 133.100 | 78,44% | (28.699) |
| | Mitraguna & Others | 98.253 | 93.901 | 93.856 | 265 | 1.965 | 1.700 | -3.105 | -44 | -4.397 | 2.009 | 119.849 | 78,31% | (25.992) |
| | Pensiun | 10.792 | 10.520 | 10.545 | 200 | 90 | -110 | 154 | 25 | -247 | 65 | 13.252 | 79,58% | (2.707) |
| | Total Pembiayaan | 201.431 | 208.136 | 209.657 | 3.632 | 7.127 | 3.495 | -3.060 | 1.522 | 8.226 | 5.605 | 237.987 | 88,10% | (28.330) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|-----------|------------|-------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 1.180 | 1.618 | 1.713 | 1.432 | 2.02% | 2.81% | 2.35% | (280) | 253 | (185) | | | | |
| | KUR | 896 | 1.153 | 1.281 | 1.076 | 1.68% | 2.24% | 1.87% | (206) | 180 | (77) | | | | |
| | Non KUR | 284 | 465 | 431 | 357 | 5,67% | 11,52% | 9,98% | (74) | 72 | (108) | | | | |
| 3 | PWG | - | - | - | - | 172 | 0,00% | 0,00% | 1,30% | 172 | 172 | 172 | | | |
| | Cilem | - | - | - | - | 172 | 0,00% | 0,00% | 1,30% | 172 | 172 | 172 | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 795 | 1.639 | 2.264 | 2.524 | 0,59% | 1,68% | 1,86% | 260 | 1.729 | 885 | | | | |
| | CF 1 | 92 | 107 | 224 | 180 | 0,35% | 0,74% | 0,58% | (44) | 89 | 74 | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | 92 | 107 | 224 | 180 | 0,72% | 1,56% | 1,19% | (44) | 89 | 74 | | | | |
| | CF 2 | 704 | 1.532 | 2.040 | 2.343 | 0,65% | 1,95% | 2,24% | 304 | 1.640 | 811 | | | | |
| | Mitraguna & Others | 704 | 1.532 | 2.040 | 2.202 | 0,72% | 2,17% | 2,35% | 162 | 1.498 | 670 | | | | |
| | Pensiun | - | - | - | - | 141 | 0,00% | 0,00% | 1,34% | 141 | 141 | 141 | | | |
| | Total Pembiayaan | 1.800 | 2.004 | 1.927 | 1.964 | 0,89% | 0,93% | 0,94% | 37 | 164 | (41) | 0,13% | 85,63% | -0,8% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (YoY) | | |
| 1 | Asset (Retail) T | 195.455 | 204.546 | 214.231 | 18.776 | | |
| 2 | Contribution Margin | 6.170 | 7.563 | 6.650 | 480 | -7,8% | |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,48 | 4,14 | 4,12 | (0,02) | 0,64 |
| CIF Payroll | 412 | 359 | 363 | 4 | (49) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.175 | 528 | 389 | 381 | 272 | (9) | (147) | -27,89% | (795) | -67,62% | 5.025 | 7,57% | (4.644) |
| 2 | Tabungan | 91.378 | 107.649 | 111.309 | 110.485 | 1.819 | (824) | 2.836 | 2,63% | 19.107 | 20,91% | 99.264 | 111,30% | 11.221 |
| 3 | Deposito | 20.885 | 16.970 | 16.981 | 16.981 | | (128) | 0 | 0,07% | (3.904) | -18,69% | 21.629 | 78,51% | (4.648) |
| | Total | 113.438 | 125.146 | 128.679 | 127.846 | 1.964 | (832) | 2.700 | 2,16% | 14.408 | 12,70% | 125.918 | 101,53% | 1.929 |
| | CASA | 92.553 | 108.176 | 111.698 | 110.865 | 2.092 | (832) | 2.689 | 2,49% | 18.313 | 19,79% | 104.289 | 106,31% | 6.577 |
| | (%) CASA | 81,59% | 86,44% | 86,80% | 86,72% | | | | | | | | | |
| | FDR | 111,58% | 121,41% | 119,89% | 120,68% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.413 | 1.628 | 1.833 | 1.833 | | (0) | 205 | 12,60% | 420 | 29,70% | - | 0,00% | 1.833 |
| 2 | Giro ISE | 4 | 140 | 3 | 3 | | 0 | (138) | -98,15% | (2) | -40,21% | | 0,00% | 3 |
| 3 | Tabungan ISE | 1.409 | 1.488 | 1.831 | 1.831 | | (0) | 343 | 23,03% | 422 | 29,91% | | 0,00% | 1.831 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 95 | 99 | 99 | 99 | | 0 | 0 | 0,00% | 4 | 4,21% | | 0,00% | 99 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 55 | - | - | - | - | 0 | 0 | 0 | -55 | - | 55 | 0,00% | (55) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 |
| | Non-Linkage | 55 | - | - | - | - | 0 | 0 | 0 | -55 | - | 55 | 0,00% | (55) |
| | • Local Champion | 55 | - | - | - | - | 0 | 0 | 0 | -55 | - | 55 | 0,00% | (55) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 58.188 | 61.221 | 62.041 | 2.875 | 2.955 | 80 | 781 | 819 | 3.852 | 2.136 | 67.018 | 92,57% | (4.978) |
| | KUR | 54.166 | 56.888 | 57.829 | 2.875 | 2.955 | 80 | 910 | 940 | 3.662 | 2.015 | 62.682 | 92,26% | (4.853) |
| | Non KUR | 4.022 | 4.333 | 4.212 | - | - | 0 | -129 | -121 | 190 | 121 | 4.337 | 97,13% | (125) |
| 3 | PWG | 2.382 | 10.305 | 11.498 | 1.330 | 1.623 | 293 | 897 | 1.193 | 9.116 | 429 | 10.963 | 104,88% | 535 |
| | Cilem | 2.382 | 10.305 | 11.498 | 1.330 | 1.623 | 293 | 897 | 1.193 | 9.116 | 429 | 10.963 | 104,88% | 535 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 65.943 | 80.412 | 80.740 | 2.755 | 1.279 | -1.476 | 1.572 | 328 | 14.797 | 951 | 74.165 | 108,87% | 6.576 |
| | CF 1 | 8.522 | 7.991 | 7.886 | 185 | 213 | 28 | -69 | -106 | -637 | 319 | 9.534 | 82,71% | (1.648) |
| | Total Griya | 5.933 | 5.700 | 5.449 | 185 | - | -185 | 0 | -252 | -485 | 252 | 6.197 | 87,93% | (748) |
| 4 | • Total Non Program | 5.933 | 5.700 | 5.449 | - | - | -185 | 140 | -252 | -485 | 252 | 6.197 | 87,93% | (748) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.589 | 2.291 | 2.437 | - | 213 | 213 | -69 | 146 | -152 | 67 | 3.337 | 73,03% | (900) |
| | CF 2 | 57.421 | 72.421 | 72.855 | 2.570 | 1.066 | -1.504 | 1.641 | 434 | 15.434 | 632 | 64.631 | 112,72% | 8.224 |
| | Mitraguna & Others | 56.582 | 71.055 | 71.337 | 2.570 | 906 | -1.664 | 1.649 | 281 | 14.754 | 625 | 63.055 | 113,13% | 8.281 |
| | Pensiun | 838 | 1.366 | 1.518 | - | 160 | 160 | -8 | 153 | 680 | 7 | 1.576 | 96,35% | (58) |
| | Total Pembiayaan | 126.569 | 151.938 | 154.279 | 6.960 | 5.857 | -1.103 | 3.250 | 2.341 | 27.710 | 3.517 | 152.201 | 101,37% | 2.078 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|-------------------------|-----------|------------|------------|------------|-------------------|--------------|--------------|--------------|---------------|---------------|--------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | 130 | 560 | 553 | 211 | 0,22% | 0,90% | 0,34% | (342) | 81 | (349) | | | |
| | KUR | 123 | 305 | 175 | 183 | 0,23% | 0,31% | 0,32% | 8 | 60 | (122) | | | |
| | Non KUR | 6 | 255 | 377 | 28 | 0,16% | 8,71% | 0,65% | (350) | 21 | (228) | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,25% | 28 | 28 | 28 | | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,00% | 0,25% | 28 | 28 | 28 | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| 4 | CFG | 447 | 635 | 186 | 495 | 0,68% | 0,23% | 0,61% | 309 | 48 | (140) | | | |
| | CF 1 | 217 | 533 | - | 495 | 2,55% | 0,00% | 6,28% | 495 | 278 | (38) | | | |
| | Total Griya | - | 533 | - | 411 | 0,00% | 0,00% | 7,54% | 411 | 411 | (122) | | | |
| | Oto | 217 | - | - | 84 | 8,39% | 0,00% | 3,45% | 84 | (133) | 84 | | | |
| | CF 2 | 230 | 101 | 186 | - | 0,40% | 0,26% | 0,00% | (186) | (230) | (101) | | | |
| | Mitraguna & Others | 230 | 101 | 186 | - | 0,41% | 0,26% | 0,00% | (186) | (230) | (101) | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 47 | 201 | 621 | 283 | 0,04% | 0,41% | 0,18% | (338) | 236 | 82 | 0,46% | -149,28% | 0,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|---------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | 47 | 114 | 114 | 94 | 0,08% | 0,19% | 0,15% | (20) | 48 | (20) | | | |
| | KUR | - | 36 | 36 | 17 | 0,00% | 0,06% | 0,03% | (20) | 17 | (20) | | | |
| | Non KUR | 47 | 78 | 78 | 78 | 1,16% | 1,79% | 1,84% | - | 31 | (0) | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| 4 | CFG | - | 87 | 507 | 189 | 0,00% | 0,63% | 0,23% | (318) | 189 | 102 | 102 | | |
| | CF 1 | - | - | 421 | - | 0,00% | 5,26% | 0, | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|--------------|--------------|---------------|---------------|---------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.878 | 3.539 | 5.113 | 5.114 | 263 | 1 | 1.574 | 44,48% | 3.236 | 172,35% | 4.551 | 112,36% | 562 |
| 2 | Tabungan | 48.550 | 62.403 | 57.961 | 62.342 | 3.671 | 4.381 | (61) | -0,10% | 13.792 | 28,41% | 56.302 | 110,73% | 6.040 |
| 3 | Deposito | 7.602 | 13.430 | 13.260 | 13.260 | (120) | 0 | (170) | -1,27% | 5.658 | 74,43% | 8.529 | 155,48% | 4.732 |
| | Total | 58.030 | 79.373 | 76.335 | 80.716 | 3.814 | 4.382 | 1.343 | 1,69% | 22.686 | 39,09% | 69.382 | 116,34% | 11.334 |
| | CASA | 50.428 | 65.943 | 63.074 | 67.456 | 3.934 | 4.382 | 1.513 | 2,29% | 17.028 | 33,77% | 60.853 | 110,85% | 6.602 |
| | (%) CASA | 86,90% | 83,08% | 82,63% | 83,57% | | | | | | | | | |
| | FDR | 148,42% | 125,88% | 131,62% | 124,47% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 458 | 511 | 604 | 604 | (0) | 93 | 18,12% | 146 | 31,79% | | - | 0,00% | 604 |
| 2 | Giro ISE | 360 | 411 | 464 | 464 | (0) | 53 | 12,82% | 104 | 28,95% | | | 0,00% | 464 |
| 3 | Tabungan ISE | 99 | 100 | 140 | 140 | 0 | 40 | 39,87% | 42 | 42,14% | | | 0,00% | 140 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 26 | 34 | 34 | 34 | 0 | 0 | 0,00% | 8 | 30,77% | | | 0,00% | 34 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 45.037 | 49.670 | 49.362 | 2.330 | 1.370 | -960 | 641 | -308 | 4.325 | 1.678 | 53.035 | 93,07% | (3.673) |
| | KUR | 43.986 | 48.092 | 47.829 | 2.230 | 1.370 | -860 | 580 | -263 | 3.844 | 1.633 | 51.611 | 92,67% | (3.782) |
| | Non KUR | 1.052 | 1.578 | 1.533 | 100 | - | -100 | 60 | -45 | 481 | 45 | 1.424 | 107,66% | 109 |
| 3 | PWG | 3.221 | 9.211 | 9.979 | 1.024 | 1.078 | 54 | 688 | 768 | 6.758 | 310 | 9.152 | 109,03% | 827 |
| | Cilem | 3.221 | 9.211 | 9.979 | 1.024 | 1.078 | 54 | 688 | 768 | 6.758 | 310 | 9.152 | 109,03% | 827 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 37.871 | 41.037 | 41.128 | 1.502 | 1.271 | -230 | 690 | 91 | 3.257 | 1.180 | 44.519 | 92,38% | (3.391) |
| | CF 1 | 26.387 | 25.220 | 25.082 | 652 | 886 | 235 | -13 | -138 | -1.305 | 1.024 | 27.205 | 92,20% | (2.123) |
| | Total Griya | 5.331 | 5.249 | 5.189 | - | - | 0 | 0 | -59 | -141 | 59 | 5.544 | 93,61% | (354) |
| | • Total Non Program | 5.331 | 4.918 | 4.860 | - | - | 0 | -58 | -58 | -470 | 58 | 5.544 | 87,68% | (683) |
| | • Program | - | 330 | 329 | - | - | 0 | -2 | -2 | 329 | 2 | 0 | 0,00% | 329 |
| | Oto | 21.057 | 19.971 | 19.893 | 652 | 886 | 235 | -13 | -78 | -1.164 | 965 | 21.662 | 91,83% | (1.769) |
| | CF 2 | 11.484 | 15.817 | 16.046 | 850 | 385 | -465 | 703 | 229 | 4.562 | 156 | 17.313 | 92,68% | (1.267) |
| | Mitraguna & Others | 8.469 | 10.930 | 11.183 | 500 | 385 | -115 | 375 | 254 | 2.715 | 131 | 13.702 | 81,62% | (2.519) |
| | Pensiun | 3.015 | 4.888 | 4.863 | 350 | - | -350 | 327 | -25 | 1.848 | 25 | 3.611 | 134,67% | 1.252 |
| | Total Pembiayaan | 86.130 | 99.919 | 100.469 | 4.856 | 3.720 | -1.136 | 2.019 | 551 | 14.340 | 3.169 | 106.706 | 94,16% | (6.237) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | MtD (1-31 Dec'25) | MtM | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|------------|------------|------------|--------------|-------------------|-------------------|--------------|---------------|------------|-----------|---------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | - |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | - |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | - |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | - | - | - | - |
| 2 | MBG | 409 | 293 | 285 | 57 | 0,91% | 0,57% | 0,12% | (228) | (352) | (236) | | | |
| | KUR | 384 | 293 | 285 | 57 | 0,87% | 0,59% | 0,12% | (228) | (327) | (236) | | | |
| | Non KUR | 25 | - | - | - | 2,33% | 0,00% | 0,00% | - | (25) | - | | | |
| 3 | PWG | 6 | - | - | 12 | 0,18% | 0,00% | 0,02% | 12 | 6 | 12 | | | |
| | Cilem | 6 | - | - | 12 | 0,18% | 0,00% | 0,02% | 12 | 6 | 12 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 1.220 | 2.133 | 2.516 | 1.701 | 3,22% | 6,13% | 4,14% | (815) | 481 | (432) | | | |
| | CF 1 | 985 | 1.070 | 980 | 834 | 3,73% | 3,88% | 3,33% | (145) | (150) | (236) | | | |
| | Total Griya | - | 63 | 62 | 61 | 0,00% | 1,18% | 1,18% | (1) | 61 | (2) | | | |
| | Oto | 985 | 1.007 | 917 | 773 | 4,68% | 4,59% | 3,89% | (144) | (211) | (234) | | | |
| | CF 2 | 235 | 1.063 | 1.537 | 867 | 2,05% | 9,71% | 5,40% | (670) | 631 | (196) | | | |
| | Mitraguna & Others | 235 | 799 | 1.176 | 867 | 2,78% | 10,76% | 7,75% | (309) | 631 | 68 | | | |
| | Pensiun | - | 264 | 361 | - | 0,00% | 7,38% | 0,00% | (361) | - | (264) | | | |
| | Total Pembiayaan | 662 | 938 | 900 | 1.017 | 0,77% | 0,90% | 1,01% | 117 | 355 | 79 | 3,49% | -244,97% | 2,5% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 28.187 | 22.217 | 24.723 | 23.093 | 706 | (1.630) | 876 | 3,94% | (5.094) | -18,07% | 36.108 | 63,96% | (13.015) |
| 2 | Tabungan | 231.223 | 248.416 | 254.309 | 256.654 | 7.527 | 2.345 | 8.238 | 3,32% | 25.431 | 11,00% | 245.837 | 104,40% | 10.817 |
| 3 | Deposito | 34.752 | 33.262 | 34.986 | 34.986 | (6.292) | 0 | 1.725 | 5,19% | 235 | 0,67% | 34.808 | 100,51% | 178 |
| | Total | 294.162 | 303.894 | 314.019 | 314.733 | 1.941 | 715 | 10.839 | 3,57% | 20.571 | 6,99% | 316.753 | 99,36% | (2.019) |
| | CASA | 259.410 | 270.633 | 279.032 | 279.747 | 8.233 | 715 | 9.114 | 3,37% | 20.337 | 7,84% | 281.944 | 99,22% | (2.198) |
| | (%) CASA | 88,19% | 89,05% | 88,86% | 88,88% | | | | | | | | | |
| | FDR | 81,90% | 86,14% | 86,45% | 86,25% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 4.487 | 4.937 | 5.115 | 5.115 | 0 | 179 | 3,62% | 628 | 13,99% | - | 0,00% | 5.115 | | |
| 2 | Giro ISE | 733 | 748 | 797 | 793 | (4) | 45 | 6,06% | 60 | 8,20% | - | 0,00% | 793 | | |
| 3 | Tabungan ISE | 3.754 | 4.189 | 4.318 | 4.322 | 4 | 133 | 3,18% | 568 | 15,13% | - | 0,00% | 4.322 | | |
| 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 (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 3.242 | 1.645 | 1.592 | - | - | 0 | -56 | -53 | -1.650 | 53 | 3.242 | 49,10% | (1.650) |
| | Linkage | 1.406 | 963 | 923 | - | - | - | -41 | -41 | -483 | 41 | 1.406 | 65,63% | (483) |
| | Non-Linkage | 1.836 | 681 | 669 | - | - | 0 | -15 | -12 | -1.167 | 12 | 1.836 | 36,45% | (1.167) |
| | • Local Champion | 1.836 | 681 | 669 | - | - | 0 | -15 | -12 | -1.167 | 12 | 1.836 | 36,45% | (1.167) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 72.473 | 72.234 | 73.573 | 2.601 | 4.045 | 1.444 | 73 | 1.339 | 1.100 | 2.706 | 73.952 | 99,49% | (379) |
| | KUR | 67.505 | 67.969 | 69.451 | 2.601 | 4.045 | 1.444 | 201 | 1.482 | 1.946 | 2.563 | 68.808 | 100,93% | 643 |
| | Non KUR | 4.969 | 4.265 | 4.122 | - | - | 0 | -128 | -143 | -847 | 143 | 5.144 | 80,13% | (1.022) |
| 3 | PWG | 12.827 | 25.789 | 28.261 | 5.163 | 5.521 | 358 | 1.040 | 2.471 | 15.434 | 3.049 | 30.742 | 91,93% | (2.482) |
| | Cilem | 7.700 | 17.570 | 18.860 | 1.935 | 2.399 | 464 | 736 | 1.290 | 11.161 | 1.109 | 21.371 | 88,25% | (2.510) |
| | Gadai | 5.127 | 8.219 | 9.400 | 3.227 | 3.122 | -106 | 304 | 1.181 | 4.273 | 1.941 | 9.371 | 100,31% | 29 |
| 4 | CFG | 152.377 | 162.097 | 168.037 | 5.175 | 10.418 | 5.243 | 1.627 | 5.940 | 15.659 | 4.477 | 175.490 | 95,75% | (7.453) |
| | CF 1 | 49.433 | 44.315 | 44.240 | 102 | 515 | 413 | -46 | -76 | -5.193 | 590 | 55.718 | 79,40% | (11.479) |
| | Total Griya | 45.444 | 38.769 | 38.645 | - | 321 | 321 | 0 | -123 | -6.798 | 444 | 49.984 | 77,32% | (11.338) |
| 4 | • Total Non Program | 21.636 | 16.200 | 15.925 | - | - | 0 | -1.885 | -276 | -5.711 | 276 | 22.814 | 69,80% | (6.890) |
| | • Program | 23.808 | 22.568 | 22.721 | - | 321 | 321 | -274 | 153 | -1.087 | 168 | 27.169 | 83,63% | (4.448) |
| | Oto | 3.989 | 5.547 | 5.594 | 102 | 194 | 92 | -46 | 47 | 1.605 | 146 | 5.734 | 97,55% | (140) |
| | CF 2 | 102.945 | 117.781 | 123.797 | 5.073 | 9.903 | 4.830 | 1.672 | 6.016 | 20.852 | 3.887 | 119.772 | 103,36% | 4.025 |
| | Mitraguna & Others | 90.697 | 103.649 | 109.019 | 5.073 | 9.081 | 4.008 | 1.760 | 5.370 | 18.322 | 3.711 | 105.804 | 103,04% | 3.215 |
| | Pensiun | 12.248 | 14.132 | 14.778 | - | 822 | 822 | -87 | 646 | 2.531 | 176 | 13.969 | 105,80% | 810 |
| | Total Pembiayaan | 340.919 | 261.764 | 271.462 | 12.938 | 19.983 | 7.045 | 2.684 | 9.698 | 30.543 | 10.285 | 283.427 | 95,78% | (11.964) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 190 | 935 | 1.497 | 684 | 1.26% | 2,07% | 0,93% | (812) | 495 | (251) | | | | |
| | KUR | 190 | 589 | 890 | 397 | 0,28% | 1,31% | 0,57% | (494) | 207 | (192) | | | | |
| | Non KUR | - | - | 346 | 607 | 288 | 0,00% | 14,22% | 6,98% | (319) | 288 | (58) | | | |
| 3 | PWG | - | - | - | - | 42 | 0,00% | 0,00% | 0,15% | 42 | 42 | 42 | | | |
| | Cilem | - | - | - | - | 42 | 0,00% | 0,00% | 0,22% | - | - | - | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 3.319 | 4.033 | 4.628 | 1.942 | 2,18% | 2,86% | 1,16% | (2.686) | (1.377) | (2.091) | | | | |
| | CF 1 | 1.762 | 3.096 | 3.322 | 1.758 | 3,57% | 3,70% | 3,97% | (1.563) | (4) | (1.338) | | | | |
| | Total Griya | 1.762 | 2.831 | 3.064 | 1.624 | 3,88% | 7,90% | 4,20% | (1.440) | (138) | (1.207) | | | | |
| | Oto | - | - | 265 | 258 | 134 | 0,00% | 4,65% | 2,40% | (124) | 134 | (131) | | | |
| | CF 2 | 1.556 | 1.937 | 1.306 | 184 | 1,51% | 1,11% | 0,15% | (1.122) | (1.373) | (753) | | | | |
| | Mitraguna & Others | 1.556 | 937 | 1.306 | 184 | 1,72% | 1,26% | 0,17% | (1.122) | (1.373) | (753) | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 5.357 | 5.426 | 3.477 | 4.505 | 2,22% | 1,33% | 1,66% | 1.029 | (852) | (921) | 2,29% | -38,22% | 0,6% | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-------|----------|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | 368 | 55 | 52 | 52 | 11,36% | 3,16% | 3,26% | - | (316) | (3) | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 368 | 55 | 52 | 52 | 20,07% | 7,63% | 7,77% | - | (316) | (3) | | | | |
| 2 | MBG | 194 | 314 | 362 | 212 | 0,27% | 0,50% | 0,29% | (150) | 18 | (102) | | | | |
| | KUR | 3 | 222 | 275 | 130 | 0,00% | 0,40% | 0,19% | (145) | 127 | (92)</td | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------------|----------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 14.345 | 8.443 | 8.538 | 8.509 | (1.543) | (29) | 65 | 0,77% | (5.837) | -40,69% | 23.539 | 36,15% | (15.030) |
| 2 | Tabungan | 145.625 | 420.167 | 235.790 | 235.306 | 224.839 | (484) | (184.861) | -44,00% | 89.681 | 61,58% | 161.588 | 145,62% | 73.718 |
| 3 | Deposito | 70.189 | 66.097 | 67.978 | 67.982 | (20.386) | 4 | 1.884 | 2,85% | (2.207) | -3,14% | 71.125 | 95,58% | (3.144) |
| | Total | 230.159 | 494.707 | 312.306 | 311.796 | 202.911 | (510) | (182.911) | -36,97% | 81.637 | 35,47% | 256.252 | 121,68% | 55.544 |
| | CASA | 159.970 | 428.610 | 244.328 | 243.814 | 223.297 | (513) | (184.795) | -43,12% | 83.844 | 52,41% | 185.127 | 131,70% | 58.687 |
| | (%) CASA | 69,50% | 86,64% | 78,23% | 78,20% | | | | | | | | | |
| | FDR | 49,05% | 25,46% | 41,91% | 41,98% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|-------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 12.643 | 12.805 | 12.058 | 12.484 | | 426 | (322) | -2,51% | (160) | -1,26% | - | 0,00% | 12.484 |
| 2 | Giro ISE | 2.499 | 1.709 | 1.753 | 1.759 | | 6 | 50 | 2,94% | (739) | -29,60% | - | 0,00% | 1.759 |
| 3 | Tabungan ISE | 9.095 | 10.047 | 9.255 | 9.674 | | 419 | (372) | -3,70% | 580 | 6,37% | - | 0,00% | 9.674 |
| 4 | Deposito ISE | 1.050 | 1.050 | 1.050 | 1.050 | | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 1.050 |
| 5 | CIF ISE | 89 | 114 | 114 | 114 | | 0 | 0 | 0,00% | 25 | 28,09% | - | 0,00% | 114 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-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 | 14.521 | 14.144 | - | - | 0 | (439) | -378 | -5.105 | 378 | 21.257 | 66,54% | (7.114) |
| | KUR | 17.796 | 13.144 | 12.769 | - | - | 0 | (433) | -375 | -5.028 | 375 | 19.713 | 64,77% | (6.944) |
| | Non KUR | 1.452 | 1.377 | 1.375 | - | - | 0 | (6) | -2 | -77 | 2 | 1.544 | 89,02% | (169) |
| 3 | PWG | 5.178 | 13.671 | 15.385 | 3.101 | 3.683 | 582 | 1.707 | 1.714 | 10.207 | 1.968 | 22.093 | 69,64% | (6.708) |
| | Cilem | 3.578 | 9.897 | 11.463 | 1.564 | 2.173 | 609 | 1.123 | 1.566 | 7.885 | 607 | 15.061 | 76,11% | (3.597) |
| | Gadai | 1.600 | 3.774 | 3.922 | 1.537 | 1.509 | (28) | 584 | 148 | 2.322 | 1.361 | 7.032 | 55,77% | (3.110) |
| 4 | CFG | 88.436 | 97.737 | 101.372 | 2.780 | 5.049 | 2.268 | 1.409 | 3.636 | 12.936 | 1.413 | 112.870 | 89,81% | (11.498) |
| | CF 1 | 19.579 | 25.688 | 26.953 | 1.032 | 1.706 | 673 | 240 | 1.265 | 7.374 | 441 | 22.651 | 119,00% | 4.303 |
| | Total Griya | 14.822 | 14.966 | 14.833 | 370 | - | (370) | 241 | (131) | 10 | 134 | 15.677 | 94,61% | (845) |
| 4 | • Total Non Program | 14.371 | 14.544 | 14.413 | 370 | - | (370) | 241 | (131) | 42 | 131 | 15.162 | 95,06% | (750) |
| | • Program | 451 | 423 | 420 | - | - | 0 | (3) | -3 | -31 | 3 | 515 | 81,54% | (95) |
| | Oto | 4.757 | 10.722 | 12.121 | 662 | 1.706 | 1.043 | 240 | 1.399 | 7.364 | 307 | 6.973 | 173,82% | 5.148 |
| | CF 2 | 68.857 | 72.048 | 74.419 | 1.748 | 3.343 | 1.595 | 1.169 | 2.371 | 5.562 | 972 | 90.220 | 82,49% | (15.801) |
| | Mitraguna & Others | 68.359 | 70.944 | 72.984 | 1.515 | 3.007 | 1.492 | 942 | 2.041 | 4.625 | 966 | 87.538 | 83,37% | (14.553) |
| | Pensiun | 498 | 1.105 | 1.435 | 233 | 336 | 103 | 227 | 330 | 937 | 6 | 2.682 | 53,48% | (1.248) |
| | Total Pembiayaan | 112.901 | 125.929 | 130.901 | 5.881 | 8.731 | 2.850 | 2.677 | 4.972 | 18.000 | 3.759 | 156.258 | 83,77% | (25.357) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|----------------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 1.267 | 789 | 514 | 111 | 6,58% | 3,54% | 0,78% | (404) | (1.156) | (678) | | | | | |
| | KUR | 1.267 | 789 | 514 | 111 | 7,12% | 3,91% | 0,87% | (404) | (1.156) | (678) | | | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 3 | PWG | - | - | - | - | 333 | 0,00% | 0,00% | 0,00% | 217% | 333 | 333 | 333 | | | |
| | Cilem | - | - | - | - | 333 | 0,00% | 0,00% | 0,00% | 2,91% | 333 | 333 | 333 | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 4 | CFG | 1.470 | 1.419 | 1.446 | 1.294 | 1,66% | 1,48% | 1,28% | (152) | (176) | (126) | | | | | |
| | CF 1 | 117 | 626 | 649 | 569 | 0,60% | 2,53% | 2,11% | (80) | 451 | (57) | | | | | |
| | Total Griya | - | 232 | 460 | 458 | 0,00% | 3,07% | 3,09% | (1) | 458 | 226 | | | | | |
| | Oto | 117 | 393 | 189 | 110 | 2,46% | 1,77% | 0,91% | (79) | (7) | (283) | | | | | |
| | CF 2 | 1.353 | 794 | 797 | 725 | 1,96% | 1,11% | 0,97% | (72) | (628) | (68) | | | | | |
| | Mitraguna & Others | 1.353 | 794 | 797 | 725 | 1,98% | 1,12% | 0,99% | (72) | (628) | (68) | | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | | | |
| | Total Pembiayaan | 2.737 | 2.208 | 1.960 | 1.738 | 2,42% | 1,56% | 1,33% | (223) | (999) | (471) | 2,40% | -80,82% | 1,1% | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--------|-----------|------------|-----------|-------|---------------|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 10.076 | 9.991 | 9.863 | 9.892 | 52,35% | 67,92% | 69,94% | 29 | (184) | (99) | | | | | |
| | KUR | 8.740 | 8.674 | 8.547 | 8.576 | 49,11% | 65,02% | 67,16% | 29 | (164) | (98) | | | | | |
| | Non KUR | 1.336 | 1.317 | 1.316 | 1.316 | 92,03% | 95,59% | 95,74%</td | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 15.552 | 7.239 | 7.670 | 7.681 | 779 | 11 | 442 | 6,11% | (7.871) | -50,61% | 27.974 | 27,46% | (20.293) |
| 2 | Tabungan | 146.646 | 155.279 | 174.828 | 173.992 | 10.278 | (836) | 18.713 | 12,05% | 27.346 | 18,65% | 160.366 | 108,50% | 13.626 |
| 3 | Deposito | 29.176 | 27.653 | 29.212 | 29.204 | 43 | (8) | 1.551 | 5,61% | 28 | 0,10% | 30.350 | 96,22% | (1.147) |
| | Total | 191.374 | 190.171 | 211.710 | 210.876 | 11.100 | (833) | 20.705 | 10,89% | 19.502 | 10,19% | 218.690 | 96,43% | (7.814) |
| | CASA | 162.198 | 162.518 | 182.498 | 181.673 | 11.057 | (825) | 19.155 | 11,79% | 19.474 | 12,01% | 188.340 | 96,46% | (6.667) |
| | (%) CASA | 84,75% | 85,46% | 86,20% | 86,15% | | | | | | | | | |
| | FDR | 87,12% | 105,44% | 97,00% | 97,38% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|---------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 14.103 | 8.548 | 10.370 | 10.387 | | 17 | 1.839 | 21,52% | (3.716) | -26,35% | - | 0,00% | 10.387 |
| 2 | Giro ISE | 4.458 | 3.516 | 3.788 | 3.705 | | (84) | 188 | 5,36% | (753) | -16,90% | - | 0,00% | 3.705 |
| 3 | Tabungan ISE | 9.645 | 5.032 | 6.582 | 6.682 | | 100 | 1.651 | 32,81% | (2.962) | -30,72% | - | 0,00% | 6.682 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 100 | 107 | 107 | 107 | | 0 | 0 | 0,00% | 7 | 7,00% | - | 0,00% | 107 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 16.150 | 19.292 | 19.957 | 1.000 | 1.325 | 325 | 522 | 664 | 3.807 | 661 | 22.027 | 90,60% | (2.071) |
| | KUR | 14.812 | 18.197 | 18.894 | 1.000 | 1.325 | 325 | 555 | 696 | 4.081 | 629 | 20.506 | 92,14% | (1.612) |
| | Non KUR | 1.337 | 1.095 | 1.063 | - | - | 0 | -33 | -32 | -274 | 32 | 1.522 | 69,87% | (458) |
| 3 | PWG | 15.238 | 31.852 | 33.124 | 7.193 | 7.760 | 567 | 2.328 | 1.272 | 17.886 | 6.488 | 31.893 | 103,86% | 1.231 |
| | Cilem | 3.814 | 13.153 | 14.764 | 2.126 | 2.507 | 381 | 1.117 | 1.611 | 10.950 | 896 | 17.213 | 85,77% | (2.449) |
| | Gadai | 11.423 | 18.698 | 18.360 | 5.067 | 5.253 | 186 | 1.211 | -339 | 6.936 | 5.592 | 14.680 | 125,06% | 3.679 |
| 4 | CFG | 135.343 | 149.379 | 152.269 | 6.794 | 5.315 | (1.479) | 3.599 | 2.891 | 16.926 | 2.425 | 160.306 | 94,99% | (8.037) |
| | CF 1 | 16.023 | 19.533 | 20.487 | 1.831 | 1.519 | (312) | 283 | 954 | 4.464 | 565 | 19.094 | 107,29% | 1.393 |
| | Total Griya | 9.034 | 11.740 | 12.082 | 1.258 | 450 | (808) | 0 | 341 | 3.047 | 109 | 9.834 | 122,85% | 2.247 |
| 4 | • Total Non Program | 9.034 | 11.740 | 12.082 | 1.258 | 450 | (808) | 1.150 | 341 | 3.047 | 109 | 9.834 | 122,85% | 2.247 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 6.989 | 7.793 | 8.405 | 573 | 1.069 | 496 | 283 | 613 | 1.416 | 456 | 9.260 | 90,77% | (855) |
| | CF 2 | 119.320 | 129.846 | 131.783 | 4.963 | 3.796 | (1.167) | 3.256 | 1.937 | 12.463 | 1.859 | 141.212 | 93,32% | (9.430) |
| | Mitraguna & Others | 104.787 | 116.468 | 118.511 | 4.763 | 3.796 | (967) | 3.460 | 2.043 | 13.724 | 1.753 | 124.440 | 95,24% | (5.929) |
| | Pensiun | 14.533 | 13.378 | 13.272 | 200 | - | (200) | (204) | -106 | -1.262 | 106 | 16.772 | 79,13% | (3.500) |
| | Total Pembiayaan | 166.730 | 200.523 | 205.350 | 14.988 | 14.400 | (587) | 6.388 | 4.827 | 38.620 | 9.573 | 214.227 | 95,86% | (8.877) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | MtD | YtD | MtM | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|-----------|---------------|--------------|--------------|----------------|-------------|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | | % | 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 | 460 | 441 | 417 | 0,29% | 2,29% | 2,09% | (24) | 371 | (43) | - | | | |
| | KUR | - | 460 | 441 | 417 | 0,00% | 2,43% | 2,21% | (24) | 417 | (43) | - | | | |
| | Non KUR | 46 | - | - | - | 3,44% | 0,00% | 0,00% | - | (46) | - | - | | | |
| 3 | PWG | - | - | - | - | 482 | 0,00% | 0,00% | 1,45% | 482 | 482 | 482 | - | | |
| | Cilem | - | - | - | - | 482 | 0,00% | 0,00% | 3,26% | 482 | 482 | 482 | - | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 4 | CFG | 993 | 406 | 854 | 976 | 0,73% | 0,57% | 0,64% | 122 | (17) | 570 | - | | | |
| | CF 1 | 153 | 406 | 637 | 402 | 0,95% | 3,26% | 1,96% | (235) | 249 | (4) | - | | | |
| | Total Griya | 15 | 339 | 341 | 339 | 0,16% | 2,90% | 2,80% | (2) | 324 | (0) | - | | | |
| | Oto | 138 | 67 | 297 | 64 | 1,98% | 3,81% | 0,76% | (233) | (74) | (4) | - | | | |
| | CF 2 | 840 | - | 216 | 574 | 0,70% | 0,17% | 0,44% | 357 | (266) | 574 | - | | | |
| | Mitraguna & Others | 840 | - | 216 | 383 | 0,80% | 0,19% | 0,32% | 166 | (457) | 383 | - | | | |
| | Pensiun | - | - | - | 191 | 0,00% | 0,00% | 1,44% | 191 | 191 | 191 | - | | | |
| | Total Pembiayaan | 2.417 | 2.964 | 2.631 | 2.641 | 1,45% | 1,31% | 1,29% | 10 | 224 | (323) | 1,44% | -11,83% | 0,2% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | |
|-----|---------------------|---------|---------|---------|--------|--------------|----------|---------------|--------|--------|--------|
| | | Oct-24 | Dec-24 | Oct-25 | Oct-25 | | | Posisi | Oct-24 | Oct-25 | Oct-25 |
| 1 | Asset (Retail) T | 177.931 | 191.374 | 198.204 | 20.273 | | | PHR | 3,15 | 3,37 | 3,40 |
| 2 | Contribution Margin | 7.429 | 9.292 | 7.807 | 378 | -5,1% | | CIF Payroll | 1.149 | 1.192 | 1.210 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 8.687 | 9.285 | 8.710 | 9.562 | 642 | 851 | 276 | 2,97% | 875 | 10,07% | 21.655 | 44,15% | (12.094) |
| 2 | Tabungan | 252.421 | 256.666 | 268.725 | 273.687 | (5.161) | 4.963 | 17.021 | 6,63% | 21.267 | 8,43% | 270.553 | 101,16% | 3.135 |
| 3 | Deposito | 76.726 | 62.391 | 63.206 | 63.164 | (10.114) | (42) | 773 | 1,24% | (13.562) | -17,68% | 78.055 | 80,92% | (14.891) |
| | Total | 337.834 | 328.342 | 340.641 | 346.413 | (14.632) | 5.772 | 18.071 | 5,50% | 8.579 | 2,54% | 370.263 | 93,56% | (23.850) |
| | CASA | 261.108 | 265.952 | 277.435 | 283.249 | (4.518) | 5.814 | 17.297 | 6,50% | 22.141 | 8,48% | 292.208 | 96,93% | (8.959) |
| | (%) CASA | 77,29% | 81,00% | 81,45% | 81,77% | | | | | | | | | |
| | FDR | 106,55% | 114,80% | 112,27% | 110,40% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|--------|-----|--|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 8.448 | 12.608 | 14.866 | 14.376 | (489) | 1.768 | 14,02% | 5.928 | 70,17% | - | 0,00% | 14.376 | | |
| 2 | Giro ISE | 1.077 | 1.162 | 1.313 | 1.313 | 0 | 151 | 12,97% | 236 | 21,90% | - | 0,00% | 1.313 | | |
| 3 | Tabungan ISE | 7.371 | 11.446 | 13.553 | 13.063 | (490) | 1.617 | 14,13% | 5.692 | 77,22% | - | 0,00% | 13.063 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | | |
| 5 | CIF ISE | 163 | 189 | 189 | 189 | 0 | 0 | 0,00% | 26 | 15,95% | - | 0,00% | 189 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|---------------|----------------|-------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 33.407 | 26.606 | 27.425 | 450 | 1.210 | 760 | 275 | 819 | -5.982 | 391 | 41.107 | 66,72% | (13.681) |
| | Linkage | 4 | - | - | - | - | - | 0 | 0 | -4 | - | 3.437 | 0,00% | (3.437) |
| | Non-Linkage | 33.404 | 26.606 | 27.425 | 450 | 1.210 | 760 | 275 | 819 | -5.978 | 391 | 37.670 | 72,80% | (10.245) |
| | • Local Champion | 29.104 | 25.708 | 25.465 | 450 | - | -450 | 275 | -243 | -3.639 | 243 | 30.454 | 83,62% | (4.989) |
| | • Value Chain | 4.299 | 898 | 1.960 | - | 1.210 | 1.210 | 0 | 1.062 | -2.339 | 148 | 7.216 | 27,16% | (5.256) |
| 2 | MBG | 23.844 | 26.866 | 27.643 | 1.450 | 2.000 | 550 | 441 | 777 | 3.799 | 1.223 | 28.156 | 98,18% | (513) |
| | KUR | 21.881 | 24.944 | 25.859 | 1.450 | 2.000 | 550 | 572 | 915 | 3.978 | 1.085 | 26.074 | 99,18% | (215) |
| | Non KUR | 1.963 | 1.922 | 1.784 | - | - | 0 | -131 | -138 | -179 | 138 | 2.083 | 85,66% | (299) |
| 3 | PWG | 18.313 | 36.508 | 38.475 | 7.648 | 10.112 | 2.464 | 1.708 | 1.967 | 20.162 | 8.145 | 33.743 | 114,02% | 4.732 |
| | Cilem | 9.363 | 19.245 | 21.095 | 2.145 | 3.192 | 1.048 | 771 | 1.850 | 11.733 | 1.342 | 21.307 | 99,01% | (211) |
| | Gadai | 8.950 | 17.263 | 17.379 | 5.503 | 6.920 | 1.417 | 937 | 117 | 8.429 | 6.803 | 12.436 | 139,75% | 4.943 |
| 4 | CFG | 284.398 | 286.972 | 288.885 | 5.150 | 8.131 | 2.981 | -1.641 | 1.913 | 4.487 | 6.218 | 293.929 | 98,28% | (5.044) |
| | CF 1 | 38.670 | 35.236 | 35.429 | 752 | 591 | -161 | 141 | 193 | -3.241 | 398 | 39.842 | 88,92% | (4.413) |
| | Total Griya | 32.928 | 29.492 | 29.264 | 442 | - | -442 | 0 | -228 | -3.664 | 228 | 33.233 | 88,05% | (3.970) |
| 4 | • Total Non Program | 32.928 | 29.492 | 29.264 | 442 | - | -442 | -648 | -228 | -3.664 | 228 | 33.233 | 88,05% | (3.970) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 5.742 | 5.744 | 6.165 | 310 | 591 | 281 | 141 | 422 | 423 | 169 | 6.609 | 93,29% | (444) |
| | CF 2 | 245.728 | 251.736 | 253.456 | 4.398 | 7.540 | 3.142 | -1.782 | 1.720 | 7.728 | 5.820 | 254.086 | 99,75% | (630) |
| | Mitraguna & Others | 226.104 | 233.173 | 234.977 | 3.402 | 7.204 | 3.802 | -2.660 | 1.804 | 8.873 | 5.400 | 233.608 | 100,59% | 1.369 |
| | Pensiun | 19.624 | 18.563 | 18.479 | 996 | 336 | -660 | 878 | -84 | -1.145 | 420 | 20.479 | 90,23% | (2.000) |
| | Total Pembiayaan | 5.148 | 8.892 | 3.663 | 2.951 | 1.43% | 0.97% | 0.77% | (712) | (2.197) | (5.941) | 0,89% | -15,32% | 0,1% |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|--------------|---------------|---------------|--------------|--------------|--------------|--------------|----------------|--------------|----------------|--------------|----------------|---------------|---------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | 90 | 85 | 80 | 0,00% | 0,32% | 0,29% | (5) | 80 | (10) | | | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Local Champion | - | 90 | 85 | 80 | 0,00% | 0,32% | 0,29% | (5) | 80 | (10) | | | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| 2 | MBG | 314 | 167 | 221 | 118 | 1.32% | 0,82% | 0,43% | (102) | (196) | (48) | | | | | | |
| | KUR | 205 | 122 | 138 | 39 | 0,94% | 0,55% | 0,15% | (99) | (166) | (83) | | | | | | |
| | Non KUR | 109 | 45 | 83 | 79 | 5,56% | 4,33% | 4,45% | (4) | (30) | 34 | | | | | | |
| 3 | PWG | - | - | - | 139 | 0,00% | 0,00% | 0,36% | 139 | 139 | 139 | | | | | | |
| | Cilem | - | - | - | 139 | 0,00% | 0,00% | 0,66% | 139 | 139 | 139 | | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | | | | | |
| 4 | CFG | 4.834 | 8.636 | 3.357 | 2.614 | 1.70% | 1.17% | 0,90% | (743) | (2.220) | (6.021) | | | | | | |
| | CF 1 | 1.936 | 3.537 | 302 | 677 | 5,01% | 0,86% | 1,91% | 376 | (1.259) | (2.859) | | | | | | |
| | Total Griya | 1.859 | 3.167 | 92 | 136 | 5,65% | 0,31% | 0,46% | 43 | (1.723) | (3.031) | | | | | | |
| | Oto | 77 | 370 | 209 | 541 | 1,35% | 3,64% | 8,78% | 332 | 464 | 171 | | | | | | |
| | CF 2 | 2.897 | 5.099 | 3.056 | 1.937 | 1,18% | 1,21% | 0,76% | (1.119) | (960) | (3.162) | | | | | | |
| | Mitraguna & Others | 2.897 | 5.099 | 3.056 | 1.937 | 0,65% | 1,31% | 0,82% | (1.119) | (960) | (3.162) | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | | | | | |
| | Total Pembiayaan | 2.880 | 12.832 | 10.553 | 9.305 | 0,80% | 2,80% | 2,43% | (1.248) | 6.426 | (3.526) | 2,99% | -22,69% | 0,6% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 7.604 | 6.701 | 6.384 | 6.194 | 672 | (190) | (507) | -7,56% | (1.409) | -18,54% | 20.152 | 30,74% | (13.958) |
| 2 | Tabungan | 169.083 | 165.994 | 173.298 | 175.413 | (2.296) | 2.115 | 9.419 | 5,67% | 6.330 | 3,74% | 184.507 | 95,07% | (9.094) |
| 3 | Deposito | 159.534 | 163.489 | 161.817 | 161.813 | (4.793) | (4) | (1.676) | -1,03% | 2.279 | 1,43% | 161.298 | 100,32% | 515 |
| | Total | 336.221 | 336.184 | 341.499 | 343.420 | (6.417) | 1.921 | 7.236 | 2,15% | 7.199 | 2,14% | 365.957 | 93,84% | (22.537) |
| | CASA | 176.687 | 172.695 | 179.682 | 181.607 | (1.624) | 1.925 | 8.912 | 5,16% | 4.920 | 2,78% | 204.659 | 88,74% | (23.052) |
| | (%) CASA | 52,55% | 51,37% | 52,62% | 52,88% | | | | | | | | | |
| | FDR | 59,93% | 63,66% | 64,93% | 64,57% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 11.173 | 8.452 | 9.598 | 9.245 | (352) | 793 | 9,38% | (1.928) | -17,26% | | - | 0,00% | 9.245 |
| 2 | Giro ISE | 2.226 | 2.662 | 1.694 | 1.721 | 27 | (941) | -35,34% | (505) | -22,68% | | | 0,00% | 1.721 |
| 3 | Tabungan ISE | 8.944 | 5.787 | 7.901 | 7.521 | (380) | 1.733 | 29,95% | (1.423) | -15,91% | | | 0,00% | 7.521 |
| 4 | Deposito ISE | 3 | 3 | 3 | 3 | 0 | 0 | 0,00% | 0 | 0,00% | | | 0,00% | 3 |
| 5 | CIF ISE | 82 | 96 | 96 | 96 | 0 | 0 | 0,00% | 14 | 17,07% | | | 0,00% | 96 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 40.703 | 42.189 | 43.675 | 2.380 | 2.815 | 435 | 991 | 1.487 | 2.972 | 1.328 | 47.802 | 91,37% | (4.127) |
| | KUR | 38.741 | 40.577 | 42.116 | 2.380 | 2.815 | 435 | 1.044 | 1.539 | 3.375 | 1.276 | 45.587 | 92,38% | (3.472) |
| | Non KUR | 1.963 | 1.612 | 1.560 | - | - | 0 | -53 | -52 | -403 | 52 | 2.215 | 70,42% | (655) |
| 3 | PWG | 8.703 | 17.233 | 18.111 | 2.116 | 3.172 | 1.055 | 638 | 877 | 9.407 | 2.294 | 28.179 | 64,27% | (10.068) |
| | Cilem | 6.698 | 12.816 | 13.641 | 1.125 | 1.806 | 681 | 303 | 825 | 6.943 | 981 | 19.460 | 70,10% | (5.819) |
| | Gadai | 2.005 | 4.417 | 4.470 | 991 | 1.366 | 375 | 334 | 53 | 2.465 | 1.313 | 8.719 | 51,27% | (4.249) |
| 4 | CFG | 152.101 | 154.591 | 159.960 | 3.338 | 7.613 | 4.275 | 9 | 5.369 | 7.860 | 2.244 | 178.761 | 89,48% | (18.801) |
| | CF 1 | 24.823 | 20.454 | 20.763 | - | 675 | 675 | -538 | 309 | -4.060 | 366 | 28.103 | 73,88% | (7.340) |
| | Total Griya | 16.607 | 12.539 | 12.415 | - | 0 | 0 | -124 | -4.192 | -124 | 124 | 17.461 | 71,10% | (5.046) |
| 4 | • Total Non Program | 16.607 | 12.539 | 12.415 | - | 0 | 0 | -125 | -4.192 | -124 | 124 | 17.461 | 71,10% | (5.046) |
| | • Program | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 8.216 | 7.915 | 8.347 | - | 675 | 675 | -538 | 433 | 131 | 243 | 10.641 | 78,44% | (2.294) |
| | CF 2 | 127.278 | 134.138 | 139.198 | 3.338 | 6.938 | 3.600 | 547 | 5.060 | 11.920 | 1.878 | 150.659 | 92,39% | (11.461) |
| | Mitraguna & Others | 115.000 | 120.110 | 124.994 | 2.386 | 6.558 | 4.172 | -38 | 4.884 | 9.994 | 1.674 | 135.990 | 91,91% | (10.996) |
| | Pensiun | 12.278 | 14.028 | 14.204 | 952 | 380 | -572 | 585 | 176 | 1.926 | 204 | 14.669 | 96,83% | (465) |
| | Total Pembiayaan | 201.507 | 214.013 | 221.747 | 7.834 | 13.600 | 5.765 | 1.638 | 7.733 | 20.239 | 5.867 | 254.742 | 87,05% | (32.996) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|--------------|------------|--------------|---------------|---------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 377 | 866 | 654 | 531 | 0 | 0,93% | 1,55% | 1,22% | (123) | 154 | (335) | | | |
| | KUR | 327 | 833 | 622 | 500 | 0 | 0,84% | 1,53% | 1,19% | (122) | 173 | (332) | | | |
| | Non KUR | 50 | 34 | 32 | 31 | 0 | 2,53% | 2,01% | 1,96% | (2) | (19) | (3) | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,02% | 3 | 3 | 3 | | | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,00% | 0,02% | 3 | 3 | 3 | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 2.744 | 3.268 | 2.491 | 1.876 | 0 | 1,80% | 1,61% | 1,17% | (615) | (868) | (1.392) | | | |
| | CF 1 | 932 | 577 | 547 | 519 | 0 | 3,75% | 2,68% | 2,50% | (28) | (413) | (58) | | | |
| | Total Griya | 594 | - | - | 49 | 0 | 3,58% | 0,00% | 0,40% | 49 | (545) | 49 | | | |
| | Oto | 337 | 577 | 547 | 470 | 0 | 4,11% | 6,91% | 5,63% | (77) | 132 | (107) | | | |
| | CF 2 | 1.812 | 2.691 | 1.943 | 1.357 | 0 | 1,42% | 1,45% | 0,97% | (586) | (455) | (1.334) | | | |
| | Mitraguna & Others | 1.812 | 2.441 | 2.317 | 2.311 | 0 | 1,58% | 1,62% | 1,09% | (586) | (455) | (1.334) | | | |
| | Pensiun | 43 | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 2.045 | 3.745 | 3.532 | 3.020 | 0 | 1,01% | 1,65% | 1,36% | (512) | 975 | (726) | 1,39% | -2,26% | 0,0% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|---------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 13.185 | 2.563 | 2.024 | 3.263 | 272 | 1.239 | 701 | 27,34% | (9.922) | -75,25% | 20.088 | 16,24% | (16.825) |
| 2 | Tabungan | 147.923 | 149.529 | 155.184 | 164.746 | 10.877 | 9.562 | 15.218 | 10,18% | 16.824 | 11,37% | 159.714 | 103,15% | 5.033 |
| 3 | Deposito | 54.920 | 80.181 | 77.993 | 74.583 | (2.429) | (3.410) | (5.599) | -6,98% | 19.663 | 35,80% | 56.101 | 132,94% | 18.482 |
| | Total | 216.028 | 232.273 | 235.201 | 242.592 | 8.720 | 7.391 | 10.320 | 4,44% | 26.564 | 12,30% | 235.903 | 102,84% | 6.690 |
| | CASA | 161.108 | 152.091 | 157.209 | 168.009 | 11.149 | 10.801 | 15.918 | 10,47% | 6.901 | 4,28% | 179.802 | 93,44% | (11.792) |
| | (%) CASA | 74,58% | 65,48% | 66,84% | 69,26% | | | | | | | | | |
| | FDR | 99,10% | 97,25% | 97,41% | 94,45% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.590 | 2.391 | 3.248 | 3.263 | | 16 | 872 | 36,47% | 674 | 26,01% | - | 0,00% | 3.263 |
| 2 | Giro ISE | 59 | 57 | 24 | 23 | | (0) | (34) | -59,25% | (35) | -60,19% | | 0,00% | 23 |
| 3 | Tabungan ISE | 2.531 | 2.334 | 3.224 | 3.240 | | 16 | 906 | 38,82% | 709 | 28,02% | | 0,00% | 3.240 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 90 | 115 | 115 | 115 | | 0 | 0 | 0,00% | 25 | 27,78% | | 0,00% | 115 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 45.734 | 49.781 | 51.050 | 2.250 | 3.095 | 845 | 612 | 1.270 | 5.316 | 1.825 | 51.039 | 100,02% | 12 |
| | KUR | 43.301 | 47.907 | 49.174 | 2.250 | 3.015 | 765 | 674 | 1.268 | 5.873 | 1.747 | 48.404 | 101,59% | 770 |
| | Non KUR | 2.433 | 1.874 | 1.876 | - | 80 | 80 | -62 | 2 | -557 | 78 | 2.634 | 71,23% | (758) |
| 3 | PWG | 2.160 | 7.107 | 7.998 | 624 | 1.225 | 601 | 238 | 891 | 5.838 | 333 | 9.538 | 83,85% | (1.540) |
| | Cilem | 2.160 | 7.107 | 7.998 | 624 | 1.225 | 601 | 238 | 891 | 5.838 | 333 | 9.538 | 83,85% | (1.540) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 166.191 | 168.997 | 170.072 | 4.341 | 6.053 | 1.712 | -1.580 | 1.075 | 3.880 | 4.978 | 173.605 | 97,96% | (3.533) |
| | CF 1 | 15.140 | 17.633 | 17.877 | 848 | 1.026 | 178 | 126 | 244 | 2.737 | 783 | 16.052 | 111,37% | 1.825 |
| | Total Griya | 1.118 | 992 | 980 | - | - | 0 | 0 | -12 | -138 | 12 | 1.356 | 72,30% | (376) |
| | • Total Non Program | 1.118 | 992 | 980 | - | - | 0 | 0 | -12 | -138 | 12 | 1.356 | 72,30% | (376) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 14.021 | 16.641 | 16.896 | 848 | 1.026 | 178 | 126 | 256 | 2.875 | 771 | 14.696 | 114,97% | 2.200 |
| | CF 2 | 151.051 | 151.364 | 152.195 | 3.493 | 5.027 | 1.534 | -1.706 | 832 | 1.144 | 4.195 | 157.553 | 96,60% | (5.358) |
| | Mitraguna & Others | 120.364 | 119.927 | 120.847 | 2.480 | 4.795 | 2.315 | -2.058 | 920 | 483 | 3.875 | 126.201 | 95,76% | (5.354) |
| | Pensiun | 30.687 | 31.437 | 31.349 | 1.013 | 232 | -781 | 352 | -88 | 661 | 320 | 31.352 | 99,99% | (4) |
| | Total Pembiayaan | 214.086 | 225.884 | 229.120 | 7.215 | 10.373 | 3.158 | -730 | 3.236 | 15.035 | 7.137 | 234.182 | 97,84% | (5.062) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD | YtD | MtM | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | % Relatif | Net (UG) & DG | % | % | 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 | 635 | 554 | 118 | 0,72% | 1,11% | 0,23% | (436) | (211) | (517) | | | |
| | KUR | 190 | 611 | 529 | 118 | 0,44% | 1,10% | 0,24% | (411) | (72) | (493) | | | |
| | Non KUR | 139 | 24 | 25 | - | 5,72% | 1,31% | 0,00% | (25) | (139) | (24) | | | |
| 3 | PWG | 3 | - | - | 205 | 0,14% | 0,00% | 0,56% | 205 | 202 | 205 | | | |
| | Cilem | 3 | - | - | 205 | 0,14% | 0,00% | 0,56% | 205 | 202 | 205 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 1.389 | 1.421 | 1.580 | 1.536 | 0,84% | 0,93% | 0,90% | (44) | 147 | 115 | | | |
| | CF 1 | 197 | 679 | 766 | 520 | 1,30% | 4,34% | 2,91% | (246) | 323 | (159) | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | 197 | 679 | 766 | 520 | 1,41% | 4,60% | 3,08% | (246) | 323 | (159) | | | |
| | CF 2 | 1.192 | 742 | 814 | 2.108 | 0,79% | 0,54% | 0,67% | 202 | (175) | 274 | | | |
| | Mitraguna & Others | 1.192 | 354 | 616 | 859 | 0,99% | 0,51% | 0,71% | 243 | (333) | 505 | | | |
| | Pensiun | 121 | - | - | 193 | 0,06% | 0,00% | 0,61% | 193 | 71 | 193 | | | |
| | Total Pembiayaan | 1.868 | 2.351 | 2.219 | 2.526 | 0,87% | 0,98% | 1,10% | 306 | 658 | 175 | 0,00% | 100,00% | -1,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 225.173 | 222.162 | 233.545 | 8.372 | |
| 2 | Contribution Margin | 7.958 | 10.417 | 9.751 | 1.793 | -22,5% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,59 | 2,88 | 2,86 | (0,02) | 0,26 |
| CIF Payroll | 2.731 | 1.501 | 1.598 | 97 | (1.133) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|--------------|--------------|------------|--------------|---------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 66 | 30 | 21 | 19 | (7) | (2) | (11) | -37,57% | (48) | -71,89% | 2.674 | 0,70% | (2.656) |
| 2 | Tabungan | 73.366 | 68.269 | 70.419 | 72.254 | 92 | 1.835 | 3.985 | 5,84% | (1.112) | -1,52% | 79.971 | 90,35% | (7.717) |
| 3 | Deposito | 13.172 | 14.189 | 14.447 | 14.447 | 531 | 0 | 258 | 1,82% | 1.275 | 9,68% | 14.379 | 100,47% | 68 |
| | Total | 86.605 | 82.488 | 84.886 | 86.720 | 615 | 1.833 | 4.231 | 5,13% | 115 | 0,13% | 97.024 | 89,38% | (10.304) |
| | CASA | 73.432 | 68.299 | 70.439 | 72.273 | 84 | 1.833 | 3.974 | 5,82% | (1.160) | -1,58% | 82.645 | 87,45% | (10.372) |
| | (%) CASA | 84,79% | 82,80% | 82,98% | 83,34% | | | | | | | | | |
| | FDR | 98,27% | 110,98% | 109,21% | 106,90% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 349 | 395 | 390 | 403 | | 14 | 9 | 2,16% | 54 | 15,44% | - | 0,00% | 403 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 3 | Tabungan ISE | 349 | 395 | 390 | 403 | | 14 | 9 | 2,16% | 54 | 15,44% | - | 0,00% | 403 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 164 | 173 | 173 | 173 | | 0 | 0 | 0,00% | 9 | 5,49% | - | 0,00% | 173 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | • Local Champion | 18 | 18 | 18 | - | - | 0 | 0 | 0 | 0 | - | 18 | 100,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 11 | - | - | - | - | 0 | 0 | 0 | -11 | - | 11 | 0,00% | (11) |
| | KUR | 11 | - | - | - | - | 0 | 0 | 0 | -11 | - | 11 | 0,00% | (11) |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 1.711 | 6.775 | 7.553 | 717 | 1.251 | 534 | 367 | 778 | 5.842 | 473 | 5.032 | 150,10% | 2.521 |
| | Cilem | 1.711 | 6.775 | 7.553 | 717 | 1.251 | 534 | 367 | 778 | 5.842 | 473 | 5.032 | 150,10% | 2.521 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 83.367 | 84.751 | 85.136 | 1.720 | 1.427 | -293 | -246 | 385 | 1.770 | 1.042 | 91.686 | 92,86% | (6.550) |
| | CF 1 | 269 | 448 | 443 | - | - | 0 | -3 | -4 | 175 | 4 | 1.292 | 34,31% | (849) |
| | Total Griya | 269 | 251 | 249 | - | - | 0 | 0 | -2 | -20 | 2 | 535 | 46,56% | (286) |
| | • Total Non Program | 269 | 251 | 249 | - | - | 0 | 0 | -2 | -20 | 2 | 535 | 46,56% | (286) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | - | 197 | 194 | - | - | 0 | -3 | -3 | 194 | 3 | 757 | 25,65% | (563) |
| | CF 2 | 83.098 | 84.303 | 84.693 | 1.720 | 1.427 | -293 | -243 | 390 | 1.595 | 1.037 | 90.394 | 93,69% | (5.701) |
| | Mitraguna & Others | 38.271 | 38.205 | 38.310 | 890 | 835 | -55 | -672 | 105 | 39 | 730 | 44.821 | 85,47% | (6.511) |
| | Pensiun | 44.827 | 46.098 | 46.383 | 830 | 592 | -238 | 429 | 285 | 1.556 | 307 | 45.573 | 101,78% | 810 |
| | Total Pembiayaan | 85.106 | 91.544 | 92.707 | 2.437 | 2.678 | 241 | 121 | 1.163 | 7.601 | 1.515 | 96.747 | 95,82% | (4.040) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|-----------|------------|------------|------------|--------------|--------------|--------------|------------|------------|------------|--------------|-----------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 164 | 0,00% | 0,00% | 2,17% | 164 | 164 | 164 | 164 | | | | |
| | Cilem | - | - | - | - | 164 | 0,00% | 0,00% | 2,17% | 164 | 164 | 164 | 164 | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 4 | CFG | - | 389 | 387 | 339 | 0,00% | 0,00% | 0,46% | 0,40% | (48) | 339 | (50) | | | | | |
| | 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 | - | 229 | 229 | 224 | 0,00% | 0,00% | 0,27% | 0,26% | (4) | 224 | (5) | | | | | |
| | Mitraguna & Others | - | 229 | 229 | 224 | 0,00% | 0,00% | 0,60% | 0,59% | (4) | 224 | (5) | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Total Pembiayaan | 18 | 247 | 247 | 242 | 0,02% | 0,27% | 0,26% | (4) | 224 | (5) | 0,60% | -127,92% | 0,3% | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|---------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 11.015 | 22.624 | 23.481 | 18.087 | 26 | (5.394) | (4.537) | -20,05% | 7.072 | 64,20% | 17.115 | 105,68% | 972 |
| 2 | Tabungan | 115.074 | 111.762 | 119.498 | 126.474 | 3.958 | 6.976 | 14.712 | 13,16% | 11.400 | 9,91% | 124.578 | 101,52% | 1.896 |
| 3 | Deposito | 23.779 | 24.785 | 24.697 | 24.696 | 69 | (1) | (89) | -0,36% | 917 | 3,86% | 24.677 | 100,08% | 19 |
| | Total | 149.869 | 159.171 | 167.676 | 169.257 | 4.053 | 1.581 | 10.086 | 6,34% | 19.389 | 12,94% | 166.371 | 101,74% | 2.887 |
| | CASA | 126.089 | 134.386 | 142.979 | 144.561 | 3.984 | 1.582 | 10.175 | 7,57% | 18.472 | 14,65% | 141.693 | 102,02% | 2.868 |
| | (%) CASA | 84,13% | 84,43% | 85,27% | 85,41% | | | | | | | | | |
| | FDR | 105,52% | 113,31% | 108,46% | 107,45% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-29 Dec'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 7.372 | 6.222 | 7.161 | 7.122 | | (39) | 900 | 14,46% | (250) | -3,39% | - | 0,00% | 7.122 |
| 2 | Giro ISE | 1.170 | 279 | 927 | 925 | | (2) | 646 | 231,48% | (245) | -20,94% | - | 0,00% | 925 |
| 3 | Tabungan ISE | 2.302 | 1.843 | 2.134 | 2.097 | | (37) | 254 | 13,78% | (205) | -8,89% | - | 0,00% | 2.097 |
| 4 | Deposito ISE | 3.900 | 4.100 | 4.100 | 4.100 | | 0 | 0 | 0,00% | 200 | 5,13% | - | 0,00% | 4.100 |
| 5 | CIF ISE | 69 | 80 | 80 | 80 | | 0 | 0 | 0,00% | 11 | 15,94% | - | 0,00% | 80 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 731 | 1.458 | 1.410 | 100 | - | -100 | 51 | -48 | 679 | 48 | 731 | 192,92% | 679 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 731 | 1.458 | 1.410 | 100 | - | -100 | 51 | -48 | 679 | 48 | 731 | 192,92% | 679 |
| | • Local Champion | 731 | 554 | 526 | 100 | - | -100 | 70 | -28 | -205 | 28 | 731 | 71,97% | (205) |
| | • Value Chain | - | 904 | 884 | - | - | - | -19 | -19 | 884 | 19 | 0 | 0,00% | 884 |
| 2 | MBG | 14.454 | 21.062 | 21.273 | 980 | 825 | -155 | 425 | 210 | 6.818 | 615 | 19.012 | 111,89% | 2.261 |
| | KUR | 11.979 | 19.003 | 19.282 | 980 | 825 | -155 | 496 | 279 | 7.302 | 546 | 16.423 | 117,41% | 2.859 |
| | Non KUR | 2.475 | 2.059 | 1.991 | - | - | 0 | -71 | -69 | -484 | 69 | 2.589 | 76,90% | (598) |
| 3 | PWG | 2.088 | 8.579 | 10.045 | 566 | 1.852 | 1.285 | 126 | 1.465 | 7.957 | 386 | 9.948 | 100,97% | 97 |
| | Cilem | 1.902 | 8.366 | 9.804 | 490 | 1.799 | 1.309 | 150 | 1.438 | 7.902 | 361 | 9.762 | 100,43% | 42 |
| | Gadai | 186 | 213 | 241 | 76 | 53 | -23 | -24 | 28 | 55 | 25 | 186 | 129,51% | 55 |
| 4 | CFG | 140.874 | 149.252 | 149.136 | 3.410 | 3.493 | 83 | -564 | -116 | 8.262 | 3.609 | 153.851 | 96,94% | (4.715) |
| | CF 1 | 3.720 | 5.449 | 5.575 | 97 | 246 | 149 | -22 | 126 | 1.855 | 120 | 5.317 | 104,86% | 258 |
| | Total Griya | 422 | 1.164 | 1.158 | - | - | 0 | 0 | -5 | 736 | 5 | 838 | 138,19% | 320 |
| | • Total Non Program | 422 | 1.164 | 1.158 | - | - | 0 | -5 | -5 | 736 | 5 | 838 | 138,19% | 320 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.298 | 4.286 | 4.417 | 97 | 246 | 149 | -22 | 131 | 1.119 | 115 | 4.479 | 98,62% | (62) |
| | CF 2 | 137.153 | 143.803 | 143.561 | 3.313 | 3.247 | -66 | -542 | -242 | 6.408 | 3.489 | 148.534 | 96,65% | (4.973) |
| | Mitraguna & Others | 95.850 | 99.959 | 99.342 | 1.660 | 2.205 | 545 | -1.303 | -617 | 3.492 | 2.822 | 106.067 | 93,66% | (6.725) |
| | Pensiun | 41.304 | 43.844 | 44.219 | 1.653 | 1.042 | -611 | 761 | 375 | 2.915 | 667 | 42.468 | 104,12% | 1.752 |
| | Total Pembiayaan | 158.147 | 180.352 | 181.864 | 5.056 | 6.170 | 1.114 | 38 | 1.512 | 23.717 | 4.657 | 183.542 | 99,09% | (1.678) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | Net (UG) & DG | Run Off Dec'25 | Target Dec'25 | | | | |
|-----|-------------------------|------------|------------|------------|------------|-------------------|--------------|---------------|----------------|---------------|------------|--------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | | % | Penc. | Gap | | |
| 1 | SME | - | 48 | 47 | 47 | 47 | 0,00% | 3,20% | 3,31% | - | 47 | (1) | | |
| | Linkage | - | - | - | - | 47 | 0,00% | 3,20% | 3,31% | - | - | - | | |
| | Local Champion | - | 48 | 47 | 47 | 47 | 0,00% | 3,20% | 3,31% | - | 47 | (1) | | |
| | Value Chain | - | - | - | - | 47 | 0,00% | 3,20% | 3,31% | - | - | - | | |
| 2 | MBG | 24 | - | - | - | 24 | 0,16% | 0,00% | - | (24) | - | - | | |
| | KUR | 24 | - | - | - | 24 | 0,20% | 0,00% | - | (24) | - | - | | |
| | Non KUR | - | - | - | - | 24 | 0,00% | 0,00% | - | - | - | - | | |
| 3 | PWG | - | - | - | - | 225 | 0,00% | 0,00% | 2,24% | 225 | 225 | 225 | | |
| | Cilem | - | - | - | - | 225 | 0,00% | 2,29% | 225 | 225 | 225 | 225 | | |
| | Gadai | - | - | - | - | 225 | 0,00% | 0,00% | - | - | - | - | | |
| 4 | CFG | 636 | 1.462 | 1.682 | 1.667 | 1.667 | 0,45% | 1,13% | 1,12% | (15) | 1.031 | 205 | | |
| | CF 1 | 195 | 110 | 334 | 323 | 323 | 5,25% | 6,13% | 5,79% | (11) | 127 | 212 | | |
| | Total Griya | - | - | - | - | 323 | 5,92% | 7,79% | 7,30% | (11) | 127 | 212 | | |
| | Oto | 195 | 110 | 334 | 323 | 323 | 5,92% | 7,79% | 7,30% | (11) | 127 | 212 | | |
| | CF 2 | 441 | 1.352 | 1.348 | 1.344 | 1.344 | 0,32% | 0,94% | 0,94% | (4) | 904 | (7) | | |
| | Mitraguna & Others | 441 | 1.183 | 1.348 | 1.344 | 1.344 | 0,46% | 1,35% | 1,35% | (4) | 904 | 162 | | |
| | Pensiun | - | 169 | - | - | 169 | 0,00% | 0,00% | - | - | - | (169) | | |
| | Total Pembiayaan | 537 | 258 | 257 | 257 | 257 | 0,34% | 0,14% | 0,14% | (280) | (1) | 1,10% | -682,24% | 1,0% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | | |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|---------------|--------|--------|--------------|---------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (Mtd) | | | Oct-24 | Oct-25 | Oct-25 | Growth (YoY) | |
| 1 | Asset (Retail) T | 191.076 | 162.108 | 185.571 | (5.505) | | | 2,70 | 3,39 | 3,42 | 0,03 | 0,72 |
| 2 | Contribution Margin | 8.280 | 10.133 | 7.726 | (554) | 6,7% | | 2.226 | 1.039 | 1.063 | 24 | (1.163) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 6.790 | 6.505 | 5.323 | 6.548 | (1.908) | 1.225 | 43 | 0,66% | (242) | -3,56% | 14.374 | 45,55% | (7.826) |
| 2 | Tabungan | 175.767 | 198.253 | 207.498 | 209.698 | 4.592 | 2.200 | 11.445 | 5,77% | 33.931 | 19,30% | 191.167 | 109,69% | 18.531 |
| 3 | Deposito | 41.842 | 50.886 | 52.708 | 52.695 | (773) | (13) | 1.809 | 3,55% | 10.853 | 25,94% | 42.458 | 124,11% | 10.237 |
| | Total | 224.399 | 255.644 | 265.529 | 268.941 | 1.911 | 3.412 | 13.297 | 5,20% | 44.542 | 19,85% | 247.999 | 108,44% | 20.942 |
| | CASA | 182.557 | 204.758 | 212.821 | 216.246 | 2.684 | 3.425 | 11.488 | 5,61% | 33.689 | 18,45% | 205.541 | 105,21% | 10.705 |
| | (%) CASA | 81,35% | 80,09% | 80,15% | 80,41% | | | | | | | | | |
| | FDR | 108,91% | 102,51% | 100,59% | 99,31% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Dec'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.083 | 6.193 | 5.661 | 5.676 | | 15 | (517) | -8,35% | 1.593 | 39,03% | - | 0,00% | 5.676 |
| 2 | Giro ISE | 1.486 | 3.178 | 2.429 | 2.427 | | (2) | (751) | -23,64% | 940 | 63,28% | - | 0,00% | 2.427 |
| 3 | Tabungan ISE | 2.597 | 3.016 | 3.232 | 3.250 | | 17 | 234 | 7,76% | 653 | 25,15% | - | 0,00% | 3.250 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 138 | 158 | 158 | 158 | | 0 | 0 | 0,00% | 20 | 14,49% | - | 0,00% | 158 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 1.595 | 2.418 | 2.349 | - | - | 0 | -110 | -69 | 755 | 69 | 1.595 | 147,32% | 755 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 1.595 | 2.418 | 2.349 | - | - | 0 | -110 | -69 | 755 | 69 | 1.595 | 147,32% | 755 |
| | • Local Champion | 1.595 | 2.418 | 2.349 | - | - | 0 | -110 | -69 | 755 | 69 | 1.595 | 147,32% | 755 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 97.733 | 96.677 | 98.199 | 2.670 | 5.125 | 2.455 | -1.166 | 1.523 | 466 | 3.602 | 103.342 | 95,02% | (5.143) |
| | KUR | 92.544 | 90.757 | 92.426 | 2.670 | 5.125 | 2.455 | -934 | 1.669 | -118 | 3.456 | 97.667 | 94,63% | (5.241) |
| | Non KUR | 5.189 | 5.919 | 5.773 | - | - | 0 | -232 | -146 | 584 | 146 | 5.676 | 101,72% | 97 |
| 3 | PWG | 10.721 | 22.181 | 24.882 | 4.161 | 4.586 | 425 | 1.305 | 2.700 | 14.160 | 1.886 | 32.125 | 77,45% | (7.244) |
| | Cilem | 6.388 | 13.681 | 15.599 | 1.655 | 2.560 | 905 | 943 | 1.918 | 9.211 | 642 | 21.573 | 73,31% | (5.973) |
| | Gadai | 4.333 | 8.500 | 9.282 | 2.505 | 2.026 | -479 | 362 | 782 | 4.949 | 1.244 | 10.553 | 87,96% | (1.270) |
| 4 | CFG | 134.342 | 140.777 | 141.660 | 5.054 | 4.902 | -152 | 1.543 | 884 | 7.318 | 4.018 | 156.757 | 90,37% | (15.097) |
| | CF 1 | 27.563 | 25.063 | 24.615 | - | - | 0 | -271 | -448 | -2.948 | 448 | 32.202 | 76,44% | (7.587) |
| | Total Griya | 18.820 | 16.452 | 16.262 | - | - | 0 | 0 | -190 | -2.558 | 190 | 21.615 | 75,23% | (5.353) |
| 1 | • Total Non Program | 5.808 | 4.898 | 4.835 | - | - | 0 | -59 | -63 | -973 | 63 | 6.766 | 71,46% | (1.931) |
| | • Program | 13.012 | 11.553 | 11.427 | - | - | 0 | -124 | -127 | -1.585 | 127 | 14.849 | 76,95% | (3.422) |
| | Oto | 8.743 | 8.611 | 8.353 | - | - | 0 | -271 | -258 | -390 | 258 | 10.587 | 78,90% | (2.234) |
| | CF 2 | 106.779 | 115.714 | 117.046 | 5.054 | 4.902 | -152 | 1.813 | 1.332 | 10.266 | 3.570 | 124.556 | 93,97% | (7.510) |
| | Mitraguna & Others | 66.464 | 74.478 | 75.171 | 4.386 | 3.758 | -628 | 1.897 | 693 | 8.707 | 3.065 | 82.423 | 91,20% | (7.251) |
| | Pensiun | 40.315 | 41.236 | 41.874 | 668 | 1.144 | 476 | -84 | 638 | 1.559 | 506 | 42.133 | 99,39% | (259) |
| | Total Pembiayaan | 244.391 | 262.053 | 267.090 | 11.885 | 14.613 | 2.728 | 1.571 | 5.037 | 22.699 | 9.575 | 293.820 | 90,90% | (26.730) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | MtD | YtD | MtM | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|---------------|------------|--------------|-----------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | % | Penc. | Gap |
| 1 | SME | 83 | - | - | - | 51,19% | 0,00% | 0,00% | - | (83) | | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | 83 | - | - | - | 51,19% | 0,00% | 0,00% | - | (83) | | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 931 | 946 | 780 | 469 | 0,95% | 0,81% | 0,48% | 90 | (462) | (477) | | | | |
| | KUR | 830 | 846 | 683 | 375 | 0,90% | 0,75% | 0,41% | (308) | (455) | (471) | | | | |
| | Non KUR | 101 | 100 | 97 | 94 | 1,95% | 1,64% | 1,62% | (3) | (7) | (6) | | | | |
| 3 | PWG | 7 | - | - | 7 | 0,06% | 0,00% | 0,03% | 7 | 0 | 7 | | | | |
| | Cilem | - | - | - | 1 | 0,00% | 0,00% | 0,01% | 1 | 1 | 1 | | | | |
| | Gadai | 7 | - | - | 6 | 0,15% | 0,00% | 0,06% | 6 | (1) | 6 | | | | |
| 4 | CFG | 949 | 1.067 | 1.430 | 819 | 0,71% | 1,02% | 0,58% | (610) | (130) | (248) | | | | |
| | CF 1 | 949 | 1.067 | 983 | 819 | 3,44% | 3,92% | 3,33% | (164) | (130) | (248) | | | | |
| | Total Griya | 745 | 834 | 757 | 655 | 3,96% | 4,60% | 4,03% | (102) | (90) | (179) | | | | |
| | Oto | 204 | 232 | 226 | 164 | 2,34% | 2,63% | 1,96% | (62) | (40) | (68) | | | | |
| | CF 2 | - | - | 446 | - | 0,00% | 0,39% | 0,00% | (446) | - | - | | | | |
| | Mitraguna & Others | - | - | 446 | - | 0,00% | 0,60% | 0,00% | (446) | - | - | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 1.942 | 2.888 | 2.704 | 3.225 | 0,79% | 1,03% | 1,21% | 521 | 1.284 | 337 | 3,68% | -204,98% | 2,5% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|---------------|--------|--------|--------------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (Mtd) | | | Oct-24 | Oct-25 | Oct-25 | Growth (YoY) |
| 1 | Asset (Retail) T | 241.574 | 251.305 | 266.152 | 24.578 | | | 2,75 | 3,00 | 3,03 | 0,03 |
| 2 | Contribution Margin | 9.721 | 12.827 | 12.605 | 2.884 | -29,7% | | 1.262 | 1.587 | 1.490 | (97) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|---------------|---------------|---------------|----------------|----------------|------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.637 | 2.833 | 1.641 | 1.663 | 261 | 23 | (1.169) | -41,28% | (1.974) | -54,27% | 9.639 | 17,26% | (7.975) |
| 2 | Tabungan | 133.319 | 154.882 | 152.684 | 155.597 | 2.042 | 2.913 | 715 | 0,46% | 22.278 | 16,71% | 144.556 | 107,64% | 11.041 |
| 3 | Deposito | 34.970 | 33.332 | 33.613 | 33.613 | 560 | 0 | 281 | 0,84% | (1.356) | -3,88% | 36.234 | 92,77% | (2.621) |
| | Total | 171.926 | 191.046 | 187.938 | 190.873 | 2.862 | 2.935 | (173) | -0,09% | 18.947 | 11,02% | 190.428 | 100,23% | 445 |
| | CASA | 136.957 | 157.715 | 154.325 | 157.260 | 2.302 | 2.935 | (454) | -0,29% | 20.304 | 14,82% | 154.194 | 101,99% | 3.066 |
| | (%) CASA | 79,66% | 82,55% | 82,11% | 82,39% | | | | | | | | | |
| | FDR | 77,08% | 67,13% | 68,37% | 67,32% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.034 | 2.301 | 2.382 | 2.391 | | 9 | 90 | 3,90% | 357 | 17,55% | - | 0,00% | 2.391 |
| 2 | Giro ISE | 95 | 517 | 229 | 229 | | 0 | (287) | -55,59% | 135 | 141,98% | | 0,00% | 229 |
| 3 | Tabungan ISE | 1.439 | 1.285 | 1.653 | 1.662 | | 9 | 377 | 29,36% | 222 | 15,44% | | 0,00% | 1.662 |
| 4 | Deposito ISE | 500 | 500 | 500 | 500 | | 0 | 0 | 0,00% | 0 | 0,00% | | 0,00% | 500 |
| 5 | CIF ISE | 176 | 228 | 228 | 228 | | 0 | 0 | 0,00% | 52 | 29,55% | | 0,00% | 228 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 18.945 | 18.568 | 18.482 | 100 | 845 | 745 | -1.287 | -86 | -464 | 931 | 21.588 | 85,61% | (3.106) |
| | KUR | 17.446 | 17.524 | 17.293 | 100 | 645 | 545 | -984 | -231 | -153 | 876 | 19.977 | 86,56% | (2.684) |
| | Non KUR | 1.500 | 1.044 | 1.189 | - | 200 | 200 | -302 | 145 | -311 | 55 | 1.611 | 73,81% | (422) |
| 3 | PWG | 1.695 | 7.408 | 8.317 | 732 | 1.350 | 618 | 354 | 909 | 6.622 | 441 | 6.399 | 129,98% | 1.918 |
| | Cilem | 1.695 | 7.408 | 8.317 | 732 | 1.350 | 618 | 354 | 909 | 6.622 | 441 | 6.399 | 129,98% | 1.918 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 111.874 | 102.273 | 101.698 | 386 | 1.548 | 1.162 | -2.978 | -574 | -10.176 | 2.122 | 115.400 | 88,13% | (13.702) |
| | CF 1 | 3.054 | 2.795 | 2.949 | - | 218 | 218 | -55 | 154 | -105 | 64 | 3.488 | 84,57% | (538) |
| | Total Griya | 942 | 876 | 869 | - | 0 | 0 | -6 | -6 | -72 | 6 | 1.055 | 82,43% | (185) |
| 4 | • Total Non Program | 942 | 876 | 869 | - | 0 | 0 | -6 | -6 | -72 | 6 | 1.055 | 82,43% | (185) |
| | • Program | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 2.112 | 1.920 | 2.080 | - | 218 | 218 | -55 | 160 | -32 | 58 | 2.433 | 85,49% | (353) |
| | CF 2 | 108.821 | 99.477 | 98.749 | 386 | 1.330 | 944 | -2.923 | -728 | -10.072 | 2.058 | 111.912 | 88,24% | (13.163) |
| | Mitraguna & Others | 34.866 | 41.418 | 41.067 | 300 | 1.300 | 1.000 | -115 | -351 | 6.202 | 1.651 | 37.641 | 109,10% | 3.426 |
| | Pensiun | 73.955 | 58.059 | 57.681 | 86 | 30 | -56 | -2.808 | -378 | -16.273 | 408 | 74.271 | 77,66% | (16.589) |
| | Total Pembiayaan | 132.514 | 128.248 | 128.496 | 1.218 | 3.743 | 2.525 | -3.910 | 249 | -4.018 | 3.494 | 143.386 | 89,62% | (14.890) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|------------|------------|-------------------|--------------|--------------|-------------|----------------|----------------|--------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | 302 | 530 | 94 | 76 | 1.599 | 0,51% | 0,41% | (18) | (225) | (454) | | | |
| | KUR | 199 | 530 | 94 | 76 | 1.14% | 0,54% | 0,44% | (18) | (123) | (454) | | | |
| | Non KUR | 102 | - | - | - | 6,82% | 0,00% | 0,00% | - | (102) | - | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 58 | 1.868 | 1.234 | 1.145 | 0,05% | 1,21% | 1,13% | (89) | 1.087 | (723) | | | |
| | CF 1 | 54 | 31 | 28 | 23 | 1,76% | 1,01% | 0,77% | (5) | (31) | (8) | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | 54 | 31 | 28 | 23 | 2,55% | 1,47% | 1,10% | (5) | (31) | (8) | | | |
| | CF 2 | 5 | 1.838 | 1.206 | 1.122 | 0,00% | 1,21% | 1,14% | (84) | 1.118 | (715) | | | |
| | Mitraguna & Others | 5 | 1.758 | 1.125 | 1.122 | 0,01% | 2,72% | 2,73% | (3) | 1.118 | (635) | | | |
| | Pensiun | - | 80 | 81 | - | 0,00% | 0,14% | 0,00% | (81) | - | (80) | | | |
| | Total Pembiayaan | 9.858 | 2.947 | 999 | 963 | 7,44% | 0,78% | 0,75% | (35) | (8.894) | (1.983) | 2,09% | -178,43% | 1,3% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | Kinerja | | | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-----|---------------------|---------|---------|---------|--------------|----------|---------|--------|--------|--------|--------|--------|--------------|--------------|
| | | Oct-24 | Dec-24 | Oct-25 | | | Oct-24 | Oct-25 | Oct-25 | Oct-24 | Oct-25 | Oct-25 | | |
| 1 | Asset (Retail) T | 165.590 | 172.251 | 188.531 | 22.941 | | | | | 2,33 | 2,54 | 2,54 | 0,00 | 0,21 |
| 2 | Contribution Margin | 761 | 2.198 | 8.358 | 7.597 | -998,3% | | | | 1.568 | 1.521 | 1.508 | (13) | (60) |

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 2.839 | 2.314 | 2.055 | 2.692 | (204) | 638 | 378 | 16,34% | (146) | -5,16% | 7.495 | 35,92% | (4.802) |
| 2 | Tabungan | 118.896 | 130.042 | 136.241 | 137.470 | 5.288 | 1.229 | 7.428 | 5,71% | 18.574 | 15,62% | 132.336 | 103,88% | 5.134 |
| 3 | Deposito | 12.522 | 15.544 | 15.413 | 15.413 | (147) | 0 | (131) | -0,84% | 2.891 | 23,09% | 13.338 | 115,56% | 2.075 |
| | Total | 134.257 | 147.901 | 153.709 | 155.576 | 4.937 | 1.867 | 7.675 | 5,19% | 21.319 | 15,88% | 153.169 | 101,57% | 2.407 |
| | CASA | 121.735 | 132.356 | 138.296 | 140.163 | 5.084 | 1.867 | 7.806 | 5,90% | 18.428 | 15,14% | 139.831 | 100,24% | 332 |
| | (%) CASA | 90,67% | 89,49% | 89,97% | 90,09% | | | | | | | | | |
| | FDR | 193,63% | 185,65% | 183,58% | 181,37% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.925 | 4.001 | 4.249 | 4.289 | | 40 | 288 | 7,20% | 365 | 9,29% | - | 0,00% | 4.289 |
| 2 | Giro ISE | 2.210 | 1.269 | 1.275 | 1.277 | | 2 | 8 | 0,64% | (933) | -42,23% | - | 0,00% | 1.277 |
| 3 | Tabungan ISE | 1.714 | 2.732 | 2.974 | 3.012 | | 38 | 280 | 10,25% | 1.298 | 75,71% | - | 0,00% | 3.012 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 108 | 145 | 145 | 145 | | 0 | 0 | 0,00% | 37 | 34,26% | - | 0,00% | 145 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 155 | 61 | 53 | - | - | 0 | -9 | -9 | -102 | 9 | 155 | 34,01% | (102) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 155 | 61 | 53 | - | - | 0 | -9 | -9 | -102 | 9 | 155 | 34,01% | (102) |
| | • Local Champion | 155 | 61 | 53 | - | - | 0 | -9 | -9 | -102 | 9 | 155 | 34,01% | (102) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 76.261 | 71.504 | 73.016 | 3.580 | 4.075 | 495 | 841 | 1.512 | -3.245 | 2.563 | 76.854 | 95,01% | (3.838) |
| | KUR | 69.790 | 66.016 | 67.390 | 3.580 | 3.775 | 195 | 1.010 | 1.374 | -2.400 | 2.401 | 70.240 | 95,94% | (2.851) |
| | Non KUR | 6.471 | 5.488 | 5.626 | - | 300 | 300 | -168 | 138 | -845 | 162 | 6.614 | 85,07% | (988) |
| 3 | PWG | 2.698 | 8.741 | 10.059 | 734 | 1.840 | 1.106 | 301 | 1.318 | 7.361 | 522 | 11.023 | 91,26% | (963) |
| | Cilem | 2.698 | 8.741 | 10.059 | 734 | 1.840 | 1.106 | 301 | 1.318 | 7.361 | 522 | 11.023 | 91,26% | (963) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 180.846 | 194.275 | 199.043 | 4.189 | 7.704 | 3.515 | 1.026 | 4.768 | 18.197 | 2.936 | 199.512 | 99,77% | (468) |
| | CF 1 | 24.361 | 31.792 | 33.896 | 764 | 2.840 | 2.076 | 41 | 2.104 | 9.535 | 736 | 26.703 | 126,94% | 7.193 |
| | Total Griya | 4.158 | 5.304 | 5.462 | - | 200 | 200 | 0 | 158 | 1.304 | 42 | 4.806 | 113,64% | 656 |
| | • Total Non Program | 3.841 | 5.012 | 5.172 | - | 200 | 200 | -35 | 160 | 1.331 | 40 | 4.445 | 116,36% | 727 |
| | • Program | 317 | 292 | 290 | - | 0 | 0 | -2 | -2 | -27 | 2 | 361 | 80,22% | (71) |
| | Oto | 20.203 | 26.488 | 28.434 | 764 | 2.640 | 1.876 | 41 | 1.946 | 8.230 | 694 | 21.897 | 129,85% | 6.537 |
| | CF 2 | 156.485 | 162.483 | 165.147 | 3.424 | 4.864 | 1.440 | 985 | 2.665 | 8.663 | 2.199 | 172.808 | 95,57% | (7.661) |
| | Mitraguna & Others | 140.742 | 148.597 | 151.492 | 3.424 | 4.864 | 1.440 | 1.270 | 2.896 | 10.750 | 1.968 | 155.396 | 97,49% | (3.904) |
| | Pensiun | 15.743 | 13.886 | 13.655 | - | - | 0 | -285 | -231 | -2.088 | 231 | 17.412 | 78,42% | (3.757) |
| | Total Pembiayaan | 259.960 | 274.582 | 282.171 | 8.503 | 13.619 | 5.116 | 2.160 | 7.589 | 22.211 | 6.030 | 287.544 | 98,13% | (5.372) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|------------|------------|--------------|---------------|-------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | - | 439 | 551 | 273 | 0 | 0,00% | 0,77% | 0,37% | (278) | 273 | (166) | | | | |
| | KUR | - | 398 | 511 | 232 | 0 | 0,00% | 0,77% | 0,34% | (279) | 232 | (166) | | | | |
| | Non KUR | - | 41 | 40 | 41 | 0 | 0,00% | 0,73% | 0,72% | 1 | 41 | (1) | | | | |
| 3 | PWG | - | - | - | - | 90 | 0,00% | 0,00% | 0,90% | 90 | 90 | 90 | | | | |
| | Cilem | - | - | - | - | 90 | 0,00% | 0,00% | 0,90% | 90 | 90 | 90 | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 4.563 | 2.138 | 2.643 | 2.036 | 0 | 0,00% | 1,36% | 1,02% | (608) | (2.527) | (102) | | | | |
| | CF 1 | 1.171 | 1.100 | 1.509 | 1.502 | 4,81% | 4,81% | 4,75% | 4,43% | (7) | 331 | 402 | | | | |
| | Total Griya | 405 | - | 379 | 377 | 0 | 0,00% | 7,14% | 6,89% | (3) | (28) | 377 | | | | |
| | Oto | 766 | 1.100 | 1.130 | 1.126 | 3,79% | 3,79% | 4,27% | 3,96% | (5) | 359 | 25 | | | | |
| | CF 2 | 3.391 | 1.038 | 1.134 | 534 | 2,17% | 0,70% | 0,32% | (600) | (2.858) | (504) | | | | | |
| | Mitraguna & Others | 3.391 | 1.038 | 1.134 | 534 | 0,76% | 0,76% | 0,35% | (600) | (2.858) | (504) | | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 4.563 | 2.973 | 3.045 | 3.294 | 1,06% | 1,11% | 1,17% | 249 | 547 | 321 | 1,20% | -3,00% | 0,0% | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | |
|-----|---------------------|---------|---------|---------|---------|--------------|----------|---------------|--------|--------|--------|
| | | Oct-24 | Dec-24 | Oct-25 | Oct-25 | | | Posisi | Posisi | Oct-24 | Oct-25 |
| 1 | Asset (Retail) T | 260.376 | 264.312 | 276.443 | 276.443 | 16.067 | | PHR | 2,77 | 3,23 | 3,28 |
| 2 | Contribution Margin | 7.604 | 9.653 | 10.272 | 10.272 | 2.668 | -35,1% | CIF Payroll | 636 | 1.542 | 1.643 |

Kinerja Pendanaan

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

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|---------|----------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.308 | - | - | - | | 0 | 0 | #DIV/0! | (8.308) | -100,00% | - | 0,00% | 0 |
| 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 (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-------------------------|------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------|----------------|---------------|--------------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Cilem | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | CF 1 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| | Total Griya | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Total Non Program | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Program | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Oto | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| CF 2 | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| Mitraguna & Others | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Pensiun | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Total Pembiayaan | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-------------------------|---------------|-----------|-----------|-----------|-----------|----------|--------------|--------------|--------------|---------------|----------|----------|---------------|----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | KUR | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non KUR | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Cilem | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 1 | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Griya | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| Oto | - | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| CF 2 | - | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| Mitraguna & Others | - | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| Pensiun | - | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| Total Pembiayaan | - | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | 3,89% | #DIV/0! | 3,9% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) |
|-----|--------|--------|--|--|--------------|
|-----|--------|--------|--|--|--------------|

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|---------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.507 | 1.026 | 1.654 | 1.655 | 657 | 1 | 630 | 61,38% | 148 | 9,80% | 4.003 | 41,35% | (2.347) |
| 2 | Tabungan | 77.097 | 95.902 | 96.677 | 98.298 | 2.511 | 1.620 | 2.396 | 2,50% | 21.201 | 27,50% | 82.429 | 119,25% | 15.869 |
| 3 | Deposito | 8.333 | 13.467 | 13.600 | 13.600 | (12) | 0 | 133 | 0,99% | 5.267 | 63,21% | 9.029 | 150,62% | 4.571 |
| | Total | 86.937 | 110.395 | 111.932 | 113.553 | 3.155 | 1.621 | 3.159 | 2,86% | 26.616 | 30,62% | 95.461 | 118,95% | 18.092 |
| | CASA | 78.604 | 96.928 | 98.332 | 99.953 | 3.167 | 1.621 | 3.025 | 3,12% | 21.349 | 27,16% | 86.431 | 115,64% | 13.522 |
| | (%) CASA | 90,42% | 87,80% | 87,85% | 88,02% | | | | | | | | | |
| | FDR | 27,35% | 46,81% | 47,64% | 46,96% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|-------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 24.432 | 28.166 | 26.357 | 26.686 | | 329 | (1.479) | -5,25% | 2.254 | 9,23% | - | 0,00% | 26.686 |
| 2 | Giro ISE | 1.505 | 1.023 | 1.639 | 1.645 | | 6 | 622 | 60,86% | 140 | 9,30% | | 0,00% | 1.645 |
| 3 | Tabungan ISE | 19.127 | 23.343 | 20.919 | 21.241 | | 323 | (2.102) | -9,00% | 2.114 | 11,05% | | 0,00% | 21.241 |
| 4 | Deposito ISE | 3.800 | 3.800 | 3.800 | 3.800 | | 0 | 0 | 0,00% | 0 | 0,00% | | 0,00% | 3.800 |
| 5 | CIF ISE | 46 | 109 | 109 | 109 | | 0 | 0 | 0,00% | 63 | 136,96% | | 0,00% | 109 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 7.909 | 18.124 | 18.825 | 1.220 | 1.530 | 310 | 809 | 701 | 10.915 | 829 | 17.599 | 106,96% | 1.226 |
| | KUR | 7.722 | 16.929 | 17.093 | 1.040 | 970 | 70 | 644 | 164 | 9.371 | 806 | 17.082 | 100,07% | 11 |
| | Non KUR | 188 | 1.195 | 1.732 | 180 | 560 | 380 | 165 | 536 | 1.544 | 24 | 517 | 334,82% | 1.214 |
| 3 | PWG | 1.199 | 7.125 | 7.780 | 1.180 | 918 | -263 | 936 | 655 | 6.582 | 262 | 7.689 | 101,19% | 91 |
| | Cilem | 1.199 | 7.125 | 7.780 | 1.180 | 918 | -263 | 936 | 655 | 6.582 | 262 | 7.689 | 101,19% | 91 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 14.673 | 26.422 | 26.719 | 1.477 | 693 | -784 | 1.114 | 297 | 12.047 | 396 | 24.603 | 108,60% | 2.116 |
| | CF 1 | 4.501 | 8.858 | 8.969 | 1.077 | 327 | -750 | 889 | 111 | 4.468 | 216 | 5.723 | 156,72% | 3.246 |
| 4 | Total Griya | 108 | 76 | 73 | - | - | 0 | 0 | -3 | -35 | 3 | 426 | 17,10% | (353) |
| | • Total Non Program | 108 | 76 | 73 | - | - | 0 | 0 | -3 | -35 | 3 | 426 | 17,10% | (353) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 4.393 | 8.783 | 8.896 | 1.077 | 327 | -750 | 889 | 114 | 4.503 | 213 | 5.297 | 167,95% | 3.599 |
| | CF 2 | 10.171 | 17.564 | 17.750 | 400 | 366 | -34 | 224 | 187 | 7.579 | 179 | 18.880 | 94,02% | (1.130) |
| | Mitraguna & Others | 10.171 | 15.574 | 15.502 | 400 | 100 | -300 | 233 | -72 | 5.331 | 172 | 17.990 | 86,17% | (2.488) |
| | Pensiun | - | 1.989 | 2.248 | - | 266 | 266 | -9 | 259 | 2.248 | 7 | 890 | 252,50% | 1.358 |
| | Total Pembiayaan | 23.780 | 51.671 | 53.324 | 3.878 | 3.141 | -737 | 2.859 | 1.653 | 29.544 | 1.487 | 49.891 | 106,88% | 3.433 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|-------------------------|-----------|-----------|-----------|-----------|-------------------|--------------|--------------|--------------|---------------|---------------|----------|----------|------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 4 | CFG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | CF 1 | - | - | - | - | 0 | 0,00% | 1,02% | 0,97% | (4) | 87 | (69) | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Oto | - | 156 | 90 | 87 | 0 | 0,00% | 1,03% | 0,97% | (4) | 87 | (69) | | |
| | CF 2 | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Mitraguna & Others | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Total Pembiayaan | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | | | | | | | | | | | | 0,02% | #DIV/0! | 0,0% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|--------|--------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 81.816 | 86.938 | 108.244 | 26.428 | |
| 2 | Contribution Margin | 549 | 842 | 1.578 | 1.029 | -187,4% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,00 | 3,53 | 3,54 | 0,01 | 0,53 |
| CIF Payroll | 651 | 657 | 679 | 22 | 28 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|-----------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 80.039 | 5.430 | 10.092 | 5.233 | (210) | (4.859) | (197) | -3,63% | (74.807) | -93,46% | 93.470 | 5,60% | (88.237) |
| 2 | Tabungan | 33.280 | 44.566 | 46.958 | 46.758 | 939 | (200) | 2.192 | 4,92% | 13.478 | 40,50% | 38.014 | 123,00% | 8.744 |
| 3 | Deposito | 18.866 | 77.656 | 63.174 | 63.174 | 1.032 | 0 | (14.483) | -18,65% | 44.307 | 234,85% | 19.836 | 318,49% | 43.338 |
| | Total | 132.186 | 127.652 | 120.223 | 115.164 | 1.760 | (5.059) | (12.488) | -9,78% | (17.022) | -12,88% | 151.319 | 76,11% | (36.155) |
| | CASA | 113.319 | 49.996 | 57.050 | 51.991 | 729 | (5.059) | 1.995 | 3,99% | (61.329) | -54,12% | 131.484 | 39,54% | (79.493) |
| | (%) CASA | 85,73% | 39,17% | 47,45% | 45,14% | | | | | | | | | |
| | FDR | 12,66% | 24,75% | 27,90% | 29,12% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 584 | 905 | 950 | 852 | | (99) | (53) | -5,91% | 267 | 45,73% | - | 0,00% | 852 |
| 2 | Giro ISE | 18 | 55 | 41 | 41 | | 0 | (14) | -25,30% | 24 | 135,07% | - | 0,00% | 41 |
| 3 | Tabungan ISE | 567 | 850 | 909 | 810 | | (99) | (39) | -4,65% | 244 | 42,97% | - | 0,00% | 810 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 30 | 36 | 36 | 36 | | 0 | 0 | 0,00% | 6 | 20,00% | - | 0,00% | 36 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 728 | 3.113 | 4.042 | 349 | 1.073 | 724 | 162 | 929 | 3.314 | 144 | 3.778 | 106,99% | 264 |
| | Cilem | 728 | 3.113 | 4.042 | 349 | 1.073 | 724 | 162 | 929 | 3.314 | 144 | 3.778 | 106,99% | 264 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 16.008 | 28.484 | 29.496 | 1.437 | 1.300 | -137 | 1.046 | 1.012 | 13.488 | 288 | 27.778 | 106,18% | 1.718 |
| | CF 1 | 6.128 | 9.054 | 8.949 | 342 | - | -342 | 122 | -105 | 2.821 | 105 | 7.576 | 118,12% | 1.373 |
| | Total Griya | 4.538 | 7.289 | 7.250 | 160 | - | -160 | 0 | -39 | 2.712 | 39 | 4.915 | 147,51% | 2.335 |
| 4 | • Total Non Program | 4.538 | 6.115 | 6.079 | - | - | 0 | -36 | -35 | 1.542 | 35 | 4.915 | 123,69% | 1.164 |
| | • Program | - | 1.175 | 1.171 | 160 | - | -160 | 172 | -4 | 1.171 | 4 | 0 | 0,00% | 1.171 |
| | Oto | 1.591 | 1.765 | 1.699 | 181 | - | -181 | 122 | -66 | 109 | 66 | 2.662 | 63,84% | (962) |
| | CF 2 | 9.879 | 19.429 | 20.546 | 1.095 | 1.300 | 205 | 924 | 1.117 | 10.667 | 183 | 20.202 | 101,71% | 345 |
| | Mitraguna & Others | 9.209 | 18.517 | 19.640 | 1.095 | 1.300 | 205 | 929 | 1.122 | 10.431 | 178 | 18.475 | 106,30% | 1.164 |
| | Pensiun | 671 | 912 | 907 | - | - | 0 | -5 | -5 | 236 | 5 | 1.726 | 52,54% | (819) |
| | Total Pembiayaan | 16.736 | 31.597 | 33.538 | 1.786 | 2.373 | 587 | 1.208 | 1.941 | 16.802 | 432 | 31.556 | 106,28% | 1.982 |

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | % | 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% | - | - | - | </ | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | 31-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.748 | 372 | 725 | 771 | (2.713) | 47 | 399 | 107,28% | (976) | -55,86% | 8.707 | 8,86% | (7.936) |
| 2 | Tabungan | 52.637 | 67.696 | 70.567 | 69.784 | 3.154 | (783) | 2.088 | 3,08% | 17.147 | 32,58% | 59.126 | 118,03% | 10.658 |
| 3 | Deposito | 30.502 | 32.660 | 32.890 | 33.190 | (207) | 300 | 530 | 1,62% | 2.689 | 8,81% | 31.501 | 105,36% | 1.689 |
| | Total | 84.886 | 100.728 | 104.182 | 103.746 | 234 | (436) | 3.017 | 3,00% | 18.859 | 22,22% | 99.334 | 104,44% | 4.412 |
| | CASA | 54.385 | 68.068 | 71.292 | 70.555 | 442 | (736) | 2.487 | 3,65% | 16.171 | 29,73% | 67.833 | 104,01% | 2.723 |
| | (%) CASA | 64,07% | 67,58% | 68,43% | 68,01% | | | | | | | | | |
| | FDR | 15,32% | 28,93% | 29,47% | 29,60% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-31 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.979 | 1.152 | 1.579 | 1.615 | 36 | 463 | 40,19% | (364) | -18,39% | - | 0,00% | 1.615 | |
| 2 | Giro ISE | 1.572 | 313 | 637 | 637 | 0 | 324 | 103,37% | (935) | -59,46% | - | 0,00% | 637 | |
| 3 | Tabungan ISE | 407 | 839 | 942 | 978 | 36 | 139 | 16,59% | 571 | 140,15% | - | 0,00% | 978 | |
| 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 (1-30 Nov'25) | Pencairan (1-31 Dec'25) | Pencairan MtM | MtD (1-31 Nov'25) | Growth (1-31 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 3 | PWG | 2.928 | 7.616 | 8.029 | 590 | 871 | 281 | 169 | 413 | 5.101 | 458 | 5.655 | 141,99% | 2.374 |
| | Cilem | 2.928 | 7.616 | 8.029 | 590 | 871 | 281 | 169 | 413 | 5.101 | 458 | 5.655 | 141,99% | 2.374 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 10.078 | 21.526 | 22.677 | 1.426 | 1.442 | 16 | 925 | 1.151 | 12.598 | 291 | 18.905 | 119,95% | 3.771 |
| | CF 1 | 3.825 | 6.546 | 6.661 | 247 | 240 | -7 | 135 | 115 | 2.837 | 125 | 4.911 | 135,65% | 1.751 |
| | Total Griya | 789 | 1.474 | 1.470 | - | - | 0 | 0 | -5 | 681 | 5 | 1.072 | 137,14% | 398 |
| 4 | • Total Non Program | 789 | 1.474 | 1.470 | - | - | 0 | 0 | -3 | 681 | 5 | 1.072 | 137,14% | 398 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.036 | 5.072 | 5.192 | 247 | 240 | -7 | 135 | 120 | 2.156 | 120 | 3.839 | 135,23% | 1.353 |
| | CF 2 | 6.254 | 14.979 | 16.015 | 1.179 | 1.202 | 23 | 789 | 1.036 | 9.762 | 166 | 13.995 | 114,44% | 2.021 |
| | Mitraguna & Others | 5.039 | 13.436 | 14.463 | 884 | 1.182 | 298 | 660 | 1.027 | 9.424 | 155 | 11.989 | 120,64% | 2.474 |
| | Pensiun | 1.215 | 1.544 | 1.552 | 295 | 20 | -275 | 130 | 9 | 338 | 11 | 2.006 | 77,38% | (454) |
| | Total Pembiayaan | 13.007 | 29.141 | 30.706 | 2.016 | 2.313 | 297 | 1.094 | 1.564 | 17.699 | 749 | 24.560 | 125,02% | 6.145 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 31-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|-----------|-----------|--------------|--------------|---------------|-------------|-------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Non KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | |
| 4 | CFG | 83 | 31 | 79 | - | 0,82% | 0,37% | 0,20% | - | (79) | (83) | (31) | | | | | |
| | CF 1 | 83 | - | 79 | - | 2,17% | 1,21% | 0,00% | - | (79) | (83) | - | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Oto | 83 | - | 79 | - | 2,73% | 1,56% | 0,00% | - | (79) | (83) | - | | | | | |
| | CF 2 | - | 31 | - | - | 0,00% | 0,00% | 0,00% | - | - | - | (31) | | | | | |
| | Mitraguna & Others | - | 31 | - | - | 0,00% | 0,00% | 0,00% | - | - | - | (31) | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | | | | |
| | Total Pembiayaan | - | 14 | 45 | 45 | 0,00% | 0,16% | 0,15% | - | 45 | 31 | 7,77% | ##### | 7,6% | 7,6% | 7,6% | 7,6% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|--------|--------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 80.806 | 86.720 | 100.528 | 19.722 | |
| 2 | Contribution Margin | 1.002 | 1.421 | 1.630 | 628 | -62,7% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,26 | 3,49 | 3,40 | (0,09) | 0,14 |
| CIF Payroll | 491 | 557 | 392 | (165) | (99) |