

Kinerja Pendanaan

| No.      | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |          |        |         |        | Target Dec'25 |         |           |
|----------|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|--------|---------|--------|---------------|---------|-----------|
|          |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                   | DtD                  | MtD      | %MtD   | YtD     | %YtD   | Posisi        | Penc.   | Gap       |
| 1        | Giro          | 155.866   | 128.866   | 178.926   | 168.524   | (4.060)           | (10.403)             | 39.658   | 30,77% | 12.657  | 8,12%  | 346.235       | 48,67%  | (177.711) |
| 2        | Tabungan      | 1.803.617 | 1.980.739 | 1.999.343 | 2.003.968 | 51.335            | 4.625                | 23.229   | 1,17%  | 200.352 | 11,11% | 2.083.113     | 96,20%  | (79.145)  |
| 3        | Deposito      | 681.198   | 762.341   | 755.557   | 746.241   | (32.431)          | (9.315)              | (16.101) | -2,11% | 65.044  | 9,55%  | 699.248       | 106,72% | 46.993    |
| Total    |               | 2.640.681 | 2.871.948 | 2.933.826 | 2.918.734 | 14.844            | (15.092)             | 46.786   | 1,63%  | 278.053 | 10,53% | 3.128.596     | 93,29%  | (209.863) |
| CASA     |               | 1.959.483 | 2.109.605 | 2.178.269 | 2.172.492 | 47.274            | (5.777)              | 62.887   | 2,98%  | 213.009 | 10,87% | 2.429.348     | 89,43%  | (256.856) |
| (% CASA) |               | 74,20%    | 73,46%    | 74,25%    | 74,43%    |                   |                      |          |        |         |        |               |         |           |
| FDR      |               | 99,99%    | 104,53%   | 102,83%   | 103,36%   |                   |                      |          |        |         |        |               |         |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |       |       |         |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|-------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD   | %MtD  | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | DPK ISE       | 65.610    | 82.670    | 82.410    | 84.369    |  | 1.959                | 1.699 | 2,06% | 18.759  | 28,59%  | 95.806        | 88,06%  | (11.437) |
| 2   | Giro ISE      | 23.758    | 19.536    | 19.889    | 20.742    |  | 853                  | 1.206 | 6,17% | (3.017) | -12,70% | 42.060        | 49,31%  | (21.318) |
| 3   | Tabungan ISE  | 30.646    | 53.467    | 52.854    | 53.960    |  | 1.106                | 493   | 0,92% | 23.314  | 76,07%  | 34.843        | 154,87% | 19.117   |
| 4   | Deposito ISE  | 11.205    | 9.667     | 9.667     | 9.667     |  | 0                    | 0     | 0,00% | (1.538) | -13,73% | 18.904        | 51,14%  | (9.236)  |
| 5   | CIF ISE       | 1.945     | 2.824     | 2.824     | 2.824     |  | 0                    | 0     | 0,00% | 879     | 45,19%  |               | 0,00%   | 2.824    |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |         | Run Off Dec'25 | Target Dec'25 |         |           |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------|----------------|---------------|---------|-----------|
|                  |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                   | MtD                  | YtD     |                | Posisi        | Penc.   | Gap       |
| 1                | SME                 | 80.398    | 99.911    | 100.163   | 5.900                   | 907                     | -4.993        | 3.622             | 253                  | 19.766  | 654            | 115.782       | 86,51%  | (15.618)  |
|                  | Linkage             | 14.865    | 24.409    | 24.409    | -                       | -                       | -             | -2                | 0                    | 9.544   | -              | 30.274        | 80,63%  | (5.865)   |
|                  | Non-Linkage         | 65.533    | 75.502    | 75.755    | 5.900                   | 907                     | -4.993        | 3.623             | 253                  | 10.222  | 654            | 85.508        | 88,59%  | (9.753)   |
|                  | • Local Champion    | 62.373    | 72.430    | 72.722    | 5.900                   | 907                     | -4.993        | 3.655             | 292                  | 10.349  | 615            | 71.843        | 101,22% | 879       |
|                  | • Value Chain       | 3.160     | 3.072     | 3.033     | -                       | -                       | -             | -32               | -39                  | -128    | 39             | 13.665        | 22,19%  | (10.632)  |
| 2                | MBG                 | 368.059   | 388.843   | 389.698   | 2.455                   | 3.860                   | 1.405         | 2.543             | 854                  | 21.639  | 3.006          | 422.292       | 92,28%  | (32.594)  |
|                  | KUR                 | 343.457   | 362.300   | 363.100   | 2.455                   | 3.700                   | 1.245         | 1.434             | 800                  | 19.643  | 2.900          | 394.978       | 91,93%  | (31.878)  |
|                  | Non KUR             | 24.602    | 26.544    | 26.598    | -                       | 160                     | 160           | 1.108             | 54                   | 1.996   | 106            | 27.314        | 97,38%  | (717)     |
| 3                | PWG                 | 200.888   | 356.932   | 367.752   | 26.185                  | 27.507                  | 1.322         | 19.828            | 10.820               | 166.864 | 16.688         | 371.423       | 99,01%  | (3.671)   |
|                  | Cilem               | 92.590    | 195.267   | 201.107   | 6.107                   | 10.196                  | 4.089         | 15.699            | 5.840                | 108.516 | 4.357          | 231.018       | 87,05%  | (29.912)  |
|                  | Gadai               | 108.298   | 161.666   | 166.646   | 20.078                  | 17.311                  | -2.767        | 4.129             | 4.980                | 58.348  | 12.331         | 140.405       | 118,69% | 26.241    |
| 4                | CFG                 | 1.991.066 | 2.156.639 | 2.159.328 | 14.259                  | 23.325                  | 9.066         | 11.052            | 2.959                | 168.262 | 20.366         | 2.211.667     | 97,63%  | (52.339)  |
|                  | CF 1                | 271.158   | 283.057   | 282.609   | 1.843                   | 720                     | -1.123        | 1.942             | -449                 | 11.451  | 1.169          | 309.258       | 91,38%  | (26.650)  |
|                  | Total Griya         | 236.939   | 232.575   | 232.596   | -                       | 700                     | 700           | 0                 | 21                   | -4.343  | 679            | 255.971       | 90,87%  | (23.375)  |
|                  | • Total Non Program | 155.508   | 155.596   | 155.849   | -                       | 700                     | 700           | -2.038            | 252                  | 341     | 448            | 163.915       | 95,08%  | (8.067)   |
|                  | • Program           | 81.431    | 76.979    | 75.747    | -                       | -                       | 0             | -302              | -232                 | -4.683  | 232            | 92.056        | 83,37%  | (15.308)  |
|                  | Oto                 | 34.219    | 50.482    | 50.012    | 1.843                   | 20                      | -1.823        | 1.942             | -469                 | 15.794  | 490            | 53.287        | 93,85%  | (3.275)   |
|                  | CF 2                | 1.719.908 | 1.873.311 | 1.876.719 | 12.416                  | 22.605                  | 10.189        | 9.111             | 3.408                | 156.812 | 19.197         | 1.902.409     | 98,65%  | (25.690)  |
|                  | Mitraguna & Others  | 1.474.657 | 1.605.638 | 1.609.768 | 11.704                  | 21.022                  | 9.318         | 8.035             | 4.131                | 135.111 | 16.891         | 1.638.476     | 98,25%  | (28.707)  |
|                  | Pensiun             | 245.250   | 267.674   | 266.951   | 712                     | 1.583                   | 871           | 1.076             | -723                 | 21.701  | 2.306          | 263.933       | 101,14% | 3.018     |
| Total Pembiayaan |                     | 2.640.411 | 3.002.055 | 3.016.941 | 48.800                  | 55.600                  | 6.800         | 37.045            | 14.886               | 376.531 | 40.714         | 3.121.164     | 96,66%  | (104.223) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |        | Target Dec'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD    | MtM    | %             | Penc.  | Gap   |
| 1                | SME                | -         | -         | -         | 683       | 0,00%     | 0,00%     | 0,68%     | 683           | 683    | 683    |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |        |       |
|                  | Local Champion     | -         | -         | -         | 683       | 0,00%     | 0,00%     | 0,90%     | 683           | 683    | 683    |               |        |       |
|                  | Value Chain        | -         | -         | 1.819     | -         | 0,00%     | 2,51%     | 0,00%     | (1.819)       | -      | -      |               |        |       |
| 2                | MBG                | 2.275     | 9.715     | 9.715     | 23.612    | 0,62%     | 2,50%     | 6,06%     | 13.897        | 21.337 | 13.897 |               |        |       |
|                  | KUR                | 1.785     | 8.311     | 8.311     | 20.914    | 0,52%     | 2,29%     | 5,76%     | 12.602        | 19.128 | 12.602 |               |        |       |
|                  | Non KUR            | 489       | 1.404     | 1.404     | 2.698     | 1,99%     | 5,29%     | 10,15%    | 1.295         | 2.209  | 1.295  |               |        |       |
| 3                | PWG                | 10        | -         | -         | 8.308     | 0,00%     | 0,00%     | 2,26%     | 8.308         | 8.298  | 8.308  |               |        |       |
|                  | Cilem              | 10        | -         | -         | 6.295     | 0,01%     | 0,00%     | 3,13%     | 6.295         | 6.285  | 6.295  |               |        |       |
|                  | Gadai              | -         | -         | -         | 2.013     | 0,00%     | 0,00%     | 1,21%     | 2.013         | 2.013  | 2.013  |               |        |       |
| 4                | CFG                | 19.717    | 28.500    | 30.393    | 56.133    | 0,99%     | 1,41%     | 2,60%     | 25.740        | 36.416 | 27.633 |               |        |       |
|                  | CF 1               | 13.249    | 16.070    | 16.284    | 21.377    | 4,89%     | 5,75%     | 7,56%     | 5.094         | 8.129  | 5.307  |               |        |       |
|                  | Total Griya        | 12.780    | 15.301    | 15.217    | 18.414    | 5,39%     | 6,54%     | 7,92%     | 3.197         | 5.634  | 3.113  |               |        |       |
|                  | Oto                | 469       | 769       | 1.066     | 2.963     | 1,37%     | 2,11%     | 5,92%     | 1.897         | 2.494  | 2.194  |               |        |       |
|                  | CF 2               | 6.468     | 12.430    | 14.110    | 34.756    | 0,38%     | 0,75%     | 1,85%     | 20.646        | 28.287 | 22.326 |               |        |       |
|                  | Mitraguna & Others | 5.999     | 11.068    | 12.494    | 31.277    | 0,41%     | 0,78%     | 1,94%     | 18.782        | 25.278 | 20.208 |               |        |       |
|                  | Pensiun            | 470       | 1.361     | 1.615     | 3.479     | 0,19%     | 0,60%     | 1,30%     | 1.863         | 3.009  | 2.118  |               |        |       |
| Total Pembiayaan |                    | 22.002    | 38.215    | 40.108    | 88.737    | 0,83%     | 1,34%     | 2,94%     | 48.628        | 66.735 | 50.522 | 0,87%         | 70,33% | -2,1% |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Dec'25 |        |      |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|------|
|                  |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap  |
| 1                | SME                | 18.159    | 24.522    | 24.090    | 24.090    | 22,59%    | 24,11%    | 24,05%    | -             | 5.931   | (433) |               |        |      |
|                  | Linkage            | 14.845    | 14.841    | 14.841    | 14.841    | 99,87%    | 60,80%    | 60,80%    | -             | (4)     | (0)   |               |        |      |
|                  | Non-Linkage        | 3.314     | 9.681     | 9.249     | 9.249     | 5,06%     | 12,25%    | 12,21%    | -             | 5.935   | (432) |               |        |      |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
| 2                | MBG                | 2.573     | 2.733     | 2.942     | 3.431     | 0,70%     | 0,76%     | 0,88%     | 489           | 858     | 697   |               |        |      |
|                  | KUR                | 1.118     | 1.434     | 1.463     | 1.743     | 0,33%     | 0,40%     | 0,48%     | 280           | 625     | 309   |               |        |      |
|                  | Non KUR            | 1.455     | 1.300     | 1.478     | 1.688     | 5,91%     | 5,57%     | 6,35%     | 209           | 233     | 388   |               |        |      |
| 3                | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
|                  | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
|                  | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |      |
| 4                | CFG                | 25.667    | 23.491    | 22.755    | 23.115    | 1,29%     | 1,06%     | 1,07%     | 360           | (2.553) | (376) |               |        |      |
|                  | CF 1               | 9.750     | 9.855     | 10.152    | 10.227    | 3,60%     | 3,59%     | 3,62%     | 76            | 478     | 373   |               |        |      |
|                  | Total Griya        | 9.274     | 9.315     | 9.438     | 9.514     | 3,91%     | 4,06%     | 4,09%     | 76            | 241     | 199   |               |        |      |
|                  | Oto                | 476       | 540       | 714       | 713       | 1,39%     | 1,41%     | 1,43%     | (0)           | 237     | 173   |               |        |      |
|                  | CF 2               | 15.917    | 13.636    | 12.603    | 12.887    | 0,93%     | 0,67%     | 0,69%     | 284           | (3.030) | (749) |               |        |      |
|                  | Mitraguna & Others | 14.983    | 12.664    | 11.647    | 11.932    | 1,02%     | 0,73%     | 0,74%     | 284           | (3.051) | (732) |               |        |      |
|                  | Pensiun            | 934       | 972       | 956       | 956       | 0,04%     | 0,03%     | 0,36%     | -             | 21      | (17)  |               |        |      |
| Total Pembiayaan |                    | 46.399    | 50.747    | 49.786    | 50.635    | 1,76%     | 1,66%     | 1,68%     | 849           | 4.236   | (112) | 1,79%         | -6,47% | 0,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Oct-24    | Dec-24    | Oct-25    |              |          |
| 1   | Asset (Retail) T    | 2.522.835 | 2.588.183 | 3.049.921 | 527.086      |          |
| 2   | Contribution Margin | 79.761    | 103.725   | 119.501   | 39.740       | -49,8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,91   | 3,11   | 3,14   | 0,03         | 0,23         |
| CIF Payroll | 21.514 | 23.171 | 23.486 | 315          | 1.972        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |          |         |          |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                  | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 26.005    | 24.180    | 26.528    | 24.249    | 2.218            | (2.278)              | 69       | 0,29%   | (1.755)  | -6,75%  | 42.690        | 56,80% | (18.441) |
| 2   | Tabungan      | 211.719   | 211.403   | 222.154   | 221.251   | 4.525            | (903)                | 9.849    | 4,66%   | 9.532    | 4,50%   | 235.399       | 93,99% | (14.148) |
| 3   | Deposito      | 98.613    | 78.216    | 70.021    | 61.513    | (26.842)         | (8.508)              | (16.703) | -21,35% | (37.100) | -37,62% | 100.158       | 61,42% | (38.645) |
|     | Total         | 336.337   | 313.799   | 318.703   | 307.014   | (20.100)         | (11.689)             | (6.785)  | -2,16%  | (29.323) | -8,72%  | 378.247       | 81,17% | (71.234) |
|     | CASA          | 237.724   | 235.583   | 248.682   | 245.501   | 6.742            | (3.182)              | 9.918    | 4,21%   | 7.777    | 3,27%   | 278.089       | 88,28% | (32.589) |
|     | (%) CASA      | 70,68%    | 75,07%    | 78,03%    | 79,96%    |                  |                      |          |         |          |         |               |        |          |
|     | FDR           | 113,34%   | 133,66%   | 132,84%   | 137,89%   |                  |                      |          |         |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |       |         |       |          | Target Dec'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|----------|---------------|-------|--------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD     | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 15.474    | 18.301    | 20.500    | 21.092    |  | 591                  | 2.790 | 15,25%  | 5.617 | 36,30%   | -             | 0,00% | 21.092 |
| 2   | Giro ISE      | 9.559     | 9.188     | 10.813    | 11.100    |  | 287                  | 1.912 | 20,81%  | 1.541 | 16,12%   |               | 0,00% | 11.100 |
| 3   | Tabungan ISE  | 5.622     | 9.114     | 9.688     | 9.992     |  | 304                  | 878   | 9,63%   | 4.370 | 77,72%   |               | 0,00% | 9.992  |
| 4   | Deposito ISE  | 293       | -         | -         | -         |  | 0                    | 0     | #DIV/0! | (293) | -100,00% |               | 0,00% | 0      |
| 5   | CIF ISE       | 427       | 449       | 449       | 449       |  | 0                    | 0     | 0,00%   | 22    | 5,15%    |               | 0,00% | 449    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 17.555    | 18.483    | 18.483    | 5.000                   | -                       | -5.000        | 4.885            | 0                    | 927    | -              | 26.415        | 69,97%  | (7.932)  |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 3.858         | 0,00%   | (3.858)  |
|     | Non-Linkage         | 17.555    | 18.483    | 18.483    | 5.000                   | -                       | -5.000        | 4.885            | 0                    | 927    | -              | 22.557        | 81,94%  | (4.074)  |
|     | • Local Champion    | 16.779    | 17.786    | 17.786    | 5.000                   | -                       | -5.000        | 4.892            | 0                    | 1.007  | -              | 19.150        | 92,88%  | (1.364)  |
|     | • Value Chain       | 777       | 697       | 697       | -                       | -                       | -             | -8               | 0                    | -79    | -              | 3.407         | 20,46%  | (2.710)  |
| 2   | MBG                 | 48.456    | 40.571    | 40.201    | -                       | -                       | 0             | -629             | -370                 | -8.256 | 370            | 53.547        | 75,08%  | (13.346) |
|     | KUR                 | 46.158    | 37.777    | 37.414    | -                       | -                       | 0             | -573             | -363                 | -8.745 | 363            | 51.001        | 73,36%  | (13.588) |
|     | Non KUR             | 2.298     | 2.794     | 2.787     | -                       | -                       | 0             | -56              | -7                   | 489    | 7              | 2.546         | 109,48% | 241      |
| 3   | PWG                 | 20.904    | 27.647    | 28.529    | 1.523                   | 2.371                   | 848           | 840              | 882                  | 7.624  | 1.489          | 36.253        | 78,69%  | (7.724)  |
|     | Cilem               | 9.146     | 13.553    | 14.079    | 85                      | 831                     | 746           | -228             | 527                  | 4.933  | 305            | 21.665        | 64,99%  | (7.586)  |
|     | Gadai               | 11.759    | 14.094    | 14.450    | 1.438                   | 1.539                   | 102           | 1.067            | 356                  | 2.691  | 1.184          | 14.588        | 99,05%  | (138)    |
| 4   | CFG                 | 294.292   | 332.720   | 336.138   | 2.165                   | 8.867                   | 6.702         | 2.166            | 3.417                | 41.846 | 5.450          | 310.587       | 108,23% | 25.551   |
|     | CF 1                | 11.437    | 13.673    | 13.619    | -                       | -                       | 0             | 30               | -54                  | 2.182  | 54             | 13.443        | 101,31% | 176      |
|     | Total Griya         | 7.624     | 9.813     | 9.786     | -                       | -                       | 0             | 0                | -27                  | 2.162  | 27             | 8.137         | 120,27% | 1.650    |
|     | • Total Non Program | 7.624     | 9.813     | 9.786     | -                       | -                       | 0             | -285             | -27                  | 2.162  | 27             | 8.137         | 120,27% | 1.650    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 3.813     | 3.860     | 3.833     | -                       | -                       | 0             | 30               | -27                  | 20     | 27             | 5.306         | 72,23%  | (1.473)  |
|     | CF 2                | 282.855   | 319.047   | 322.518   | 2.165                   | 8.867                   | 6.702         | 2.137            | 3.472                | 39.664 | 5.395          | 297.144       | 108,54% | 25.374   |
|     | Mitraguna & Others  | 252.904   | 279.776   | 282.224   | 2.165                   | 7.572                   | 5.407         | 1.839            | 2.448                | 29.320 | 5.124          | 265.729       | 106,21% | 16.495   |
|     | Pensiun             | 29.951    | 39.271    | 40.295    | -                       | 1.295                   | 1.295         | 297              | 1.024                | 10.344 | 271            | 31.415        | 128,27% | 8.880    |
|     | Total Pembiayaan    | 381.208   | 419.421   | 423.350   | 8.688                   | 11.238                  | 2.550         | 7.261            | 3.929                | 42.142 | 7.309          | 426.801       | 99,19%  | (3.451)  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 66        | 1.481     | 2.043     | 3.555     | 0,14%     | 5,03%     | 8,84%     | 1.513         | 3.489 | 2.075 |               |         |       |
|     | KUR                | 66        | 1.317     | 1.944     | 3.371     | 0,14%     | 5,14%     | 9,01%     | 1.427         | 3.305 | 2.054 |               |         |       |
|     | Non KUR            | -         | 163       | 99        | 185       | 0,00%     | 3,54%     | 6,62%     | 85            | 185   | 21    |               |         |       |
| 3   | PWG                | -         | -         | -         | 690       | 0,00%     | 0,00%     | 2,42%     | 690           | 690   | 690   |               |         |       |
|     | Cilem              | -         | -         | -         | 263       | 0,00%     | 0,00%     | 1,87%     | 263           | 263   | 263   |               |         |       |
|     | Gadai              | -         | -         | -         | 427       | 0,00%     | 0,00%     | 2,95%     | 427           | 427   | 427   |               |         |       |
| 4   | CFG                | -         | 2.414     | 1.589     | 3.347     | 0,00%     | 0,48%     | 1,00%     | 1.758         | 3.347 | 933   |               |         |       |
|     | CF 1               | -         | 92        | 144       | 760       | 0,00%     | 1,05%     | 5,58%     | 617           | 760   | 668   |               |         |       |
|     | Total Griya        | -         | -         | -         | 62        | 0,00%     | 0,00%     | 0,64%     | 62            | 62    | 62    |               |         |       |
|     | Oto                | -         | 92        | 144       | 698       | 0,00%     | 3,72%     | 18,21%    | 554           | 698   | 606   |               |         |       |
|     | CF 2               | -         | 2.322     | 1.445     | 2.587     | 0,00%     | 0,45%     | 0,80%     | 1.142         | 2.587 | 265   |               |         |       |
|     | Mitraguna & Others | -         | 1.933     | 838       | 1.912     | 0,00%     | 0,30%     | 0,68%     | 1.073         | 1.912 | (22)  |               |         |       |
|     | Pensiun            | -         | 389       | 607       | 675       | 0,00%     | 1,55%     | 1,68%     | 68            | 675   | 287   |               |         |       |
|     | Total Pembiayaan   | 66        | 3.895     | 3.632     | 7.592     | 0,02%     | 0,87%     | 1,79%     | 3.961         | 7.526 | 3.697 | 0,00%         | 100,00% | -1,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD   | MtM  | %             | Penc.  | Gap   |
| 1   | SME                | 674       | 3.571     | 3.553     | 3.553     | 3,84%     | 19,23%    | 19,23%    | -             | 2.879 | (18) |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Non-Linkage        | 674       | 3.571     | 3.553     | 3.553     | 3,84%     | 19,23%    | 19,23%    | -             | 2.879 | (18) |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 2   | MBG                | 175       | 274       | 453       | 453       | 0,36%     | 1,12%     | 1,13%     | (0)           | 278   | 180  |               |        |       |
|     | KUR                | 175       | 56        | 174       | 174       | 0,38%     | 0,46%     | 0,46%     | (0)           | (1)   | 118  |               |        |       |
|     | Non KUR            | -         | 218       | 279       | 279       | 0,00%     | 10,00%    | 10,02%    | -             | 279   | 61   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 4   | CFG                | 1.522     | 2.176     | 2.175     | 2.674     | 0,52%     | 0,65%     | 0,80%     | 499           | 1.152 | 499  |               |        |       |
|     | CF 1               | 290       | 290       | 290       | 290       | 2,54%     | 2,12%     | 2,13%     | -             | -     | -    |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Oto                | 290       | 290       | 290       | 290       | 7,61%     | 7,52%     | 7,58%     | -             | -     | -    |               |        |       |
|     | CF 2               | 1.232     | 1.885     | 1.885     | 2.384     | 0,44%     | 0,59%     | 0,74%     | 499           | 1.152 | 499  |               |        |       |
|     | Mitraguna & Others | 1.232     | 1.885     | 1.885     | 2.384     | 0,49%     | 0,67%     | 0,84%     | 499           | 1.152 | 499  |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Total Pembiayaan   | 2.371     | 6.021     | 6.182     | 6.681     | 0,62%     | 1,47%     | 1,58%     | 499           | 4.310 | 660  | 0,70%         | 55,95% | -0,9% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 376.749 | 387.886 | 419.770 | 43.021       |          |
| 2   | Contribution Margin | 17.604  | 22.233  | 17.244  | (360)        | 2,0%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 3,26   | 3,46   | 3,46   | 0,01         | 0,20         |
| CIF Payroll | 3.623  | 3.545  | 3.572  | 27           | (51)         |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |         |         |          |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                   | DtD                  | MtD     | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 4.287     | 9.557     | 9.105     | 2.137     | 341               | (6.967)              | (7.420) | -77,64% | (2.150)  | -50,16% | 20.184        | 10,59% | (18.047) |
| 2   | Tabungan      | 160.765   | 165.013   | 171.007   | 171.239   | (430)             | 232                  | 6.226   | 3,77%   | 10.474   | 6,52%   | 183.329       | 93,41% | (12.090) |
| 3   | Deposito      | 65.984    | 39.292    | 39.004    | 38.732    | (2.258)           | (272)                | (559)   | -1,42%  | (27.252) | -41,30% | 67.399        | 57,47% | (28.667) |
|     | Total         | 231.036   | 213.861   | 219.116   | 212.108   | (2.347)           | (7.008)              | (1.753) | -0,82%  | (18.928) | -8,19%  | 270.912       | 78,29% | (58.804) |
|     | CASA          | 165.052   | 174.570   | 180.112   | 173.376   | (89)              | (6.736)              | (1.194) | -0,68%  | 8.324    | 5,04%   | 203.513       | 85,19% | (30.137) |
|     | (%) CASA      | 71,44%    | 81,63%    | 82,20%    | 81,74%    |                   |                      |         |         |          |         |               |        |          |
|     | FDR           | 120,56%   | 147,01%   | 144,00%   | 148,76%   |                   |                      |         |         |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |     |         |     |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.555     | 2.218     | 2.219     | 2.229     |  | 10                   | 11  | 0,50%   | 675 | 43,39%  | -             | 0,00% | 2.229 |
| 2   | Giro ISE      | -         | 1         | 3         | 3         |  | 0                    | 2   | 143,27% | 3   | #DIV/0! | -             | 0,00% | 3     |
| 3   | Tabungan ISE  | 1.555     | 2.217     | 2.216     | 2.226     |  | 10                   | 9   | 0,42%   | 671 | 43,17%  | -             | 0,00% | 2.226 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | -             | 0,00% | 0     |
| 5   | CIF ISE       | 150       | 166       | 166       | 166       |  | 0                    | 0   | 0,00%   | 16  | 10,67%  | -             | 0,00% | 166   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 71        | 4.174     | 4.501     | -                       | -                       | 907           | -71               | 327                  | 4.430  | 580            | 4.308         | 104,48% | 193     |
|     | Linkage             | 20        | -         | -         | -                       | -                       | -             | 0                 | 0                    | -20    | -              | 1.865         | 0,00%   | (1.865) |
|     | Non-Linkage         | 51        | 4.174     | 4.501     | -                       | -                       | 907           | -71               | 327                  | 4.450  | 580            | 2.443         | 184,24% | 2.058   |
|     | • Local Champion    | 51        | 4.174     | 4.501     | -                       | -                       | 907           | -71               | 327                  | 4.450  | 580            | 1.185         | 379,75% | 3.316   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 1.258         | 0,00%   | (1.258) |
| 2   | MBG                 | 14.646    | 19.841    | 19.883    | 15                      | 100                     | 85            | 275               | 43                   | 5.238  | 57             | 18.040        | 110,22% | 1.843   |
|     | KUR                 | 12.693    | 16.593    | 16.552    | 15                      | -                       | -15           | -70               | -42                  | 3.859  | 42             | 15.923        | 103,95% | 629     |
|     | Non KUR             | 1.952     | 3.247     | 3.332     | -                       | 100                     | 100           | 345               | 84                   | 1.379  | 16             | 2.117         | 157,36% | 1.214   |
| 3   | PWG                 | 16.365    | 27.522    | 27.746    | 1.305                   | 1.478                   | 173           | 1.216             | 224                  | 11.381 | 1.255          | 30.835        | 89,98%  | (3.089) |
|     | Cilem               | 8.190     | 16.328    | 16.573    | 787                     | 460                     | -326          | 1.079             | 245                  | 8.383  | 215            | 19.829        | 83,58%  | (3.256) |
|     | Gadai               | 8.175     | 11.195    | 11.173    | 518                     | 1.018                   | 500           | 137               | -22                  | 2.998  | 1.039          | 11.006        | 101,52% | 167     |
| 4   | CFG                 | 247.446   | 262.863   | 263.396   | 1.516                   | 2.828                   | 1.312         | 1.576             | 533                  | 15.951 | 2.295          | 264.150       | 99,71%  | (753)   |
|     | CF 1                | 12.247    | 10.155    | 10.126    | -                       | -                       | 0             | -71               | -28                  | -2.121 | 28             | 14.252        | 71,05%  | (4.125) |
|     | Total Griya         | 9.062     | 7.492     | 7.487     | -                       | -                       | 0             | 0                 | -5                   | -1.575 | 5              | 9.532         | 78,55%  | (2.045) |
|     | • Total Non Program | 9.062     | 7.492     | 7.487     | -                       | -                       | 0             | -360              | -5                   | -1.575 | 5              | 9.532         | 78,55%  | (2.045) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 3.185     | 2.662     | 2.639     | -                       | -                       | 0             | -71               | -23                  | -546   | 23             | 4.720         | 55,91%  | (2.081) |
|     | CF 2                | 235.199   | 252.708   | 253.270   | 1.516                   | 2.828                   | 1.312         | 1.648             | 562                  | 18.071 | 2.266          | 249.898       | 101,35% | 3.372   |
|     | Mitraguna & Others  | 206.067   | 222.689   | 223.736   | 1.516                   | 2.828                   | 1.312         | 1.518             | 1.047                | 17.669 | 1.781          | 219.260       | 102,04% | 4.476   |
|     | Pensiun             | 29.132    | 30.019    | 29.534    | -                       | -                       | 0             | 130               | -485                 | 402    | 485            | 30.638        | 96,40%  | (1.103) |
|     | Total Pembiayaan    | 278.528   | 314.400   | 315.527   | 2.836                   | 5.313                   | 2.477         | 2.996             | 1.127                | 36.998 | 4.186          | 317.333       | 99,43%  | (1.806) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | -         | 79        | 80        | 597       | 0,00%     | 0,40%     | 3,00%     | 518           | 597   | 518   |               |        |       |
|     | KUR                | -         | 79        | 80        | 363       | 0,00%     | 0,48%     | 2,19%     | 283           | 363   | 283   |               |        |       |
|     | Non KUR            | -         | -         | -         | 234       | 0,00%     | 0,00%     | 7,04%     | 234           | 234   | 234   |               |        |       |
| 3   | PWG                | -         | -         | -         | 517       | 0,00%     | 0,00%     | 1,86%     | 517           | 517   | 517   |               |        |       |
|     | Cilem              | -         | -         | -         | 295       | 0,00%     | 0,00%     | 1,78%     | 295           | 295   | 295   |               |        |       |
|     | Gadai              | -         | -         | -         | 223       | 0,00%     | 0,00%     | 1,99%     | 223           | 223   | 223   |               |        |       |
| 4   | CFG                | 713       | 728       | 670       | 3.610     | 0,29%     | 0,25%     | 1,37%     | 2.940         | 2.897 | 2.882 |               |        |       |
|     | CF 1               | 8         | 466       | 462       | 462       | 0,06%     | 4,55%     | 4,57%     | -             | 455   | (4)   |               |        |       |
|     | Total Griya        | -         | 257       | 254       | 254       | 0,00%     | 3,39%     | 3,40%     | -             | 254   | (2)   |               |        |       |
|     | Oto                | 8         | 210       | 208       | 208       | 0,24%     | 7,81%     | 7,88%     | -             | 200   | (2)   |               |        |       |
|     | CF 2               | 705       | 262       | 208       | 3.148     | 0,30%     | 0,08%     | 1,24%     | 2.940         | 2.442 | 2.886 |               |        |       |
|     | Mitraguna & Others | 705       | 262       | 208       | 3.148     | 0,34%     | 0,09%     | 1,41%     | 2.940         | 2.442 | 2.886 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 713       | 807       | 749       | 4.724     | 0,26%     | 0,24%     | 1,50%     | 3.975         | 4.011 | 3.917 | 1,18%         | 20,90% | -0,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 2.309     | 2.059     | 1.761     | 1.760     | 0,93%     | 0,67%     | 0,67%     | (0)           | (549) | (299) |               |          |      |
|     | CF 1               | 296       | 296       | -         | -         | 2,42%     | 0,00%     | 0,00%     | -             | (296) | (296) |               |          |      |
|     | Total Griya        | 296       | 296       | -         | -         | 3,26%     | 0,00%     | 0,00%     | -             | (296) | (296) |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | CF 2               | 2.013     | 1.763     | 1.761     | 1.760     | 0,86%     | 0,70%     | 0,70%     | (0)           | (253) | (3)   |               |          |      |
|     | Mitraguna & Others | 2.013     | 1.763     | 1.761     | 1.760     | 0,98%     | 0,79%     | 0,79%     | (0)           | (253) | (3)   |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Total Pembiayaan   | 2.309     | 2.059     | 1.761     | 1.760     | 0,83%     | 0,56%     | 0,56%     | (0)           | (549) | (299) | 5,87%         | -951,66% | 5,3% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 277.711 | 283.958 | 316.621 | 38.910       |          |
| 2   | Contribution Margin | 13.703  | 16.708  | 15.166  | 1.463        | -10,7%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,66   | 2,94   | 2,99   | 0,05         | 0,33         |
| CIF Payroll | 3.777  | 3.979  | 4.088  | 109          | 311          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |       |        |        |        | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|--------|--------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                  | DtD                  | MtD   | %MtD   | YtD    | %YtD   | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 27.417    | 28.877    | 28.300    | 28.374    | (952)            | 74                   | (503) | -1,74% | 956    | 3,49%  | 37.560        | 75,54% | (9.187)  |
| 2   | Tabungan      | 55.536    | 64.217    | 69.478    | 69.427    | (4.016)          | (51)                 | 5.210 | 8,11%  | 13.891 | 25,01% | 70.166        | 98,95% | (739)    |
| 3   | Deposito      | 6.088     | 6.210     | 6.208     | 6.208     | (599)            | 0                    | (1)   | -0,02% | 120    | 1,97%  | 7.064         | 87,89% | (856)    |
|     | Total         | 89.042    | 99.304    | 103.986   | 104.009   | (5.566)          | 22                   | 4.705 | 4,74%  | 14.967 | 16,81% | 114.790       | 90,61% | (10.781) |
|     | CASA          | 82.953    | 93.094    | 97.778    | 97.800    | (4.967)          | 22                   | 4.707 | 5,06%  | 14.847 | 17,90% | 107.726       | 90,79% | (9.925)  |
|     | (%) CASA      | 93,16%    | 93,75%    | 94,03%    | 94,03%    |                  |                      |       |        |        |        |               |        |          |
|     | FDR           | 82,33%    | 98,54%    | 94,88%    | 94,86%    |                  |                      |       |        |        |        |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |     | Growth (1-11 Dec'25) |         |         |         | Target Dec'25 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|-----|----------------------|---------|---------|---------|---------------|--------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |     | DtD                  | MtD     | %MtD    | YtD     | %YtD          | Posisi | Penc. |
| 1   | DPK ISE       | 3.118     | 1.122     | 632       | 628       | (4) | (494)                | -44,01% | (2.489) | -79,84% | -             | 0,00%  | 628   |
| 2   | Giro ISE      | 560       | 497       | 147       | 147       | 0   | (350)                | -70,48% | (414)   | -73,82% |               | 0,00%  | 147   |
| 3   | Tabungan ISE  | 2.557     | 626       | 486       | 482       | (4) | (144)                | -23,00% | (2.076) | -81,16% |               | 0,00%  | 482   |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0   | 0                    | #DIV/0! | 0       | #DIV/0! |               | 0,00%  | 0     |
| 5   | CIF ISE       | 45        | 54        | 54        | 54        | 0   | 0                    | 0,00%   | 9       | 20,00%  |               | 0,00%  | 54    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 3.229     | 2.132     | 2.132     | -                       | -                       | 0             | -472             | 0                    | -1.097 | -              | 3.229         | 66,03%  | (1.097) |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 3.229     | 2.132     | 2.132     | -                       | -                       | 0             | -472             | 0                    | -1.097 | -              | 3.229         | 66,03%  | (1.097) |
|     | • Local Champion    | 3.229     | 2.132     | 2.132     | -                       | -                       | 0             | -472             | 0                    | -1.097 | -              | 3.229         | 66,03%  | (1.097) |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 17.821    | 17.735    | 17.754    | -                       | 320                     | 320           | -51              | 19                   | -67    | 301            | 22.370        | 79,37%  | (4.616) |
|     | KUR                 | 16.625    | 17.059    | 17.082    | -                       | 320                     | 320           | -39              | 22                   | 457    | 298            | 20.952        | 81,53%  | (3.871) |
|     | Non KUR             | 1.196     | 676       | 672       | -                       | -                       | 0             | -12              | -4                   | -524   | 4              | 1.417         | 47,44%  | (745)   |
| 3   | PWG                 | 2.171     | 7.816     | 7.653     | 340                     | 193                     | -147          | 1.321            | -162                 | 5.482  | 355            | 8.900         | 85,99%  | (1.247) |
|     | Cilem               | 2.171     | 7.816     | 7.653     | 340                     | 193                     | -147          | 1.321            | -162                 | 5.482  | 355            | 8.900         | 85,99%  | (1.247) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 50.087    | 70.171    | 71.127    | 771                     | 1.648                   | 877           | 666              | 956                  | 21.040 | 692            | 64.162        | 110,86% | 6.965   |
|     | CF 1                | 13.142    | 15.768    | 16.138    | 201                     | 450                     | 249           | 128              | 369                  | 2.996  | 81             | 15.592        | 103,50% | 546     |
|     | Total Griya         | 12.152    | 13.369    | 13.769    | -                       | 450                     | 450           | 0                | 399                  | 1.616  | 51             | 13.324        | 103,34% | 445     |
|     | • Total Non Program | 7.615     | 9.249     | 9.657     | -                       | 450                     | 450           | -114             | 409                  | 2.043  | 41             | 8.194         | 117,86% | 1.463   |
|     | • Program           | 4.537     | 4.121     | 4.111     | -                       | -                       | 0             | -42              | -10                  | -426   | 10             | 5.130         | 80,15%  | (1.018) |
|     | Oto                 | 989       | 2.399     | 2.369     | 201                     | -                       | -201          | 128              | -30                  | 1.380  | 30             | 2.268         | 104,44% | 101     |
|     | CF 2                | 36.945    | 54.402    | 54.989    | 570                     | 1.198                   | 628           | 538              | 587                  | 18.044 | 611            | 48.570        | 113,22% | 6.420   |
|     | Mitraguna & Others  | 31.987    | 49.469    | 50.014    | 570                     | 1.120                   | 550           | 590              | 545                  | 18.027 | 575            | 42.422        | 117,90% | 7.592   |
|     | Pensiun             | 4.958     | 4.933     | 4.975     | -                       | 78                      | 78            | -52              | 42                   | 17     | 36             | 6.147         | 80,93%  | (1.172) |
|     | Total Pembiayaan    | 73.308    | 97.854    | 98.666    | 1.110                   | 2.161                   | 1.051         | 1.464            | 813                  | 25.358 | 1.349          | 98.660        | 100,01% | 6       |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 249       | 1.229     | 1.738     | 2.142     | 1,40%     | 9,80%     | 12,06%    | 403           | 1.892 | 912   |               |        |       |
|     | KUR                | 249       | 1.229     | 1.660     | 2.028     | 1,50%     | 9,73%     | 11,87%    | 368           | 1.779 | 798   |               |        |       |
|     | Non KUR            | -         | -         | 79        | 114       | 0,00%     | 11,62%    | 16,93%    | 35            | 114   | 114   |               |        |       |
| 3   | PWG                | -         | -         | -         | 190       | 0,00%     | 0,00%     | 2,48%     | 190           | 190   | 190   |               |        |       |
|     | Cilem              | -         | -         | -         | 190       | 0,00%     | 0,00%     | 2,48%     | 190           | 190   | 190   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.001     | 789       | 700       | 1.207     | 2,00%     | 1,00%     | 1,70%     | 507           | 206   | 418   |               |        |       |
|     | CF 1               | 727       | 789       | 700       | 654       | 5,53%     | 4,44%     | 4,05%     | (46)          | (73)  | (135) |               |        |       |
|     | Total Griya        | 727       | 789       | 700       | 504       | 5,98%     | 5,24%     | 3,66%     | (197)         | (223) | (285) |               |        |       |
|     | Oto                | -         | -         | -         | 150       | 0,00%     | 0,00%     | 6,34%     | 150           | 150   | 150   |               |        |       |
|     | CF 2               | 274       | -         | -         | 553       | 0,74%     | 0,00%     | 1,01%     | 553           | 279   | 553   |               |        |       |
|     | Mitraguna & Others | 274       | -         | -         | 250       | 0,86%     | 0,00%     | 0,50%     | 250           | (24)  | 250   |               |        |       |
|     | Pensiun            | -         | -         | -         | 303       | 0,00%     | 0,00%     | 6,08%     | 303           | 303   | 303   |               |        |       |
|     | Total Pembiayaan   | 1.250     | 2.018     | 2.439     | 3.538     | 1,71%     | 2,49%     | 3,59%     | 1.100         | 2.288 | 1.520 | 1,57%         | 56,24% | -2,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Dec'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|-------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD     | MtM   | %             | Penc. | Gap  |
| 1   | SME                | 509       | 414       | -         | -         | 15,77%    | 0,00%     | 0,00%     | -             | (509)   | (414) |               |       |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
|     | Non-Linkage        | 509       | 414       | -         | -         | 15,77%    | 0,00%     | 0,00%     | -             | (509)   | (414) |               |       |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
| 2   | MBG                | 855       | 159       | 225       | 402       | 4,80%     | 1,27%     | 2,27%     | 178           | (453)   | 244   |               |       |      |
|     | KUR                | 438       | 38        | 106       | 285       | 2,63%     | 0,62%     | 1,67%     | 179           | (153)   | 247   |               |       |      |
|     | Non KUR            | 417       | 120       | 119       | 117       | 34,85%    | 17,55%    | 17,46%    | (1)           | (300)   | (3)   |               |       |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
| 4   | CFG                | 450       | 356       | 356       | 356       | 0,90%     | 0,51%     | 0,50%     | -             | (93)    | -     |               |       |      |
|     | CF 1               | -         | 90        | 90        | 90        | 0,00%     | 0,57%     | 0,56%     | -             | 90      | -     |               |       |      |
|     | Total Griya        | -         | 90        | 90        | 90        | 0,00%     | 0,67%     | 0,65%     | -             | 90      | -     |               |       |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
|     | CF 2               | 450       | 267       | 267       | 267       | 1,22%     | 0,49%     | 0,49%     | -             | (183)   | -     |               |       |      |
|     | Mitraguna & Others | 450       | 267       | 267       | 267       | 1,41%     | 0,54%     | 0,53%     | -             | (183)   | -     |               |       |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |       |      |
|     | Total Pembiayaan   | 1.814     | 929       | 581       | 759       | 2,47%     | 0,59%     | 0,77%     | 178           | (1.055) | (170) | 0,74%         | 3,64% | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |         | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|---------|--------------|----------|
|     |                     | Oct-24 | Dec-24 | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 79.959 | 89.045 | 104.873 | 24.914       |          |
| 2   | Contribution Margin | 1.689  | 2.395  | 4.079   | 2.390        | -141,5%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,74   | 3,03   | 3,08   | 0,05         | 0,34         |
| CIF Payroll | 471    | 488    | 531    | 43           | 60           |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |        |         |        |         | Target Dec'25 |         |        |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|--------|---------|--------|---------|---------------|---------|--------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                  | DtD                  | MtD    | %MtD    | YtD    | %YtD    | Posisi        | Penc.   | Gap    |
| 1   | Giro          | 25.718    | 17.228    | 61.386    | 61.039    | 2.186            |                      | 43.811 | 254,30% | 35.321 | 137,34% | 36.162        | 168,80% | 24.878 |
| 2   | Tabungan      | 122.400   | 140.636   | 142.273   | 143.360   | 2.338            | 1.087                | 2.724  | 1,94%   | 20.960 | 17,12%  | 137.421       | 104,32% | 5.939  |
| 3   | Deposito      | 49.497    | 49.561    | 49.839    | 49.887    | (2.738)          | 49                   | 327    | 0,66%   | 390    | 0,79%   | 50.468        | 98,85%  | (581)  |
|     | Total         | 197.616   | 207.425   | 253.498   | 254.287   | 1.785            | 789                  | 46.862 | 22,59%  | 56.672 | 28,68%  | 224.051       | 113,50% | 30.236 |
|     | CASA          | 148.118   | 157.864   | 203.660   | 204.400   | 4.523            | 740                  | 46.535 | 29,48%  | 56.282 | 38,00%  | 173.583       | 117,75% | 30.817 |
|     | (%) CASA      | 74,95%    | 76,11%    | 80,34%    | 80,38%    |                  |                      |        |         |        |         |               |         |        |
|     | FDR           | 74,94%    | 87,70%    | 72,38%    | 72,16%    |                  |                      |        |         |        |         |               |         |        |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |       |         |         |         | Target Dec'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 9.383     | 13.140    | 12.698    | 12.870    |  | 173                  | (270) | -2,05%  | 3.487   | 37,17%  | -             | 0,00% | 12.870 |
| 2   | Giro ISE      | 3.509     | 2.112     | 1.576     | 1.738     |  | 162                  | (373) | -17,68% | (1.771) | -50,46% |               | 0,00% | 1.738  |
| 3   | Tabungan ISE  | 5.874     | 11.028    | 11.122    | 11.132    |  | 10                   | 104   | 0,94%   | 5.258   | 89,51%  |               | 0,00% | 11.132 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0       | #DIV/0! |               | 0,00% | 0      |
| 5   | CIF ISE       | 100       | 122       | 122       | 122       |  | 0                    | 0     | 0,00%   | 22      | 22,00%  |               | 0,00% | 122    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |          |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|----------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.    | Gap     |
| 1   | SME                 | 215       | 2.851     | 2.836     | 700                     | -                       | -700          | 685              | -16                  | 2.621  | 16             | 215           | 1317,13% | 2.621   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%    | 0       |
|     | Non-Linkage         | 215       | 2.851     | 2.836     | 700                     | -                       | -700          | 685              | -16                  | 2.621  | 16             | 215           | 1317,13% | 2.621   |
|     | • Local Champion    | 215       | 2.851     | 2.836     | 700                     | -                       | -700          | 685              | -16                  | 2.621  | 16             | 215           | 1317,13% | 2.621   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%    | 0       |
| 2   | MBG                 | 34.901    | 40.556    | 40.915    | -                       | 500                     | 500           | -332             | 360                  | 6.014  | 140            | 39.101        | 104,64%  | 1.814   |
|     | KUR                 | 33.390    | 38.124    | 38.484    | -                       | 500                     | 500           | -355             | 360                  | 5.094  | 140            | 37.386        | 102,94%  | 1.098   |
|     | Non KUR             | 1.512     | 2.432     | 2.432     | -                       | -                       | 0             | 23               | 0                    | 920    | -              | 1.716         | 141,73%  | 716     |
| 3   | PWG                 | 20.337    | 37.095    | 38.656    | 3.212                   | 3.133                   | -79           | 1.166            | 1.561                | 18.319 | 1.572          | 33.298        | 116,09%  | 5.358   |
|     | Cilem               | 6.847     | 17.994    | 18.616    | 478                     | 923                     | 445           | 245              | 622                  | 11.769 | 300            | 16.729        | 111,28%  | 1.886   |
|     | Gadai               | 13.490    | 19.101    | 20.040    | 2.734                   | 2.210                   | -523          | 921              | 939                  | 6.550  | 1.272          | 16.568        | 120,95%  | 3.472   |
| 4   | CFG                 | 92.645    | 101.402   | 101.088   | 199                     | 218                     | 19            | 711              | -314                 | 8.443  | 532            | 103.901       | 97,29%   | (2.814) |
|     | CF 1                | 21.426    | 20.084    | 20.050    | 109                     | 20                      | -89           | -11              | -34                  | -1.377 | 54             | 22.810        | 87,90%   | (2.760) |
|     | Total Griya         | 17.556    | 15.276    | 15.262    | -                       | -                       | 0             | 0                | -14                  | -2.295 | 14             | 17.910        | 85,21%   | (2.648) |
|     | • Total Non Program | 17.556    | 15.276    | 15.262    | -                       | -                       | 0             | -239             | -14                  | -2.295 | 14             | 17.910        | 85,21%   | (2.648) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%    | 0       |
|     | Oto                 | 3.870     | 4.807     | 4.788     | 109                     | 20                      | -89           | -11              | -20                  | 918    | 40             | 4.900         | 97,71%   | (112)   |
|     | CF 2                | 71.219    | 81.318    | 81.038    | 90                      | 198                     | 108           | 722              | -280                 | 9.819  | 478            | 81.092        | 99,93%   | (54)    |
|     | Mitraguna & Others  | 67.517    | 77.732    | 77.496    | 90                      | 198                     | 108           | 759              | -236                 | 9.978  | 434            | 76.380        | 101,46%  | 1.116   |
|     | Pensiun             | 3.701     | 3.586     | 3.543     | -                       | -                       | 0             | -37              | -43                  | -159   | 43             | 4.712         | 75,19%   | (1.169) |
|     | Total Pembiayaan    | 148.099   | 181.904   | 183.495   | 4.110                   | 3.851                   | -259          | 2.231            | 1.591                | 35.396 | 2.260          | 176.516       | 103,95%  | 6.979   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 131       | 106       | 189       | 4.090     | 0,38%     | 0,47%     | 10,00%    | 3.901         | 3.958 | 3.984 |               |        |       |
|     | KUR                | 131       | 106       | 189       | 3.537     | 0,39%     | 0,50%     | 9,19%     | 3.348         | 3.405 | 3.431 |               |        |       |
|     | Non KUR            | -         | -         | -         | 553       | 0,00%     | 0,00%     | 22,74%    | 553           | 553   | 553   |               |        |       |
| 3   | PWG                | -         | -         | -         | 476       | 0,00%     | 0,00%     | 1,23%     | 476           | 476   | 476   |               |        |       |
|     | Cilem              | -         | -         | -         | 387       | 0,00%     | 0,00%     | 2,08%     | 387           | 387   | 387   |               |        |       |
|     | Gadai              | -         | -         | -         | 89        | 0,00%     | 0,00%     | 0,45%     | 89            | 89    | 89    |               |        |       |
| 4   | CFG                | 616       | 1.495     | 1.745     | 5.235     | 0,67%     | 1,72%     | 5,18%     | 3.490         | 4.619 | 3.740 |               |        |       |
|     | CF 1               | 588       | 325       | 659       | 2.368     | 2,74%     | 3,28%     | 11,81%    | 1.710         | 1.781 | 2.044 |               |        |       |
|     | Total Griya        | 588       | 202       | 535       | 2.181     | 3,35%     | 3,50%     | 14,29%    | 1.646         | 1.593 | 1.979 |               |        |       |
|     | Oto                | -         | 122       | 123       | 188       | 0,00%     | 2,57%     | 3,92%     | 64            | 188   | 65    |               |        |       |
|     | CF 2               | 28        | 1.170     | 1.086     | 2.867     | 0,04%     | 1,34%     | 3,54%     | 1.780         | 2.838 | 1.697 |               |        |       |
|     | Mitraguna & Others | 28        | 1.170     | 1.086     | 2.867     | 0,04%     | 1,40%     | 3,70%     | 1.780         | 2.838 | 1.697 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 748       | 1.601     | 1.934     | 9.801     | 0,50%     | 1,06%     | 5,34%     | 7.867         | 9.053 | 8.200 | 0,05%         | 99,05% | -5,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |       | Target Dec'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD  | MtM   | %             | Penc.    | Gap  |
| 1   | SME                | 215       | 215       | 215       | 215       | 100,00%   | 7,55%     | 7,59%     | -             | -    | -     |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |          |      |
|     | Non-Linkage        | 215       | 215       | 215       | 215       | 100,00%   | 7,55%     | 7,59%     | -             | -    | -     |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |          |      |
| 2   | MBG                | -         | 64        | 64        | 64        | 0,00%     | 0,16%     | 0,16%     | -             | 64   | (0)   |               |          |      |
|     | KUR                | -         | 64        | 64        | 64        | 0,00%     | 0,17%     | 0,17%     | -             | 64   | (0)   |               |          |      |
|     | 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                | 565       | 996       | 637       | 637       | 0,61%     | 0,63%     | 0,63%     | -             | 72   | (359) |               |          |      |
|     | CF 1               | 63        | -         | -         | -         | 0,29%     | 0,00%     | 0,00%     | -             | (63) | -     |               |          |      |
|     | Total Griya        | 63        | -         | -         | -         | 0,36%     | 0,00%     | 0,00%     | -             | (63) | -     |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |          |      |
|     | CF 2               | 502       | 996       | 637       | 637       | 0,70%     | 0,78%     | 0,79%     | -             | 135  | (359) |               |          |      |
|     | Mitraguna & Others | 502       | 996       | 637       | 637       | 0,74%     | 0,82%     | 0,82%     | -             | 135  | (359) |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -     |               |          |      |
|     | Total Pembiayaan   | 780       | 1.275     | 916       | 916       | 0,53%     | 0,50%     | 0,50%     | -             | 135  | (359) | 1,62%         | -224,18% | 1,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 192.979 | 197.616 | 205.640 | 12.661       |          |
| 2   | Contribution Margin | 8.094   | 11.720  | 9.967   | 1.873        | -23,1%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,80   | 2,97   | 3,02   | 0,05         | 0,22         |
| CIF Payroll | 1.477  | 1.572  | 1.566  | (6)          | 89           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |       |        |          |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                  | DtD                  | MtD   | %MtD   | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 420       | 182       | 184       | 186       | (34)             | 2                    | 4     | 2,19%  | (234)    | -55,78% | 10.045        | 1,85%  | (9.859)  |
| 2   | Tabungan      | 44.796    | 53.465    | 53.035    | 52.574    | 1.206            | (462)                | (891) | -1,67% | 7.778    | 17,36%  | 58.577        | 89,75% | (6.003)  |
| 3   | Deposito      | 28.737    | 5.996     | 6.199     | 6.199     | (136)            | 0                    | 203   | 3,39%  | (22.538) | -78,43% | 29.575        | 20,96% | (23.375) |
|     | Total         | 73.953    | 59.643    | 59.418    | 58.959    | 1.037            | (460)                | (684) | -1,15% | (14.994) | -20,28% | 98.196        | 60,04% | (39.237) |
|     | CASA          | 45.216    | 53.647    | 53.219    | 52.759    | 1.173            | (460)                | (887) | -1,65% | 7.544    | 16,68%  | 68.621        | 76,88% | (15.862) |
|     | (%) CASA      | 61,14%    | 89,95%    | 89,57%    | 89,49%    |                  |                      |       |        |          |         |               |        |          |
|     | FDR           | 129,31%   | 186,39%   | 189,70%   | 191,17%   |                  |                      |       |        |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |       |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 907       | 2.219     | 1.392     | 1.535     |  | 142                  | (685) | -30,85% | 627   | 69,13%  | -             | 0,00% | 1.535 |
| 2   | Giro ISE      | 390       | 176       | 179       | 179       |  | 0                    | 2     | 1,28%   | (211) | -54,17% |               | 0,00% | 179   |
| 3   | Tabungan ISE  | 518       | 2.043     | 1.214     | 1.356     |  | 142                  | (687) | -33,62% | 838   | 161,89% |               | 0,00% | 1.356 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 140       | 152       | 152       | 152       |  | 0                    | 0     | 0,00%   | 12    | 8,57%   |               | 0,00% | 152   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | 733       | 733       | -                       | -                       | 0             | -5               | 0                    | 733    | -              | 0             | 0,00%   | 733     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | 733       | 733       | -                       | -                       | 0             | -5               | 0                    | 733    | -              | 0             | 0,00%   | 733     |
|     | • Local Champion    | -         | 733       | 733       | -                       | -                       | 0             | -5               | 0                    | 733    | -              | 0             | 0,00%   | 733     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 19.772    | 19.233    | 19.641    | -                       | 500                     | 500           | -363             | 408                  | -132   | 92             | 23.156        | 84,82%  | (3.516) |
|     | KUR                 | 19.175    | 18.331    | 18.742    | -                       | 500                     | 500           | -552             | 411                  | -433   | 89             | 22.394        | 83,69%  | (3.652) |
|     | Non KUR             | 597       | 902       | 898       | -                       | -                       | 0             | 189              | -4                   | 302    | 4              | 762           | 117,95% | 137     |
| 3   | PWG                 | 2.596     | 8.106     | 9.274     | 334                     | 1.513                   | 1.179         | 270              | 1.168                | 6.678  | 345            | 9.570         | 96,91%  | (296)   |
|     | Cilem               | 2.069     | 5.806     | 6.666     | 18                      | 1.076                   | 1.058         | -159             | 859                  | 4.597  | 217            | 7.446         | 89,53%  | (780)   |
|     | Gadai               | 527       | 2.300     | 2.608     | 315                     | 437                     | 121           | 429              | 308                  | 2.081  | 128            | 2.124         | 122,79% | 484     |
| 4   | CFG                 | 73.258    | 83.093    | 83.066    | 964                     | 595                     | -369          | 1.084            | -27                  | 9.808  | 622            | 84.432        | 98,38%  | (1.366) |
|     | CF 1                | 2.294     | 4.232     | 4.198     | 228                     | -                       | -228          | 608              | -34                  | 1.904  | 34             | 3.672         | 114,32% | 526     |
|     | Total Griya         | 712       | 1.588     | 1.577     | -                       | -                       | 0             | 0                | -11                  | 865    | 11             | 1.065         | 148,06% | 512     |
|     | • Total Non Program | 712       | 1.588     | 1.577     | -                       | -                       | 0             | -23              | -11                  | 865    | 11             | 1.065         | 148,06% | 512     |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 1.583     | 2.643     | 2.621     | 228                     | -                       | -228          | 608              | -22                  | 1.038  | 22             | 2.607         | 100,53% | 14      |
|     | CF 2                | 70.963    | 78.861    | 78.868    | 736                     | 595                     | -141          | 475              | 7                    | 7.905  | 588            | 80.759        | 97,66%  | (1.892) |
|     | Mitraguna & Others  | 52.047    | 61.433    | 61.439    | 574                     | 445                     | -129          | 626              | 6                    | 9.392  | 439            | 60.842        | 100,98% | 597     |
|     | Pensiun             | 18.916    | 17.428    | 17.429    | 162                     | 150                     | -12           | -149             | 1                    | -1.487 | 149            | 19.917        | 87,51%  | (2.488) |
|     | Total Pembiayaan    | 95.626    | 111.165   | 112.714   | 1.298                   | 2.608                   | 1.310         | 986              | 1.548                | 17.088 | 1.060          | 117.158       | 96,21%  | (4.444) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 67        | 314       | 347       | 557       | 0,34%     | 1,80%     | 2,84%     | 211           | 491   | 243   |               |         |      |
|     | KUR                | 67        | 286       | 321       | 531       | 0,35%     | 1,75%     | 2,83%     | 211           | 464   | 245   |               |         |      |
|     | Non KUR            | -         | 28        | 26        | 26        | 0,00%     | 2,91%     | 2,92%     | -             | 26    | (2)   |               |         |      |
| 3   | PWG                | -         | -         | -         | 61        | 0,00%     | 0,00%     | 0,65%     | 61            | 61    | 61    |               |         |      |
|     | Cilem              | -         | -         | -         | 61        | 0,00%     | 0,00%     | 0,91%     | 61            | 61    | 61    |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 4   | CFG                | 1         | 2.308     | 1.642     | 1.715     | 0,00%     | 1,98%     | 2,07%     | 73            | 1.714 | (593) |               |         |      |
|     | CF 1               | -         | -         | -         | 139       | 0,00%     | 0,00%     | 3,31%     | 139           | 139   | 139   |               |         |      |
|     | Total Griya        | -         | -         | -         | 89        | 0,00%     | 0,00%     | 5,65%     | 89            | 89    | 89    |               |         |      |
|     | Oto                | -         | -         | -         | 50        | 0,00%     | 0,00%     | 1,91%     | 50            | 50    | 50    |               |         |      |
|     | CF 2               | 1         | 2.308     | 1.642     | 1.576     | 0,00%     | 2,08%     | 2,00%     | (66)          | 1.575 | (732) |               |         |      |
|     | Mitraguna & Others | 1         | 2.308     | 1.370     | 1.404     | 0,00%     | 2,23%     | 2,29%     | 34            | 1.403 | (904) |               |         |      |
|     | Pensiun            | -         | -         | 272       | 172       | 0,00%     | 1,56%     | 0,99%     | (100)         | 172   | 172   |               |         |      |
|     | Total Pembiayaan   | 68        | 2.623     | 1.989     | 2.333     | 0,07%     | 1,79%     | 2,07%     | 344           | 2.266 | (289) | 4,10%         | -97,98% | 2,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |     | Target Dec'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|-----|---------------|-------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 181       | 120       | 135       | 135       | 0,91%     | 0,70%     | 0,69%     | (0)           | (45) | 15  |               |       |      |
|     | KUR                | 181       | 120       | 135       | 135       | 0,94%     | 0,74%     | 0,72%     | (0)           | (45) | 15  |               |       |      |
|     | 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                | -         | 352       | 352       | 352       | 0,00%     | 0,42%     | 0,42%     | -             | 352  | 0   |               |       |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | CF 2               | -         | 352       | 352       | 352       | 0,00%     | 0,45%     | 0,45%     | -             | 352  | 0   |               |       |      |
|     | Mitraguna & Others | -         | 207       | 207       | 207       | 0,00%     | 0,34%     | 0,34%     | -             | 207  | 0   |               |       |      |
|     | Pensiun            | -         | 145       | 145       | 145       | 0,00%     | 0,13%     | 0,83%     | -             | 145  | (0) |               |       |      |
|     | Total Pembiayaan   | 181       | 473       | 488       | 488       | 0,19%     | 0,44%     | 0,43%     | (0)           | 307  | 15  | 8,57%         | ##### | 8,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |         | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|---------|--------------|----------|
|     |                     | Oct-24 | Dec-24 | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 95.628 | 96.931 | 112.475 | 16.847       |          |
| 2   | Contribution Margin | 3.349  | 4.400  | 4.460   | 1.111        | -33,2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,69   | 2,96   | 2,96   | (0,00)       | 0,27         |
| CIF Payroll | 435    | 508    | 500    | (8)          | 65           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |         |         |          |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                   | DtD                  | MtD     | %MtD    | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 38.579    | 21.023    | 19.263    | 18.756    | (958)             | (508)                | (2.267) | -10,78% | (19.823) | -51,38% | 54.014        | 34,72%  | (35.258) |
| 2   | Tabungan      | 168.056   | 194.347   | 188.665   | 188.764   | 20.638            | 99                   | (5.584) | -2,87%  | 20.708   | 12,32%  | 190.494       | 99,09%  | (1.730)  |
| 3   | Deposito      | 55.027    | 66.644    | 67.008    | 67.008    | (946)             | (0)                  | 363     | 0,55%   | 11.981   | 21,77%  | 56.479        | 118,64% | 10.529   |
|     | Total         | 261.662   | 282.015   | 274.936   | 274.527   | 18.734            | (409)                | (7.488) | -2,66%  | 12.866   | 4,92%   | 300.987       | 91,21%  | (26.460) |
|     | CASA          | 206.634   | 215.370   | 207.928   | 207.519   | 19.680            | (409)                | (7.851) | -3,65%  | 885      | 0,43%   | 244.508       | 84,87%  | (36.989) |
|     | (%) CASA      | 78,97%    | 76,37%    | 75,63%    | 75,59%    |                   |                      |         |         |          |         |               |         |          |
|     | FDR           | 64,72%    | 70,65%    | 73,30%    | 73,41%    |                   |                      |         |         |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |       |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.039     | 3.494     | 4.105     | 4.109     |  | 5                    | 616   | 17,63%  | 1.070 | 35,21%  | -             | 0,00% | 4.109 |
| 2   | Giro ISE      | 335       | 359       | 200       | 200       |  | 0                    | (159) | -44,26% | (134) | -40,15% |               | 0,00% | 200   |
| 3   | Tabungan ISE  | 2.705     | 3.134     | 3.904     | 3.909     |  | 5                    | 775   | 24,72%  | 1.204 | 44,53%  |               | 0,00% | 3.909 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 146       | 164       | 164       | 164       |  | 0                    | 0     | 0,00%   | 18    | 12,33%  |               | 0,00% | 164   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 24.774    | 24.985    | 24.976    | -                       | -                       | 0             | -242              | -9                   | 202    | 9              | 32.098        | 77,81%  | (7.122) |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 3.190         | 0,00%   | (3.190) |
|     | Non-Linkage         | 24.774    | 24.985    | 24.976    | -                       | -                       | 0             | -242              | -9                   | 202    | 9              | 28.908        | 86,40%  | (3.933) |
|     | • Local Champion    | 24.387    | 24.639    | 24.630    | -                       | -                       | 0             | -238              | -9                   | 243    | 9              | 26.347        | 93,48%  | (1.717) |
|     | • Value Chain       | 387       | 346       | 346       | -                       | -                       | -             | -4                | 0                    | -41    | -              | 2.561         | 13,51%  | (2.215) |
| 2   | MBG                 | 21.941    | 25.041    | 25.820    | 100                     | 1.000                   | 900           | 743               | 780                  | 3.880  | 220            | 25.317        | 101,99% | 504     |
|     | KUR                 | 20.349    | 23.692    | 24.475    | 100                     | 1.000                   | 900           | 772               | 783                  | 4.126  | 217            | 23.561        | 103,88% | 914     |
|     | Non KUR             | 1.592     | 1.349     | 1.346     | -                       | -                       | 0             | -29               | -4                   | -246   | 4              | 1.756         | 76,63%  | (410)   |
| 3   | PWG                 | 23.945    | 38.099    | 38.825    | 4.313                   | 3.280                   | -1.033        | 1.696             | 726                  | 14.880 | 2.554          | 38.282        | 101,42% | 542     |
|     | Cilem               | 8.631     | 16.931    | 17.805    | 638                     | 1.264                   | 626           | 1.195             | 874                  | 9.175  | 389            | 20.185        | 88,21%  | (2.380) |
|     | Gadai               | 15.314    | 21.168    | 21.019    | 3.675                   | 2.016                   | -1.659        | 501               | -149                 | 5.705  | 2.165          | 18.097        | 116,15% | 2.922   |
| 4   | CFG                 | 98.692    | 111.123   | 111.912   | 1.334                   | 1.480                   | 146           | 1.111             | 789                  | 13.220 | 691            | 115.254       | 97,10%  | (3.342) |
|     | CF 1                | 13.574    | 20.547    | 20.730    | 607                     | 250                     | -357          | 453               | 182                  | 7.155  | 68             | 15.606        | 132,84% | 5.124   |
|     | Total Griya         | 9.477     | 14.186    | 14.434    | -                       | 250                     | 250           | 0                 | 248                  | 4.956  | 2              | 9.997         | 144,37% | 4.436   |
|     | • Total Non Program | 9.477     | 14.186    | 14.434    | -                       | 250                     | 250           | 157               | 248                  | 4.956  | 2              | 9.997         | 144,37% | 4.436   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 4.097     | 6.361     | 6.296     | 607                     | -                       | -607          | 453               | -65                  | 2.199  | 65             | 5.608         | 112,26% | 688     |
|     | CF 2                | 85.118    | 90.576    | 91.182    | 727                     | 1.230                   | 503           | 658               | 607                  | 6.065  | 623            | 99.648        | 91,50%  | (8.466) |
|     | Mitraguna & Others  | 51.909    | 56.147    | 56.964    | 427                     | 1.230                   | 803           | 757               | 817                  | 5.055  | 413            | 64.959        | 87,69%  | (7.994) |
|     | Pensiun             | 33.208    | 34.428    | 34.218    | 300                     | -                       | -300          | -99               | -210                 | 1.010  | 210            | 34.690        | 98,64%  | (472)   |
|     | Total Pembiayaan    | 169.351   | 199.247   | 201.533   | 5.747                   | 5.760                   | 13            | 3.308             | 2.286                | 32.182 | 3.474          | 210.951       | 95,54%  | (9.418) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 113       | 71        | 435       | 1.429     | 0,51%     | 1,74%     | 5,53%     | 994           | 1.316 | 1.358 |               |        |       |
|     | KUR                | 113       | 11        | 213       | 1.220     | 0,55%     | 0,90%     | 4,98%     | 1.007         | 1.107 | 1.209 |               |        |       |
|     | Non KUR            | -         | 60        | 222       | 209       | 0,00%     | 16,47%    | 15,55%    | (13)          | 209   | 149   |               |        |       |
| 3   | PWG                | -         | -         | -         | 653       | 0,00%     | 0,00%     | 1,68%     | 653           | 653   | 653   |               |        |       |
|     | Cilem              | -         | -         | -         | 402       | 0,00%     | 0,00%     | 2,26%     | 402           | 402   | 402   |               |        |       |
|     | Gadai              | -         | -         | -         | 250       | 0,00%     | 0,00%     | 1,19%     | 250           | 250   | 250   |               |        |       |
| 4   | CFG                | 211       | 851       | 488       | 1.800     | 0,21%     | 0,44%     | 1,61%     | 1.312         | 1.589 | 949   |               |        |       |
|     | CF 1               | -         | 505       | 348       | 542       | 0,00%     | 1,70%     | 2,61%     | 193           | 542   | 37    |               |        |       |
|     | Total Griya        | -         | 349       | 348       | 348       | 0,00%     | 2,46%     | 2,41%     | -             | 348   | (0)   |               |        |       |
|     | Oto                | -         | 156       | -         | 193       | 0,00%     | 0,00%     | 3,07%     | 193           | 193   | 37    |               |        |       |
|     | CF 2               | 211       | 347       | 140       | 1.259     | 0,25%     | 0,15%     | 1,38%     | 1.119         | 1.047 | 912   |               |        |       |
|     | Mitraguna & Others | 211       | 13        | 13        | 761       | 0,41%     | 0,02%     | 1,34%     | 748           | 550   | 749   |               |        |       |
|     | Pensiun            | -         | 334       | 127       | 497       | 0,00%     | 0,37%     | 1,45%     | 370           | 497   | 163   |               |        |       |
|     | Total Pembiayaan   | 324       | 922       | 923       | 3.881     | 0,19%     | 0,46%     | 1,93%     | 2.958         | 3.557 | 2.959 | 0,35%         | 81,96% | -1,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD   | MtM  | %             | Penc.  | Gap   |
| 1   | SME                | -         | 2.988     | 2.988     | 2.988     | 0,00%     | 11,96%    | 11,96%    | -             | 2.988 | -    |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Non-Linkage        | -         | 2.988     | 2.988     | 2.988     | 0,00%     | 11,96%    | 11,96%    | -             | 2.988 | -    |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 2   | MBG                | 44        | -         | -         | -         | 0,20%     | 0,00%     | 0,00%     | -             | (44)  | -    |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Non KUR            | 44        | -         | -         | -         | 2,77%     | 0,00%     | 0,00%     | -             | (44)  | -    |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 4   | CFG                | 2.124     | 1.478     | 1.665     | 1.665     | 2,15%     | 1,50%     | 1,49%     | -             | (460) | 187  |               |        |       |
|     | CF 1               | 445       | 402       | 402       | 402       | 3,28%     | 1,96%     | 1,94%     | -             | (43)  | -    |               |        |       |
|     | Total Griya        | 405       | 386       | 386       | 386       | 4,28%     | 2,72%     | 2,67%     | -             | (20)  | -    |               |        |       |
|     | Oto                | 40        | 16        | 16        | 16        | 0,98%     | 0,26%     | 0,26%     | -             | (24)  | -    |               |        |       |
|     | CF 2               | 1.679     | 1.076     | 1.263     | 1.263     | 1,97%     | 1,39%     | 1,38%     | -             | (416) | 187  |               |        |       |
|     | Mitraguna & Others | 1.585     | 1.076     | 1.061     | 1.061     | 3,05%     | 1,89%     | 1,86%     | -             | (524) | (15) |               |        |       |
|     | Pensiun            | 94        | -         | 202       | 202       | 0,06%     | 0,10%     | 0,59%     | -             | 108   | 202  |               |        |       |
|     | Total Pembiayaan   | 2.169     | 4.466     | 4.652     | 4.652     | 1,28%     | 2,34%     | 2,31%     | -             | 2.484 | 187  | 1,28%         | 44,68% | -1,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 242.347 | 261.587 | 263.207 | 20.860       |          |
| 2   | Contribution Margin | 9.072   | 12.167  | 9.857   | 785          | -8,7%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,40   | 2,62   | 2,65   | 0,03         | 0,25         |
| CIF Payroll | 1.726  | 1.821  | 1.790  | (31)         | 64           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |       |        |         |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 4.607     | 823       | 1.035     | 1.133     | 120               | 98                   | 310   | 37,62% | (3.474) | -75,42% | 14.468        | 7,83%  | (13.335) |
| 2   | Tabungan      | 52.069    | 52.710    | 53.536    | 54.094    | 1.187             | 558                  | 1.384 | 2,63%  | 2.025   | 3,89%   | 66.297        | 81,59% | (12.202) |
| 3   | Deposito      | 11.396    | 8.232     | 8.315     | 8.315     | 10                | 0                    | 83    | 1,00%  | (3.082) | -27,04% | 12.288        | 67,66% | (3.974)  |
|     | Total         | 68.072    | 61.765    | 62.885    | 63.541    | 1.317             | 656                  | 1.776 | 2,88%  | (4.531) | -6,66%  | 93.052        | 68,29% | (29.511) |
|     | CASA          | 56.676    | 53.533    | 54.571    | 55.227    | 1.307             | 656                  | 1.694 | 3,16%  | (1.449) | -2,56%  | 80.764        | 68,38% | (25.538) |
|     | (%) CASA      | 83,26%    | 86,67%    | 86,78%    | 86,91%    |                   |                      |       |        |         |         |               |        |          |
|     | FDR           | 200,44%   | 258,79%   | 254,19%   | 251,57%   |                   |                      |       |        |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |      |          |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|----------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD  | %MtD     | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.583     | 1.380     | 1.480     | 1.482     |  | 3                    | 102  | 7,42%    | (101) | -6,36%  | -             | 0,00% | 1.482 |
| 2   | Giro ISE      | 116       | 4         | 155       | 155       |  | 0                    | 150  | 3456,59% | 39    | 33,72%  |               | 0,00% | 155   |
| 3   | Tabungan ISE  | 1.468     | 1.376     | 1.325     | 1.328     |  | 3                    | (48) | -3,47%   | (140) | -9,52%  |               | 0,00% | 1.328 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0!  | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 122       | 137       | 137       | 137       |  | 0                    | 0    | 0,00%    | 15    | 12,30%  |               | 0,00% | 137   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 39.654    | 40.666    | 40.459    | 250                     | 100                     | -150          | -445              | -207                 | 805    | 307            | 42.833        | 94,46%  | (2.373) |
|     | KUR                 | 35.878    | 37.940    | 37.745    | 250                     | 100                     | -150          | -396              | -195                 | 1.868  | 295            | 38.902        | 97,03%  | (1.157) |
|     | Non KUR             | 3.776     | 2.727     | 2.714     | -                       | -                       | 0             | -49               | -13                  | -1.062 | 13             | 3.930         | 69,05%  | (1.216) |
| 3   | PWG                 | 12.336    | 26.900    | 27.543    | 2.987                   | 2.284                   | -703          | 289               | 643                  | 15.207 | 1.641          | 22.523        | 122,29% | 5.020   |
|     | Cilem               | 3.767     | 9.204     | 9.399     | 368                     | 316                     | -52           | 743               | 195                  | 5.632  | 121            | 9.302         | 101,04% | 97      |
|     | Gadai               | 8.569     | 17.696    | 18.144    | 2.619                   | 1.968                   | -651          | -454              | 448                  | 9.575  | 1.520          | 13.221        | 137,24% | 4.923   |
| 4   | CFG                 | 84.451    | 92.273    | 91.848    | 1.160                   | 449                     | -711          | 1.205             | -425                 | 7.398  | 874            | 96.059        | 95,62%  | (4.211) |
|     | CF 1                | 4.785     | 7.190     | 7.170     | -                       | -                       | 0             | -8                | -20                  | 2.385  | 20             | 6.182         | 116,00% | 989     |
|     | Total Griya         | 4.537     | 6.323     | 6.309     | -                       | -                       | 0             | 0                 | -15                  | 1.771  | 15             | 4.928         | 128,01% | 1.381   |
|     | • Total Non Program | 4.383     | 5.674     | 5.660     | -                       | -                       | 0             | -46               | -14                  | 1.276  | 14             | 4.754         | 119,06% | 906     |
|     | • Program           | 154       | 649       | 649       | -                       | -                       | 0             | -3                | -1                   | 495    | 1              | 174           | 372,61% | 475     |
|     | Oto                 | 248       | 867       | 862       | -                       | -                       | 0             | -8                | -5                   | 614    | 5              | 1.253         | 68,75%  | (392)   |
|     | CF 2                | 79.665    | 85.083    | 84.678    | 1.160                   | 449                     | -711          | 1.213             | -405                 | 5.012  | 854            | 89.878        | 94,21%  | (5.200) |
|     | Mitraguna & Others  | 63.755    | 66.325    | 66.040    | 1.160                   | 449                     | -711          | 997               | -285                 | 2.285  | 734            | 72.922        | 90,56%  | (6.882) |
|     | Pensiun             | 15.910    | 18.758    | 18.638    | -                       | -                       | 0             | 216               | -120                 | 2.728  | 120            | 16.956        | 109,92% | 1.682   |
|     | Total Pembiayaan    | 136.441   | 159.840   | 159.850   | 4.397                   | 2.833                   | -1.564        | 1.049             | 11                   | 23.410 | 2.823          | 161.415       | 99,03%  | (1.564) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 187       | 302       | 661       | 2.799     | 0,47%     | 1,63%     | 6,92%     | 2.138         | 2.612 | 2.497 |               |        |       |
|     | KUR                | 48        | 302       | 528       | 2.336     | 0,13%     | 1,39%     | 6,19%     | 1.807         | 2.288 | 2.034 |               |        |       |
|     | Non KUR            | 140       | -         | 133       | 463       | 3,70%     | 4,88%     | 17,07%    | 330           | 324   | 463   |               |        |       |
| 3   | PWG                | -         | -         | -         | 587       | 0,00%     | 0,00%     | 2,13%     | 587           | 587   | 587   |               |        |       |
|     | Cilem              | -         | -         | -         | 375       | 0,00%     | 0,00%     | 3,99%     | 375           | 375   | 375   |               |        |       |
|     | Gadai              | -         | -         | -         | 212       | 0,00%     | 0,00%     | 1,17%     | 212           | 212   | 212   |               |        |       |
| 4   | CFG                | 1.300     | 445       | 814       | 4.999     | 1,54%     | 0,88%     | 5,44%     | 4.185         | 3.698 | 4.554 |               |        |       |
|     | CF 1               | -         | -         | 371       | 371       | 0,00%     | 5,16%     | 5,18%     | -             | 371   | 371   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | -         | 371       | 371       | 0,00%     | 42,84%    | 43,09%    | -             | 371   | 371   |               |        |       |
|     | CF 2               | 1.300     | 445       | 443       | 4.627     | 1,63%     | 0,52%     | 5,46%     | 4.185         | 3.327 | 4.182 |               |        |       |
|     | Mitraguna & Others | 1.135     | 445       | 443       | 4.627     | 1,78%     | 0,67%     | 7,01%     | 4.185         | 3.492 | 4.182 |               |        |       |
|     | Pensiun            | 165       | -         | -         | -         | 1,04%     | 0,00%     | 0,00%     | -             | (165) | -     |               |        |       |
|     | Total Pembiayaan   | 1.487     | 747       | 1.475     | 8.384     | 1,09%     | 0,92%     | 5,25%     | 6.909         | 6.897 | 7.638 | 0,50%         | 90,41% | -4,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | -         | 442       | 232       | 471       | 0,00%     | 0,57%     | 1,16%     | 239           | 471   | 29    |               |         |      |
|     | KUR                | -         | 238       | 159       | 266       | 0,00%     | 0,42%     | 0,71%     | 107           | 266   | 28    |               |         |      |
|     | Non KUR            | -         | 204       | 73        | 205       | 0,00%     | 2,68%     | 7,56%     | 132           | 205   | 1     |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 4   | CFG                | 643       | 445       | 282       | 282       | 0,76%     | 0,31%     | 0,31%     | -             | (361) | (163) |               |         |      |
|     | 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               | 643       | 445       | 282       | 282       | 0,81%     | 0,33%     | 0,33%     | -             | (361) | (163) |               |         |      |
|     | Mitraguna & Others | 643       | 283       | 282       | 282       | 1,01%     | 0,43%     | 0,43%     | -             | (361) | (1)   |               |         |      |
|     | Pensiun            | -         | 162       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (162) |               |         |      |
|     | Total Pembiayaan   | 643       | 887       | 514       | 753       | 0,47%     | 0,32%     | 0,47%     | 239           | 110   | (134) | 0,59%         | -26,04% | 0,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 132.479 | 140.227 | 162.105 | 29.626       |          |
| 2   | Contribution Margin | 5.027   | 6.037   | 6.319   | 1.292        | -25,7%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,89   | 3,22   | 3,25   | 0,03         | 0,36         |
| CIF Payroll | 472    | 712    | 731    | 19           | 259          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |       |        |         |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 4.381     | 4.017     | 5.102     | 5.014     | (1.873)           | (88)                 | 997   | 24,81% | 634     | 14,46%  | 14.235        | 35,22%  | (9.221)  |
| 2   | Tabungan      | 121.239   | 138.582   | 138.091   | 137.640   | 11.673            | (452)                | (943) | -0,68% | 16.401  | 13,53%  | 135.409       | 101,65% | 2.231    |
| 3   | Deposito      | 26.839    | 21.172    | 21.634    | 21.534    | (118)             | (100)                | 362   | 1,71%  | (5.305) | -19,77% | 27.773        | 77,54%  | (6.238)  |
|     | Total         | 152.459   | 163.772   | 164.827   | 164.188   | 9.683             | (640)                | 416   | 0,25%  | 11.729  | 7,69%   | 177.417       | 92,54%  | (13.229) |
|     | CASA          | 125.619   | 142.600   | 143.193   | 142.654   | 9.801             | (540)                | 54    | 0,04%  | 17.034  | 13,56%  | 149.644       | 95,33%  | (6.990)  |
|     | (%) CASA      | 82,40%    | 87,07%    | 86,87%    | 86,88%    |                   |                      |       |        |         |         |               |         |          |
|     | FDR           | 80,08%    | 78,58%    | 78,18%    | 78,49%    |                   |                      |       |        |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |      |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD  | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.251     | 3.178     | 3.197     | 3.231     |  | 34                   | 54   | 1,69%   | (19)  | -0,59%  | -             | 0,00% | 3.231 |
| 2   | Giro ISE      | 1.707     | 1.640     | 1.572     | 1.589     |  | 18                   | (50) | -3,08%  | (117) | -6,88%  |               | 0,00% | 1.589 |
| 3   | Tabungan ISE  | 1.544     | 1.538     | 1.625     | 1.642     |  | 17                   | 104  | 6,78%   | 98    | 6,37%   |               | 0,00% | 1.642 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 155       | 168       | 168       | 168       |  | 0                    | 0    | 0,00%   | 13    | 8,39%   |               | 0,00% | 168   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 14.885    | 14.601    | 14.579    | -                       | -                       | 0             | -3                | -22                  | -306   | 22             | 14.885        | 97,94%  | (306)    |
|     | Linkage             | 10.703    | 10.703    | 10.703    | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 10.703        | 100,00% | 0        |
|     | Non-Linkage         | 4.183     | 3.898     | 3.877     | -                       | -                       | 0             | -3                | -22                  | -306   | 22             | 4.183         | 92,68%  | (306)    |
|     | • Local Champion    | 2.186     | 2.080     | 2.077     | -                       | -                       | 0             | -3                | -3                   | -109   | 3              | 2.186         | 95,01%  | (109)    |
|     | • Value Chain       | 1.997     | 1.819     | 1.800     | -                       | -                       | -             | 0                 | -19                  | -197   | 19             | 1.997         | 90,13%  | (197)    |
| 2   | MBG                 | 31.186    | 29.188    | 29.064    | 100                     | -                       | -100          | 1.444             | -125                 | -2.123 | 125            | 34.587        | 84,03%  | (5.524)  |
|     | KUR                 | 27.378    | 26.486    | 26.369    | 100                     | -                       | -100          | 1.513             | -117                 | -1.009 | 117            | 30.615        | 86,13%  | (4.246)  |
|     | Non KUR             | 3.809     | 2.702     | 2.695     | -                       | -                       | 0             | -69               | -7                   | -1.114 | 7              | 3.973         | 67,84%  | (1.277)  |
| 3   | PWG                 | 1.449     | 5.298     | 5.264     | 126                     | 167                     | 41            | 309               | -34                  | 3.815  | 201            | 7.317         | 71,94%  | (2.053)  |
|     | Cilem               | 1.449     | 5.298     | 5.264     | 126                     | 167                     | 41            | 309               | -34                  | 3.815  | 201            | 7.317         | 71,94%  | (2.053)  |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 74.563    | 79.599    | 79.962    | -                       | 1.174                   | 1.174         | -144              | 363                  | 5.400  | 811            | 88.282        | 90,58%  | (8.320)  |
|     | CF 1                | 26.770    | 24.458    | 24.376    | -                       | -                       | 0             | -85               | -82                  | -2.394 | 82             | 28.904        | 84,34%  | (4.527)  |
|     | Total Griya         | 26.477    | 21.402    | 21.355    | -                       | -                       | 0             | 0                 | -48                  | -5.123 | 48             | 27.398        | 77,94%  | (6.043)  |
|     | • Total Non Program | 23.147    | 18.529    | 18.494    | -                       | -                       | 0             | -264              | -34                  | -4.652 | 34             | 23.633        | 78,26%  | (5.139)  |
|     | • Program           | 3.330     | 2.873     | 2.860     | -                       | -                       | 0             | -40               | -13                  | -470   | 13             | 3.765         | 75,97%  | (905)    |
|     | Oto                 | 293       | 3.056     | 3.022     | -                       | -                       | 0             | -85               | -35                  | 2.728  | 35             | 1.506         | 200,70% | 1.516    |
|     | CF 2                | 47.792    | 55.141    | 55.586    | -                       | 1.174                   | 1.174         | -59               | 445                  | 7.794  | 729            | 59.379        | 93,61%  | (3.793)  |
|     | Mitraguna & Others  | 41.537    | 46.597    | 47.033    | -                       | 1.114                   | 1.114         | -97               | 436                  | 5.496  | 678            | 51.936        | 90,56%  | (4.903)  |
|     | Pensiun             | 6.255     | 8.544     | 8.553     | -                       | 60                      | 60            | 38                | 9                    | 2.297  | 51             | 7.443         | 114,91% | 1.110    |
|     | Total Pembiayaan    | 122.084   | 128.687   | 128.869   | 226                     | 1.341                   | 1.115         | 1.607             | 182                  | 6.785  | 1.158          | 145.072       | 88,83%  | (16.203) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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        | -         | -         | 1.819     | -         | 0,00%     | 87,44%    | 0,00%     | (1.819)       | -     | -     |               |        |       |
| 2   | MBG                | 83        | 713       | 1.083     | 1.593     | 0,27%     | 3,71%     | 5,48%     | 510           | 1.510 | 880   |               |        |       |
|     | KUR                | 83        | 159       | 731       | 1.279     | 0,30%     | 2,76%     | 4,85%     | 548           | 1.196 | 1.120 |               |        |       |
|     | Non KUR            | -         | 554       | 352       | 314       | 0,00%     | 13,01%    | 11,66%    | (37)          | 314   | (240) |               |        |       |
| 3   | PWG                | 10        | -         | -         | 168       | 0,69%     | 0,00%     | 3,20%     | 168           | 158   | 168   |               |        |       |
|     | Cilem              | 10        | -         | -         | 168       | 0,69%     | 0,00%     | 3,20%     | 168           | 158   | 168   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.636     | 3.103     | 3.335     | 2.368     | 2,19%     | 4,19%     | 2,96%     | (967)         | 732   | (734) |               |        |       |
|     | CF 1               | 1.522     | 2.499     | 2.687     | 1.699     | 5,68%     | 10,99%    | 6,97%     | (988)         | 177   | (800) |               |        |       |
|     | Total Griya        | 1.522     | 2.499     | 2.687     | 1.699     | 5,75%     | 12,56%    | 7,96%     | (988)         | 177   | (800) |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | CF 2               | 114       | 603       | 648       | 669       | 0,24%     | 1,18%     | 1,20%     | 21            | 555   | 66    |               |        |       |
|     | Mitraguna & Others | 114       | 603       | 648       | 484       | 0,27%     | 1,39%     | 1,03%     | (164)         | 370   | (119) |               |        |       |
|     | Pensiun            | -         | -         | -         | 186       | 0,00%     | 0,00%     | 2,17%     | 186           | 186   | 186   |               |        |       |
|     | Total Pembiayaan   | 1.729     | 3.816     | 4.418     | 4.130     | 1,42%     | 3,43%     | 3,20%     | (288)         | 2.401 | 314   | 0,93%         | 70,93% | -2,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |        |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|--------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap    |
| 1   | SME                | 11.982    | 12.559    | 12.559    | 12.559    | 80,49%    | 86,01%    | 86,14%    | -             | 577   | -     |               |        |        |
|     | Linkage            | 10.703    | 10.703    | 10.703    | 10.703    | 100,00%   | 100,00%   | 100,00%   | -             | -     | -     |               |        |        |
|     | Non-Linkage        | 1.279     | 1.856     | 1.856     | 1.856     | 30,58%    | 47,61%    | 47,88%    | -             | 577   | -     |               |        |        |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
| 2   | MBG                | 479       | 1.056     | 1.094     | 1.182     | 1,54%     | 3,75%     | 4,07%     | 87            | 703   | 126   |               |        |        |
|     | KUR                | 111       | 479       | 256       | 251       | 0,41%     | 0,97%     | 0,95%     | (4)           | 140   | (228) |               |        |        |
|     | Non KUR            | 368       | 577       | 839       | 930       | 9,65%     | 31,03%    | 34,52%    | 92            | 563   | 354   |               |        |        |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
| 4   | CFG                | 1.365     | 1.266     | 1.577     | 1.575     | 1,83%     | 1,98%     | 1,97%     | (2)           | 210   | 309   |               |        |        |
|     | CF 1               | 1.118     | 388       | 699       | 697       | 4,18%     | 2,86%     | 2,86%     | (2)           | (421) | 309   |               |        |        |
|     | Total Griya        | 1.118     | 388       | 699       | 697       | 4,22%     | 3,27%     | 3,27%     | (2)           | (421) | 309   |               |        |        |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | CF 2               | 247       | 878       | 878       | 878       | 0,52%     | 1,59%     | 1,58%     | -             | 631   | 0     |               |        |        |
|     | Mitraguna & Others | 247       | 878       | 878       | 878       | 0,59%     | 1,88%     | 1,87%     | -             | 631   | 0     |               |        |        |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |        |
|     | Total Pembiayaan   | 13.825    | 14.880    | 15.230    | 15.315    | 11,32%    | 11,83%    | 11,88%    | 86            | 1.490 | 435   | 1,27%         | 89,32% | -10,6% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 145.572 | 152.359 | 154.089 | 8.517        |          |
| 2   | Contribution Margin | 9.573   | 12.583  | 6.023   | (3.550)      | 37,1%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,79   | 3,06   | 3,11   | 0,05         | 0,32         |
| CIF Payroll | 876    | 929    | 895    | (34)         | 19           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |       |        |         |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                   | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 5.919     | 2.826     | 3.054     | 3.145     | (595)             | 91                   | 320   | 11,31% | (2.774) | -46,87% | 16.485        | 19,08%  | (13.340) |
| 2   | Tabungan      | 49.567    | 51.826    | 52.695    | 52.610    | (1.999)           | (85)                 | 784   | 1,51%  | 3.043   | 6,14%   | 64.759        | 81,24%  | (12.149) |
| 3   | Deposito      | 19.983    | 50.082    | 52.876    | 52.876    | (145)             | 0                    | 2.794 | 5,58%  | 32.893  | 164,60% | 20.965        | 252,21% | 31.911   |
|     | Total         | 75.469    | 104.733   | 108.625   | 108.631   | (2.739)           | 6                    | 3.898 | 3,72%  | 33.162  | 43,94%  | 102.209       | 106,28% | 6.422    |
|     | CASA          | 55.486    | 54.651    | 55.749    | 55.755    | (2.594)           | 6                    | 1.104 | 2,02%  | 269     | 0,48%   | 81.244        | 68,63%  | (25.489) |
|     | (%) CASA      | 73,52%    | 52,18%    | 51,32%    | 51,33%    |                   |                      |       |        |         |         |               |         |          |
|     | FDR           | 164,25%   | 131,16%   | 127,12%   | 127,11%   |                   |                      |       |        |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |     |        |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|--------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD | %MtD   | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.169     | 851       | 1.030     | 1.034     |  | 3                    | 183 | 21,46% | (136) | -11,60% | -             | 0,00% | 1.034 |
| 2   | Giro ISE      | 176       | 1         | 1         | 1         |  | 0                    | 0   | 0,00%  | (175) | -99,42% |               | 0,00% | 1     |
| 3   | Tabungan ISE  | 994       | 700       | 879       | 882       |  | 3                    | 183 | 26,08% | (111) | -11,18% |               | 0,00% | 882   |
| 4   | Deposito ISE  | -         | 150       | 150       | 150       |  | 0                    | 0   | 0,00%  | 150   | #DIV/0! |               | 0,00% | 150   |
| 5   | CIF ISE       | 25        | 30        | 30        | 30        |  | 0                    | 0   | 0,00%  | 5     | 20,00%  |               | 0,00% | 30    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25) | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 14        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -14    | -              | 96            | 0,00%   | (96)    |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non KUR             | 14        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -14    | -              | 96            | 0,00%   | (96)    |
| 3   | PWG                 | 2.503     | 4.911     | 5.010     | 403                     | 200                     | -203          | 587               | 99                   | 2.507  | 101            | 9.300         | 53,87%  | (4.290) |
|     | Cilem               | 2.503     | 4.911     | 5.010     | 403                     | 200                     | -203          | 587               | 99                   | 2.507  | 101            | 9.300         | 53,87%  | (4.290) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 121.441   | 132.460   | 133.073   | 1.251                   | 1.312                   | 61            | 173               | 614                  | 11.633 | 698            | 134.385       | 99,02%  | (1.311) |
|     | CF 1                | 4.796     | 5.941     | 5.906     | 111                     | -                       | -111          | 83                | -35                  | 1.110  | 35             | 6.387         | 92,46%  | (482)   |
|     | Total Griya         | 4.549     | 4.720     | 4.708     | -                       | -                       | 0             | 0                 | -12                  | 159    | 12             | 4.956         | 95,00%  | (248)   |
|     | • Total Non Program | 4.549     | 4.720     | 4.708     | -                       | -                       | 0             | -44               | -12                  | 159    | 12             | 4.956         | 95,00%  | (248)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 246       | 1.220     | 1.198     | 111                     | -                       | -111          | 83                | -23                  | 951    | 23             | 1.431         | 83,66%  | (234)   |
|     | CF 2                | 116.645   | 126.519   | 127.168   | 1.140                   | 1.312                   | 172           | 90                | 649                  | 10.523 | 663            | 127.997       | 99,35%  | (829)   |
|     | Mitraguna & Others  | 110.497   | 118.905   | 119.623   | 1.140                   | 1.312                   | 172           | 160               | 718                  | 9.127  | 594            | 120.687       | 99,12%  | (1.063) |
|     | Pensiun             | 6.148     | 7.615     | 7.545     | -                       | -                       | 0             | -71               | -70                  | 1.396  | 70             | 7.311         | 103,20% | 234     |
|     | Total Pembiayaan    | 123.957   | 137.371   | 138.083   | 1.654                   | 1.512                   | -142          | 760               | 712                  | 14.126 | 799            | 143.781       | 96,04%  | (5.698) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | -         | -         | -         | 46        | 0,00%     | 0,00%     | 0,92%     | 46            | 46    | 46    |               |        |       |
|     | Cilem              | -         | -         | -         | 46        | 0,00%     | 0,00%     | 0,92%     | 46            | 46    | 46    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | -         | 1.507     | 3.445     | 4.144     | 0,00%     | 2,60%     | 3,11%     | 699           | 4.144 | 2.637 |               |        |       |
|     | CF 1               | -         | -         | 130       | 291       | 0,00%     | 2,19%     | 4,92%     | 161           | 291   | 291   |               |        |       |
|     | Total Griya        | -         | -         | -         | 279       | 0,00%     | 0,00%     | 5,94%     | 279           | 279   | 279   |               |        |       |
|     | Oto                | -         | -         | 130       | 11        | 0,00%     | 10,64%    | 0,94%     | (119)         | 11    | 11    |               |        |       |
|     | CF 2               | -         | 1.507     | 3.315     | 3.853     | 0,00%     | 2,62%     | 3,03%     | 539           | 3.853 | 2.346 |               |        |       |
|     | Mitraguna & Others | -         | 1.507     | 3.315     | 3.853     | 0,00%     | 2,79%     | 3,22%     | 539           | 3.853 | 2.346 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | -         | 1.507     | 3.445     | 4.190     | 0,00%     | 2,51%     | 3,03%     | 746           | 4.190 | 2.683 | 0,79%         | 73,89% | -2,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |     | Target Dec'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 14        | -         | -         | -         | 100,00%   | 0,00%     | 0,00%     | -             | (14)    | -   |               |          |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Non KUR            | 14        | -         | -         | -         | 100,00%   | 0,00%     | 0,00%     | -             | (14)    | -   |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
| 4   | CFG                | 2.522     | 69        | 68        | 68        | 2,08%     | 0,05%     | 0,05%     | -             | (2.453) | (0) |               |          |      |
|     | CF 1               | 65        | 54        | 54        | 54        | 1,36%     | 0,91%     | 0,91%     | -             | (12)    | (0) |               |          |      |
|     | Total Griya        | 65        | 54        | 54        | 54        | 1,44%     | 1,14%     | 1,14%     | -             | (12)    | (0) |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | CF 2               | 2.456     | 15        | 15        | 15        | 2,11%     | 0,01%     | 0,01%     | -             | (2.442) | -   |               |          |      |
|     | Mitraguna & Others | 2.456     | 15        | 15        | 15        | 2,22%     | 0,01%     | 0,01%     | -             | (2.442) | -   |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |          |      |
|     | Total Pembiayaan   | 2.536     | 69        | 68        | 68        | 2,05%     | 0,05%     | 0,05%     | -             | (2.467) | (0) | 0,52%         | -958,77% | 0,5% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 123.370 | 127.118 | 140.997 | 17.627       |          |
| 2   | Contribution Margin | 3.238   | 3.873   | 4.485   | 1.247        | -38,5%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 3,29   | 3,45   | 3,47   | 0,02         | 0,18         |
| CIF Payroll | 789    | 858    | 863    | 5            | 74           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |         |         |         |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 1.601     | 2.661     | 2.603     | 1.991     | 771              | (612)                | (670)   | -25,18% | 390     | 24,39%  | 16.568        | 12,02% | (14.576) |
| 2   | Tabungan      | 117.228   | 124.352   | 129.423   | 131.050   | (5.693)          | 1.627                | 6.698   | 5,39%   | 13.822  | 11,79%  | 138.543       | 94,59% | (7.493)  |
| 3   | Deposito      | 47.162    | 44.209    | 42.016    | 42.016    | (74)             | 0                    | (2.193) | -4,96%  | (5.146) | -10,91% | 48.540        | 86,56% | (6.524)  |
|     | Total         | 165.991   | 171.222   | 174.043   | 175.058   | (4.996)          | 1.015                | 3.835   | 2,24%   | 9.067   | 5,46%   | 203.651       | 85,96% | (28.593) |
|     | CASA          | 118.829   | 127.013   | 132.026   | 133.041   | (4.922)          | 1.015                | 6.028   | 4,75%   | 14.213  | 11,96%  | 155.111       | 85,77% | (22.069) |
|     | (%) CASA      | 71,59%    | 74,18%    | 75,86%    | 76,00%    |                  |                      |         |         |         |         |               |        |          |
|     | FDR           | 85,30%    | 89,69%    | 88,66%    | 88,14%    |                  |                      |         |         |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |       |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.067     | 4.575     | 4.160     | 4.539     |  | 378                  | (37)  | -0,81%  | 1.471 | 47,98%  | -             | 0,00% | 4.539 |
| 2   | Giro ISE      | 515       | 1.528     | 1.094     | 1.230     |  | 136                  | (298) | -19,49% | 715   | 138,99% |               | 0,00% | 1.230 |
| 3   | Tabungan ISE  | 2.552     | 3.048     | 3.066     | 3.308     |  | 242                  | 261   | 8,56%   | 756   | 29,62%  |               | 0,00% | 3.308 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 109       | 122       | 122       | 122       |  | 0                    | 0     | 0,00%   | 13    | 11,93%  |               | 0,00% | 122   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 21        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -21    | -              | 21            | 0,00%   | (21)     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 21        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -21    | -              | 21            | 0,00%   | (21)     |
|     | • Local Champion    | 21        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -21    | -              | 21            | 0,00%   | (21)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 23.548    | 26.617    | 26.877    | -                       | 380                     | 380           | -287             | 260                  | 3.329  | 120            | 26.741        | 100,51% | 136      |
|     | KUR                 | 22.685    | 26.059    | 26.320    | -                       | 380                     | 380           | -266             | 260                  | 3.635  | 120            | 25.722        | 102,32% | 597      |
|     | Non KUR             | 863       | 558       | 558       | -                       | -                       | 0             | -21              | 0                    | -306   | -              | 1.019         | 54,73%  | (461)    |
| 3   | PWG                 | 16.913    | 31.730    | 32.685    | 1.596                   | 2.356                   | 760           | 2.791            | 955                  | 15.772 | 1.401          | 31.322        | 104,35% | 1.363    |
|     | Cilem               | 9.701     | 21.303    | 21.780    | 530                     | 861                     | 331           | 2.741            | 477                  | 12.079 | 385            | 21.277        | 102,37% | 503      |
|     | Gadai               | 7.212     | 10.427    | 10.904    | 1.066                   | 1.495                   | 428           | 50               | 478                  | 3.693  | 1.017          | 10.045        | 108,56% | 860      |
| 4   | CFG                 | 101.109   | 95.227    | 94.742    | 100                     | 135                     | 35            | -999             | -485                 | -6.367 | 620            | 115.283       | 82,18%  | (20.541) |
|     | CF 1                | 13.632    | 14.370    | 14.299    | -                       | -                       | 0             | 307              | -71                  | 667    | 71             | 15.375        | 93,01%  | (1.075)  |
|     | Total Griya         | 12.067    | 11.849    | 11.804    | -                       | -                       | 0             | 0                | -45                  | -263   | 45             | 12.512        | 94,34%  | (708)    |
|     | • Total Non Program | 12.067    | 11.849    | 11.804    | -                       | -                       | 0             | -193             | -45                  | -263   | 45             | 12.512        | 94,34%  | (708)    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 1.565     | 2.521     | 2.495     | -                       | -                       | 0             | 307              | -26                  | 930    | 26             | 2.863         | 87,17%  | (367)    |
|     | CF 2                | 87.476    | 80.857    | 80.442    | 100                     | 135                     | 35            | -1.306           | -414                 | -7.034 | 549            | 99.908        | 80,52%  | (19.466) |
|     | Mitraguna & Others  | 79.108    | 72.826    | 72.476    | -                       | 135                     | 135           | -1.610           | -350                 | -6.632 | 485            | 90.268        | 80,29%  | (17.792) |
|     | Pensiun             | 8.368     | 8.031     | 7.966     | 100                     | -                       | -100          | 304              | -64                  | -402   | 64             | 9.641         | 82,63%  | (1.674)  |
|     | Total Pembiayaan    | 141.591   | 153.573   | 154.304   | 1.696                   | 2.871                   | 1.175         | 1.505            | 730                  | 12.713 | 2.141          | 173.366       | 89,00%  | (19.063) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 190       | -         | 679       | 788       | 0,81%     | 2,55%     | 2,93%     | 109           | 599   | 788   |               |        |       |
|     | KUR                | -         | -         | 679       | 705       | 0,00%     | 2,61%     | 2,68%     | 25            | 705   | 705   |               |        |       |
|     | Non KUR            | 190       | -         | -         | 84        | 21,98%    | 0,00%     | 15,01%    | 84            | (106) | 84    |               |        |       |
| 3   | PWG                | -         | -         | -         | 473       | 0,00%     | 0,00%     | 1,45%     | 473           | 473   | 473   |               |        |       |
|     | Cilem              | -         | -         | -         | 415       | 0,00%     | 0,00%     | 1,91%     | 415           | 415   | 415   |               |        |       |
|     | Gadai              | -         | -         | -         | 58        | 0,00%     | 0,00%     | 0,53%     | 58            | 58    | 58    |               |        |       |
| 4   | CFG                | 854       | 82        | 883       | 5.117     | 0,84%     | 0,93%     | 5,40%     | 4.234         | 4.263 | 5.036 |               |        |       |
|     | CF 1               | -         | 82        | 227       | 572       | 0,00%     | 1,58%     | 4,00%     | 346           | 572   | 491   |               |        |       |
|     | Total Griya        | -         | 70        | 216       | 379       | 0,00%     | 1,82%     | 3,21%     | 163           | 379   | 309   |               |        |       |
|     | Oto                | -         | 11        | 11        | 193       | 0,00%     | 0,42%     | 7,75%     | 183           | 193   | 182   |               |        |       |
|     | CF 2               | 854       | -         | 657       | 4.545     | 0,98%     | 0,81%     | 5,65%     | 3.888         | 3.691 | 4.545 |               |        |       |
|     | Mitraguna & Others | 854       | -         | 657       | 4.545     | 1,08%     | 0,90%     | 6,27%     | 3.888         | 3.691 | 4.545 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 1.044     | 82        | 1.563     | 6.379     | 0,74%     | 1,02%     | 4,13%     | 4.816         | 5.334 | 6.297 | 0,71%         | 82,70% | -3,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 74        | -         | -         | -         | 0,32%     | 0,00%     | 0,00%     | -             | (74)  | -     |               |          |      |
|     | KUR                | 33        | -         | -         | -         | 0,15%     | 0,00%     | 0,00%     | -             | (33)  | -     |               |          |      |
|     | Non KUR            | 41        | -         | -         | -         | 4,73%     | 0,00%     | 0,00%     | -             | (41)  | -     |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 4   | CFG                | 597       | 1.073     | 177       | 177       | 0,59%     | 0,19%     | 0,19%     | -             | (420) | (896) |               |          |      |
|     | CF 1               | 91        | 239       | 151       | 151       | 0,67%     | 1,05%     | 1,05%     | -             | 60    | (88)  |               |          |      |
|     | Total Griya        | 91        | 88        | -         | -         | 0,75%     | 0,00%     | 0,00%     | -             | (91)  | (88)  |               |          |      |
|     | Oto                | -         | 151       | 151       | 151       | 0,00%     | 5,98%     | 6,04%     | -             | 151   | -     |               |          |      |
|     | CF 2               | 506       | 835       | 26        | 26        | 0,58%     | 0,03%     | 0,03%     | -             | (480) | (809) |               |          |      |
|     | Mitraguna & Others | 506       | 835       | 26        | 26        | 0,64%     | 0,04%     | 0,04%     | -             | (480) | (809) |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Total Pembiayaan   | 671       | 1.073     | 177       | 177       | 0,47%     | 0,12%     | 0,11%     | -             | (494) | (896) | 0,84%         | -636,44% | 0,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 168.239 | 165.991 | 176.218 | 7.979        |          |
| 2   | Contribution Margin | 6.452   | 8.178   | 7.599   | 1.147        | -17,8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,89   | 2,99   | 3,01   | 0,01         | 0,12         |
| CIF Payroll | 928    | 1.012  | 1.023  | 11           | 95           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |       |        |         |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                  | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 6.062     | 3.954     | 3.727     | 3.802     | (318)            | 76                   | (152) | -3,83% | (2.260) | -37,27% | 20.486        | 18,56% | (16.683) |
| 2   | Tabungan      | 115.416   | 132.994   | 130.711   | 132.281   | 5.618            | 1.570                | (713) | -0,54% | 16.864  | 14,61%  | 135.976       | 97,28% | (3.696)  |
| 3   | Deposito      | 39.351    | 38.307    | 40.103    | 40.053    | 1.801            | (50)                 | 1.746 | 4,56%  | 703     | 1,7%    | 40.694        | 98,42% | (641)    |
|     | Total         | 160.829   | 175.254   | 174.541   | 176.136   | 7.101            | 1.595                | 882   | 0,50%  | 15.307  | 9,52%   | 197.156       | 89,34% | (21.020) |
|     | CASA          | 121.478   | 136.948   | 134.437   | 136.083   | 5.300            | 1.646                | (864) | -0,63% | 14.605  | 12,02%  | 156.462       | 86,98% | (20.379) |
|     | (%) CASA      | 75,53%    | 78,14%    | 77,02%    | 77,26%    |                  |                      |       |        |         |         |               |        |          |
|     | FDR           | 76,61%    | 86,29%    | 86,99%    | 86,20%    |                  |                      |       |        |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |       |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.481     | 3.254     | 2.579     | 2.576     |  | (3)                  | (678) | -20,84% | 1.095 | 73,93%  | -             | 0,00% | 2.576 |
| 2   | Giro ISE      | 43        | 228       | 4         | 4         |  | 0                    | (224) | -98,29% | (39)  | -90,88% |               | 0,00% | 4     |
| 3   | Tabungan ISE  | 1.438     | 3.026     | 2.575     | 2.572     |  | (3)                  | (454) | -15,00% | 1.134 | 78,81%  |               | 0,00% | 2.572 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 458       | 474       | 474       | 474       |  | 0                    | 0     | 0,00%   | 16    | 3,49%   |               | 0,00% | 474   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 373       | 1.457     | 1.449     | 200                     | -                       | -200          | 184              | -8                   | 1.076  | 8              | 373           | 388,12% | 1.076   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 373       | 1.457     | 1.449     | 200                     | -                       | -200          | 184              | -8                   | 1.076  | 8              | 373           | 388,12% | 1.076   |
|     | • Local Champion    | 373       | 1.457     | 1.449     | 200                     | -                       | -200          | 184              | -8                   | 1.076  | 8              | 373           | 388,12% | 1.076   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 8.334     | 9.310     | 9.194     | -                       | -                       | 0             | -263             | -116                 | 860    | 116            | 10.980        | 83,74%  | (1.786) |
|     | KUR                 | 8.171     | 9.135     | 9.019     | -                       | -                       | 0             | -258             | -116                 | 848    | 116            | 10.688        | 84,39%  | (1.668) |
|     | Non KUR             | 163       | 175       | 175       | -                       | -                       | 0             | -5               | 0                    | 12     | -              | 292           | 59,91%  | (117)   |
| 3   | PWG                 | 22.470    | 33.523    | 34.360    | 2.948                   | 2.371                   | -577          | 1.078            | 837                  | 11.889 | 1.534          | 36.072        | 95,25%  | (1.712) |
|     | Cilem               | 8.736     | 16.980    | 17.574    | 852                     | 940                     | 88            | 1.241            | 593                  | 8.838  | 347            | 19.753        | 88,97%  | (2.180) |
|     | Gadai               | 13.734    | 16.542    | 16.786    | 2.096                   | 1.431                   | -665          | -163             | 244                  | 3.052  | 1.187          | 16.319        | 102,86% | 467     |
| 4   | CFG                 | 92.027    | 106.936   | 106.825   | 1.158                   | 835                     | -323          | 1.273            | -111                 | 14.798 | 946            | 104.206       | 102,51% | 2.619   |
|     | CF 1                | 36.305    | 37.194    | 37.060    | -                       | -                       | 0             | 123              | -134                 | 755    | 134            | 37.801        | 98,04%  | (741)   |
|     | Total Griya         | 33.468    | 33.428    | 33.346    | -                       | -                       | 0             | 0                | -81                  | -122   | 81             | 33.850        | 98,51%  | (504)   |
|     | • Total Non Program | 33.468    | 31.094    | 31.016    | -                       | -                       | 0             | -80              | -78                  | -2.453 | 78             | 33.850        | 91,63%  | (2.835) |
|     | • Program           | -         | 2.334     | 2.331     | -                       | -                       | 0             | 332              | -3                   | 2.331  | 3              | 0             | 0,00%   | 2.331   |
|     | Oto                 | 2.837     | 3.766     | 3.713     | -                       | -                       | 0             | 123              | -53                  | 877    | 53             | 3.951         | 93,99%  | (237)   |
|     | CF 2                | 55.722    | 69.741    | 69.765    | 1.158                   | 835                     | -323          | 1.150            | 23                   | 14.043 | 812            | 66.405        | 105,06% | 3.360   |
|     | Mitraguna & Others  | 47.599    | 56.199    | 56.303    | 1.158                   | 835                     | -323          | 849              | 104                  | 8.704  | 731            | 57.188        | 98,45%  | (885)   |
|     | Pensiun             | 8.123     | 13.543    | 13.462    | -                       | -                       | 0             | 301              | -81                  | 5.339  | 81             | 9.216         | 146,06% | 4.245   |
|     | Total Pembiayaan    | 123.205   | 151.225   | 151.827   | 4.306                   | 3.206                   | -1.100        | 2.272            | 602                  | 28.623 | 2.604          | 151.631       | 100,13% | 196     |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | -         | 94        | 244       | 601       | 0,00%     | 2,62%     | 6,53%     | 357           | 601   | 507   |               |        |       |
|     | KUR                | -         | 94        | 244       | 601       | 0,00%     | 2,67%     | 6,66%     | 357           | 601   | 507   |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 1.205     | 0,00%     | 0,00%     | 3,51%     | 1.205         | 1.205 | 1.205 |               |        |       |
|     | Cilem              | -         | -         | -         | 912       | 0,00%     | 0,00%     | 5,19%     | 912           | 912   | 912   |               |        |       |
|     | Gadai              | -         | -         | -         | 293       | 0,00%     | 0,00%     | 1,75%     | 293           | 293   | 293   |               |        |       |
| 4   | CFG                | 1.195     | 701       | 288       | 1.175     | 1,30%     | 0,27%     | 1,10%     | 886           | (21)  | 473   |               |        |       |
|     | CF 1               | 69        | 536       | 95        | 345       | 0,19%     | 0,25%     | 0,93%     | 250           | 276   | (191) |               |        |       |
|     | Total Griya        | 69        | 536       | 95        | 223       | 0,21%     | 0,28%     | 0,67%     | 129           | 154   | (313) |               |        |       |
|     | Oto                | -         | -         | -         | 121       | 0,00%     | 0,00%     | 3,27%     | 121           | 121   | 121   |               |        |       |
|     | CF 2               | 1.127     | 165       | 194       | 830       | 2,02%     | 0,28%     | 1,19%     | 636           | (297) | 665   |               |        |       |
|     | Mitraguna & Others | 1.127     | 165       | 194       | 830       | 2,37%     | 0,34%     | 1,47%     | 636           | (297) | 665   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 1.195     | 795       | 532       | 2.981     | 0,97%     | 0,35%     | 1,96%     | 2.448         | 1.785 | 2.185 | 0,48%         | 75,58% | -1,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 373       | 373       | 373       | 373       | 100,00%   | 25,62%    | 25,77%    | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Non-Linkage        | 373       | 373       | 373       | 373       | 100,00%   | 25,62%    | 25,77%    | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | 94        | 93        | 93        | 0,00%     | 1,00%     | 1,02%     | -             | 93    | (0)   |               |        |       |
|     | KUR                | -         | 94        | 93        | 93        | 0,00%     | 1,02%     | 1,04%     | -             | 93    | (0)   |               |        |       |
|     | 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                | 802       | 819       | 851       | 693       | 0,87%     | 0,80%     | 0,65%     | (159)         | (109) | (126) |               |        |       |
|     | CF 1               | 46        | 161       | 160       | 160       | 0,13%     | 0,43%     | 0,43%     | -             | 114   | (1)   |               |        |       |
|     | Total Griya        | 46        | 161       | 160       | 160       | 0,14%     | 0,48%     | 0,48%     | -             | 114   | (1)   |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | CF 2               | 756       | 658       | 691       | 533       | 1,36%     | 0,99%     | 0,76%     | (159)         | (223) | (125) |               |        |       |
|     | Mitraguna & Others | 629       | 470       | 629       | 470       | 1,32%     | 1,12%     | 0,83%     | (159)         | (159) | 0     |               |        |       |
|     | Pensiun            | 127       | 188       | 63        | 63        | 0,10%     | 0,04%     | 0,47%     | -             | (64)  | (125) |               |        |       |
|     | Total Pembiayaan   | 1.175     | 1.286     | 1.318     | 1.160     | 0,95%     | 0,87%     | 0,76%     | (159)         | (16)  | (127) | 0,08%         | 89,86% | -0,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 157.868 | 160.829 | 168.153 | 10.285       |          |
| 2   | Contribution Margin | 5.437   | 6.838   | 8.764   | 3.327        | -61,2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 3,15   | 3,35   | 3,36   | 0,01         | 0,21         |
| CIF Payroll | 930    | 1.066  | 1.100  | 34           | 170          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |         |        |         |         | Target Dec'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                  | DtD                  | MtD     | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 6.729     | 4.938     | 5.038     | 5.101     | (610)            | 63                   | 164     | 3,31%  | (1.628) | -24,19% | 22.902        | 22,28%  | (17.800) |
| 2   | Tabungan      | 220.302   | 240.640   | 237.216   | 238.268   | 4.326            | 1.051                | (2.372) | -0,99% | 17.966  | 8,16%   | 243.291       | 97,94%  | (5.024)  |
| 3   | Deposito      | 143.210   | 175.577   | 174.507   | 174.253   | 3.891            | (254)                | (1.324) | -0,75% | 31.043  | 21,68%  | 144.726       | 120,40% | 29.527   |
|     | Total         | 370.242   | 421.155   | 416.761   | 417.622   | 7.607            | 861                  | (3.533) | -0,84% | 47.380  | 12,80%  | 410.919       | 101,63% | 6.704    |
|     | CASA          | 227.032   | 245.578   | 242.254   | 243.369   | 3.716            | 1.115                | (2.209) | -0,90% | 16.338  | 7,20%   | 266.193       | 91,43%  | (22.824) |
|     | (%) CASA      | 61,32%    | 58,31%    | 58,13%    | 58,27%    |                  |                      |         |        |         |         |               |         |          |
|     | FDR           | 58,19%    | 64,52%    | 65,82%    | 65,69%    |                  |                      |         |        |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |       |        |       |         | Target Dec'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD   | %MtD   | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 20.511    | 22.373    | 22.078    | 22.571    |  | 493                  | 198   | 0,88%  | 2.060 | 10,04%  | -             | 0,00% | 22.571 |
| 2   | Giro ISE      | 3.669     | 2.672     | 3.045     | 3.284     |  | 239                  | 611   | 22,87% | (386) | -10,51% |               | 0,00% | 3.284  |
| 3   | Tabungan ISE  | 6.637     | 10.184    | 9.515     | 9.770     |  | 255                  | (414) | -4,06% | 3.133 | 47,21%  |               | 0,00% | 9.770  |
| 4   | Deposito ISE  | 10.205    | 9.517     | 9.517     | 9.517     |  | 0                    | 0     | 0,00%  | (688) | -6,74%  |               | 0,00% | 9.517  |
| 5   | CIF ISE       | 142       | 177       | 177       | 177       |  | 0                    | 0     | 0,00%  | 35    | 24,65%  |               | 0,00% | 177    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 28        | 12.164    | 12.143    | -                       | -                       | 0             | -1.028           | -20                  | 12.115 | 20             | 11.017        | 110,22% | 1.126   |
|     | Linkage             | -         | 9.568     | 9.568     | -                       | -                       | -             | -1               | 0                    | 9.568  | -              | 4.785         | 199,93% | 4.782   |
|     | Non-Linkage         | 28        | 2.596     | 2.576     | -                       | -                       | 0             | -1.027           | -20                  | 2.547  | 20             | 6.232         | 41,33%  | (3.656) |
|     | • Local Champion    | 28        | 2.386     | 2.386     | -                       | -                       | 0             | -1.007           | 0                    | 2.358  | -              | 2.969         | 80,36%  | (583)   |
|     | • Value Chain       | -         | 210       | 190       | -                       | -                       | -             | -20              | -20                  | 190    | 20             | 3.262         | 5,82%   | (3.073) |
| 2   | MBG                 | 7.817     | 12.945    | 12.910    | -                       | -                       | 0             | 870              | -35                  | 5.093  | 35             | 12.716        | 101,53% | 194     |
|     | KUR                 | 7.418     | 12.544    | 12.510    | -                       | -                       | 0             | 876              | -33                  | 5.092  | 33             | 12.079        | 103,57% | 431     |
|     | Non KUR             | 399       | 401       | 400       | -                       | -                       | 0             | -6               | -2                   | 1      | 2              | 637           | 62,76%  | (237)   |
| 3   | PWG                 | 19.390    | 36.456    | 38.645    | 2.042                   | 3.386                   | 1.344         | 4.588            | 2.189                | 19.255 | 1.197          | 33.462        | 115,49% | 5.183   |
|     | Cilem               | 9.334     | 18.717    | 19.560    | 410                     | 1.387                   | 976           | 3.910            | 843                  | 10.227 | 543            | 20.079        | 97,42%  | (519)   |
|     | Gadai               | 10.057    | 17.739    | 19.085    | 1.632                   | 1.999                   | 367           | 678              | 1.346                | 9.028  | 653            | 13.383        | 142,61% | 5.702   |
| 4   | CFG                 | 188.225   | 210.165   | 210.621   | 2.258                   | 2.565                   | 307           | 1.935            | 456                  | 22.396 | 2.109          | 203.074       | 103,72% | 7.547   |
|     | CF 1                | 13.467    | 13.402    | 13.239    | -                       | -                       | 0             | -139             | -163                 | -227   | 163            | 15.350        | 86,25%  | (2.111) |
|     | Total Griya         | 8.915     | 8.509     | 8.389     | -                       | -                       | 0             | 0                | -120                 | -527   | 120            | 9.380         | 89,43%  | (991)   |
|     | • Total Non Program | 8.915     | 8.509     | 8.389     | -                       | -                       | 0             | -264             | -120                 | -527   | 120            | 9.380         | 89,43%  | (991)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 4.551     | 4.894     | 4.851     | -                       | -                       | 0             | -139             | -43                  | 300    | 43             | 5.970         | 81,25%  | (1.119) |
|     | CF 2                | 174.758   | 196.763   | 197.382   | 2.258                   | 2.565                   | 307           | 2.074            | 619                  | 22.623 | 1.946          | 187.724       | 105,14% | 9.658   |
|     | Mitraguna & Others  | 169.164   | 191.102   | 191.756   | 2.258                   | 2.565                   | 307           | 2.115            | 654                  | 22.592 | 1.911          | 180.802       | 106,06% | 10.954  |
|     | Pensiun             | 5.594     | 5.661     | 5.626     | -                       | -                       | 0             | -42              | -35                  | 32     | 35             | 6.922         | 81,28%  | (1.296) |
|     | Total Pembiayaan    | 215.460   | 271.730   | 274.320   | 4.300                   | 5.951                   | 1.651         | 6.365            | 2.590                | 58.859 | 3.361          | 260.269       | 105,40% | 14.051  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 181       | 66        | 66        | 66        | 2,32%     | 0,51%     | 0,51%     | -             | (115) | 0     |               |        |       |
|     | KUR                | 181       | -         | -         | -         | 2,44%     | 0,00%     | 0,00%     | -             | (181) | -     |               |        |       |
|     | Non KUR            | -         | 66        | 66        | 66        | 0,00%     | 16,52%    | 16,59%    | -             | 66    | 0     |               |        |       |
| 3   | PWG                | -         | -         | -         | 913       | 0,00%     | 0,00%     | 2,36%     | 913           | 913   | 913   |               |        |       |
|     | Cilem              | -         | -         | -         | 835       | 0,00%     | 0,00%     | 4,27%     | 835           | 835   | 835   |               |        |       |
|     | Gadai              | -         | -         | -         | 78        | 0,00%     | 0,00%     | 0,41%     | 78            | 78    | 78    |               |        |       |
| 4   | CFG                | 461       | -         | -         | 1.492     | 0,24%     | 0,00%     | 0,71%     | 1.492         | 1.031 | 1.492 |               |        |       |
|     | CF 1               | 356       | -         | -         | 794       | 2,64%     | 0,00%     | 6,00%     | 794           | 438   | 794   |               |        |       |
|     | Total Griya        | -         | -         | -         | 261       | 0,00%     | 0,00%     | 3,11%     | 261           | 261   | 261   |               |        |       |
|     | Oto                | 356       | -         | -         | 533       | 7,82%     | 0,00%     | 11,00%    | 533           | 178   | 533   |               |        |       |
|     | CF 2               | 105       | -         | -         | 698       | 0,06%     | 0,00%     | 0,35%     | 698           | 593   | 698   |               |        |       |
|     | Mitraguna & Others | 105       | -         | -         | 698       | 0,06%     | 0,00%     | 0,36%     | 698           | 593   | 698   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 642       | 66        | 66        | 2.471     | 0,30%     | 0,02%     | 0,90%     | 2.405         | 1.829 | 2.405 | 0,11%         | 87,61% | -0,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |     | Target Dec'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|-----|---------------|-------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 35        | -         | -         | -         | 0,45%     | 0,00%     | 0,00%     | -             | (35) | -   |               |       |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Non KUR            | 35        | -         | -         | -         | 8,74%     | 0,00%     | 0,00%     | -             | (35) | -   |               |       |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
| 4   | CFG                | 77        | 147       | 146       | 146       | 0,04%     | 0,07%     | 0,07%     | -             | 69   | (1) |               |       |      |
|     | CF 1               | 48        | -         | -         | -         | 0,35%     | 0,00%     | 0,00%     | -             | (48) | -   |               |       |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Oto                | 48        | -         | -         | -         | 1,05%     | 0,00%     | 0,00%     | -             | (48) | -   |               |       |      |
|     | CF 2               | 30        | 147       | 146       | 146       | 0,02%     | 0,07%     | 0,07%     | -             | 117  | (1) |               |       |      |
|     | Mitraguna & Others | 30        | 147       | 146       | 146       | 0,02%     | 0,08%     | 0,08%     | -             | 117  | (1) |               |       |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |      |
|     | Total Pembiayaan   | 112       | 147       | 146       | 146       | 0,05%     | 0,05%     | 0,05%     | -             | 34   | (1) | 1,18%         | ##### | 1,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 366.344 | 370.242 | 413.548 | 47.204       |          |
| 2   | Contribution Margin | 14.009  | 17.513  | 15.463  | 1.454        | -10,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 3,62   | 3,65   | 3,58   | (0,06)       | (0,03)       |
| CIF Payroll | 936    | 1.137  | 1.204  | 67           | 268          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |       |         |         |          | Target Dec'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|---------|---------|----------|---------------|---------|---------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                  | DtD                  | MtD   | %MtD    | YtD     | %YtD     | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 145       | 4.654     | 10.488    | 10.462    | (5.987)          | (26)                 | 5.808 | 124,79% | 10.317  | 7092,92% | 5.050         | 207,16% | 5.412   |
| 2   | Tabungan      | 93.148    | 116.881   | 119.539   | 119.250   | 2.876            | (290)                | 2.368 | 2,03%   | 26.102  | 28,02%   | 107.697       | 110,73% | 11.553  |
| 3   | Deposito      | 25.397    | 122.898   | 122.572   | 122.392   | 849              | (180)                | (507) | -0,41%  | 96.995  | 381,91%  | 26.335        | 464,75% | 96.057  |
|     | Total         | 118.690   | 244.434   | 252.599   | 252.104   | (2.262)          | (495)                | 7.670 | 3,14%   | 133.414 | 112,41%  | 139.082       | 181,26% | 113.022 |
|     | CASA          | 93.293    | 121.536   | 130.028   | 129.712   | (3.111)          | (315)                | 8.177 | 6,73%   | 36.419  | 39,04%   | 112.747       | 115,05% | 16.965  |
|     | (%) CASA      | 78,60%    | 49,72%    | 51,48%    | 51,45%    |                  |                      |       |         |         |          |               |         |         |
|     | FDR           | 96,89%    | 56,70%    | 54,57%    | 54,67%    |                  |                      |       |         |         |          |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |       |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 817       | 2.071     | 1.911     | 1.947     |  | 36                   | (124) | -6,01%  | 1.129 | 138,15% | -             | 0,00% | 1.947 |
| 2   | Giro ISE      | 33        | 60        | 60        | 60        |  | 0                    | 0     | 0,81%   | 27    | 80,62%  |               | 0,00% | 60    |
| 3   | Tabungan ISE  | 784       | 2.012     | 1.851     | 1.887     |  | 36                   | (125) | -6,21%  | 1.103 | 140,58% |               | 0,00% | 1.887 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 70        | 83        | 83        | 83        |  | 0                    | 0     | 0,00%   | 13    | 18,57%  |               | 0,00% | 83    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 29.770    | 35.479    | 35.374    | 1.120                   | 200                     | -920          | 855              | -105                 | 5.604  | 305            | 33.908        | 104,32% | 1.466   |
|     | KUR                 | 28.200    | 33.600    | 33.512    | 1.120                   | 200                     | -920          | 932              | -88                  | 5.311  | 288            | 32.137        | 104,28% | 1.375   |
|     | Non KUR             | 1.570     | 1.879     | 1.862     | -                       | -                       | 0             | -77              | -17                  | 292    | 17             | 1.771         | 105,15% | 91      |
| 3   | PWG                 | 4.527     | 10.075    | 9.991     | 316                     | 69                      | -247          | 381              | -84                  | 5.464  | 152            | 11.726        | 85,20%  | (1.736) |
|     | Cilem               | 4.527     | 10.075    | 9.991     | 316                     | 69                      | -247          | 381              | -84                  | 5.464  | 152            | 11.727        | 85,20%  | (1.736) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | -             | 0,00%   | 0       |
| 4   | CFG                 | 80.701    | 93.041    | 92.469    | 588                     | 914                     | 326           | -86              | -572                 | 11.769 | 1.486          | 93.904        | 98,47%  | (1.434) |
|     | CF 1                | 1.386     | 8.677     | 8.630     | 588                     | -                       | -588          | 787              | -47                  | 7.245  | 47             | 3.013         | 286,42% | 5.617   |
|     | Total Griya         | 404       | 3.742     | 3.738     | -                       | -                       | 0             | 0                | -4                   | 3.334  | 4              | 820           | 455,68% | 2.918   |
|     | • Total Non Program | 404       | 3.742     | 3.738     | -                       | -                       | 0             | -10              | -4                   | 3.334  | 4              | 820           | 455,68% | 2.918   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 982       | 4.935     | 4.892     | 588                     | -                       | -588          | 787              | -43                  | 3.910  | 43             | 2.193         | 223,10% | 2.699   |
|     | CF 2                | 79.315    | 84.364    | 83.839    | -                       | 914                     | 914           | -872             | -525                 | 4.524  | 1.439          | 90.890        | 92,24%  | (7.051) |
|     | Mitraguna & Others  | 60.800    | 65.509    | 65.082    | -                       | 914                     | 914           | -349             | -427                 | 4.282  | 1.341          | 71.191        | 91,42%  | (6.109) |
|     | Pensiun             | 18.515    | 18.855    | 18.757    | -                       | -                       | 0             | -524             | -98                  | 242    | 98             | 19.699        | 95,21%  | (943)   |
|     | Total Pembiayaan    | 114.997   | 138.594   | 137.834   | 2.024                   | 1.183                   | -841          | 1.150            | -760                 | 22.837 | 1.943          | 139.538       | 98,78%  | (1.704) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 214       | 349       | 1.169     | 1.912     | 0,72%     | 3,30%     | 5,41%     | 743           | 1.699 | 1.563 |               |        |       |
|     | KUR                | 129       | 349       | 935       | 1.647     | 0,46%     | 2,78%     | 4,92%     | 712           | 1.518 | 1.298 |               |        |       |
|     | Non KUR            | 85        | -         | 234       | 265       | 5,40%     | 12,46%    | 14,24%    | 31            | 180   | 265   |               |        |       |
| 3   | PWG                | -         | -         | -         | 487       | 0,00%     | 0,00%     | 4,88%     | 487           | 487   | 487   |               |        |       |
|     | Cilem              | -         | -         | -         | 487       | 0,00%     | 0,00%     | 4,88%     | 487           | 487   | 487   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 3         | 467       | 1.692     | 2.503     | 0,00%     | 1,82%     | 2,71%     | 810           | 2.499 | 2.036 |               |        |       |
|     | CF 1               | -         | 177       | -         | 158       | 0,00%     | 0,00%     | 1,83%     | 158           | 158   | (19)  |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | 177       | -         | 158       | 0,00%     | 0,00%     | 3,24%     | 158           | 158   | (19)  |               |        |       |
|     | CF 2               | 3         | 289       | 1.692     | 2.344     | 0,00%     | 2,01%     | 2,80%     | 652           | 2.341 | 2.055 |               |        |       |
|     | Mitraguna & Others | 3         | 289       | 1.527     | 1.674     | 0,01%     | 2,33%     | 2,57%     | 147           | 1.671 | 1.385 |               |        |       |
|     | Pensiun            | -         | -         | 165       | 670       | 0,00%     | 0,88%     | 3,57%     | 505           | 670   | 670   |               |        |       |
|     | Total Pembiayaan   | 217       | 816       | 2.861     | 4.903     | 0,19%     | 2,06%     | 3,56%     | 2.041         | 4.685 | 4.087 | 0,06%         | 98,19% | -3,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 212       | 118       | 117       | 7         | 0,71%     | 0,33%     | 0,02%     | (111)         | (205) | (112) |               |        |       |
|     | KUR                | 21        | 7         | 7         | 7         | 0,08%     | 0,02%     | 0,02%     | -             | (15)  | -     |               |        |       |
|     | Non KUR            | 190       | 112       | 111       | -         | 12,12%    | 5,88%     | 0,00%     | (111)         | (190) | (112) |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 2.503     | 2.754     | 2.888     | 2.887     | 3,10%     | 3,10%     | 3,12%     | (0)           | 384   | 133   |               |        |       |
|     | CF 1               | -         | 23        | 197       | 197       | 0,00%     | 2,27%     | 2,28%     | (0)           | 197   | 173   |               |        |       |
|     | Total Griya        | -         | 23        | 23        | 23        | 0,00%     | 0,63%     | 0,63%     | -             | 23    | -     |               |        |       |
|     | Oto                | -         | -         | 174       | 173       | 0,00%     | 3,52%     | 3,54%     | (0)           | 173   | 173   |               |        |       |
|     | CF 2               | 2.503     | 2.731     | 2.691     | 2.691     | 3,16%     | 3,19%     | 3,21%     | -             | 187   | (40)  |               |        |       |
|     | Mitraguna & Others | 2.503     | 2.517     | 2.476     | 2.476     | 4,12%     | 3,78%     | 3,80%     | -             | (27)  | (40)  |               |        |       |
|     | Pensiun            | -         | 214       | 214       | 214       | 0,00%     | 0,15%     | 1,14%     | -             | 214   | -     |               |        |       |
|     | Total Pembiayaan   | 2.715     | 2.873     | 3.005     | 2.894     | 2,36%     | 2,17%     | 2,10%     | (111)         | 179   | 21    | 0,09%         | 95,51% | -2,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 119.405 | 122.107 | 246.696 | 127.291      |          |
| 2   | Contribution Margin | 4.766   | 6.210   | 4.736   | (30)         | 0,6%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,81   | 3,01   | 3,04   | 0,04         | 0,24         |
| CIF Payroll | 1.058  | 947    | 933    | (14)         | (125)        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |       |         |         |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|---------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                  | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 3.456     | 2.734     | 1.931     | 1.948     | 864              | 17                   | (785) | -28,73% | (1.507) | -43,62% | 18.681        | 10,43% | (16.732) |
| 2   | Tabungan      | 145.385   | 157.293   | 158.050   | 158.813   | 6.451            | 763                  | 1.520 | 0,97%   | 13.427  | 9,24%   | 166.928       | 95,14% | (8.115)  |
| 3   | Deposito      | 14.811    | 12.473    | 12.414    | 12.415    | (133)            | 0                    | (58)  | -0,47%  | (2.397) | -16,18% | 16.208        | 76,59% | (3.794)  |
|     | Total         | 163.652   | 172.500   | 172.396   | 173.176   | 7.182            | 780                  | 676   | 0,39%   | 9.523   | 5,82%   | 201.817       | 85,81% | (28.642) |
|     | CASA          | 148.841   | 160.027   | 159.982   | 160.761   | 7.315            | 779                  | 734   | 0,46%   | 11.920  | 8,01%   | 185.609       | 86,61% | (24.848) |
|     | (%) CASA      | 90,95%    | 92,77%    | 92,80%    | 92,83%    |                  |                      |       |         |         |         |               |        |          |
|     | FDR           | 119,93%   | 124,79%   | 125,04%   | 124,48%   |                  |                      |       |         |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |     |         |       |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2.534     | 2.214     | 2.379     | 2.465     |  | 86                   | 251 | 11,32%  | (69)  | -2,72%  | -             | 0,00% | 2.465 |
| 2   | Giro ISE      | 1.520     | 841       | 864       | 874       |  | 11                   | 33  | 3,92%   | (645) | -42,46% |               | 0,00% | 874   |
| 3   | Tabungan ISE  | 1.014     | 1.373     | 1.515     | 1.591     |  | 76                   | 218 | 15,86%  | 576   | 56,83%  |               | 0,00% | 1.591 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 275       | 295       | 295       | 295       |  | 0                    | 0   | 0,00%   | 20    | 7,27%   |               | 0,00% | 295   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |        | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 4.568     | 4.223     | 4.223     | -                       | -                       | 0             | -17              | 0                    | -344   | -              | 4.568         | 92,46%  | (344)    |
|     | Linkage             | 4.142     | 4.138     | 4.138     | -                       | -                       | -             | -0               | 0                    | -4     | -              | 4.142         | 99,91%  | (4)      |
|     | Non-Linkage         | 426       | 85        | 85        | -                       | -                       | 0             | -16              | 0                    | -340   | -              | 426           | 20,00%  | (340)    |
|     | • Local Champion    | 426       | 85        | 85        | -                       | -                       | 0             | -16              | 0                    | -340   | -              | 426           | 20,00%  | (340)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 35.924    | 37.914    | 38.139    | 870                     | 660                     | -210          | 701              | 225                  | 2.215  | 435            | 40.296        | 94,65%  | (2.156)  |
|     | KUR                 | 33.748    | 34.564    | 34.751    | 870                     | 600                     | -270          | 468              | 187                  | 1.003  | 413            | 37.907        | 91,68%  | (3.156)  |
|     | Non KUR             | 2.176     | 3.350     | 3.388     | -                       | 60                      | 60            | 233              | 38                   | 1.212  | 22             | 2.389         | 141,83% | 999      |
| 3   | PWG                 | 12.551    | 26.160    | 27.382    | 2.421                   | 2.220                   | -201          | 2.174            | 1.222                | 14.831 | 998            | 26.104        | 104,90% | 1.278    |
|     | Cilem               | 6.245     | 14.255    | 14.710    | 171                     | 778                     | 608           | 854              | 455                  | 8.464  | 324            | 17.229        | 85,38%  | (2.519)  |
|     | Gadai               | 6.305     | 11.905    | 12.672    | 2.250                   | 1.442                   | -808          | 1.320            | 767                  | 6.367  | 675            | 8.875         | 142,78% | 3.797    |
| 4   | CFG                 | 143.228   | 146.957   | 145.826   | 602                     | 130                     | -472          | 636              | -1.131               | 2.599  | 1.261          | 160.820       | 90,68%  | (14.993) |
|     | CF 1                | 29.589    | 26.185    | 26.057    | -                       | -                       | 0             | -145             | -127                 | -3.532 | 127            | 34.824        | 74,83%  | (8.767)  |
|     | Total Griya         | 26.165    | 23.465    | 23.359    | -                       | -                       | 0             | 0                | -106                 | -2.806 | 106            | 30.110        | 77,58%  | (6.751)  |
|     | • Total Non Program | 3.355     | 2.399     | 2.388     | -                       | -                       | 0             | -40              | -11                  | -967   | 11             | 4.324         | 55,22%  | (1.936)  |
|     | • Program           | 22.810    | 21.066    | 20.971    | -                       | -                       | 0             | -169             | -95                  | -1.839 | 95             | 25.786        | 81,33%  | (4.815)  |
|     | Oto                 | 3.424     | 2.720     | 2.698     | -                       | -                       | 0             | -145             | -21                  | -725   | 21             | 4.714         | 57,25%  | (2.015)  |
|     | CF 2                | 113.639   | 120.772   | 119.769   | 602                     | 130                     | -472          | 781              | -1.003               | 6.130  | 1.133          | 125.996       | 95,06%  | (6.227)  |
|     | Mitraguna & Others  | 94.023    | 97.434    | 96.603    | 602                     | 130                     | -472          | 125              | -830                 | 2.580  | 960            | 105.113       | 91,90%  | (8.510)  |
|     | Pensiun             | 19.615    | 23.338    | 23.166    | -                       | -                       | 0             | 657              | -173                 | 3.550  | 173            | 20.882        | 110,93% | 2.283    |
|     | Total Pembiayaan    | 196.270   | 215.255   | 215.571   | 3.893                   | 3.010                   | -883          | 3.495            | 316                  | 19.301 | 2.694          | 231.787       | 93,00%  | (16.216) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-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                | 635       | 91        | 422       | 2.303     | 1,77%     | 1,11%     | 6,04%     | 1.880         | 1.668 | 2.211 |               |         |      |
|     | KUR                | 580       | 91        | 417       | 2.118     | 1,72%     | 1,21%     | 6,09%     | 1.701         | 1.538 | 2.027 |               |         |      |
|     | Non KUR            | 55        | -         | 5         | 185       | 2,54%     | 0,15%     | 5,45%     | 180           | 129   | 185   |               |         |      |
| 3   | PWG                | -         | -         | -         | 1.181     | 0,00%     | 0,00%     | 4,31%     | 1.181         | 1.181 | 1.181 |               |         |      |
|     | Cilem              | -         | -         | -         | 1.049     | 0,00%     | 0,00%     | 7,13%     | 1.049         | 1.049 | 1.049 |               |         |      |
|     | Gadai              | -         | -         | -         | 133       | 0,00%     | 0,00%     | 1,05%     | 133           | 133   | 133   |               |         |      |
| 4   | CFG                | 3.895     | 3.612     | 3.411     | 3.555     | 2,72%     | 2,32%     | 2,44%     | 144           | (340) | (57)  |               |         |      |
|     | CF 1               | 3.671     | 2.934     | 3.216     | 3.448     | 12,41%    | 12,28%    | 13,23%    | 231           | (223) | 514   |               |         |      |
|     | Total Griya        | 3.671     | 2.934     | 3.216     | 3.448     | 14,03%    | 13,71%    | 14,76%    | 231           | (223) | 514   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | CF 2               | 224       | 678       | 194       | 107       | 0,20%     | 0,16%     | 0,09%     | (87)          | (117) | (571) |               |         |      |
|     | Mitraguna & Others | 224       | 678       | 194       | 107       | 0,24%     | 0,20%     | 0,11%     | (87)          | (117) | (571) |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Total Pembiayaan   | 4.530     | 3.703     | 3.833     | 7.039     | 2,31%     | 1,78%     | 3,27%     | 3.206         | 2.509 | 3.336 | 3,64%         | -11,44% | 0,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap  |
| 1   | SME                | 4.142     | 4.139     | 4.138     | 4.138     | 90,68%    | 97,98%    | 97,98%    | -             | (4)   | (0)   |               |        |      |
|     | Linkage            | 4.142     | 4.139     | 4.138     | 4.138     | 100,00%   | 100,00%   | 100,00%   | -             | (4)   | (0)   |               |        |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
| 2   | MBG                | 334       | 199       | 194       | 194       | 0,93%     | 0,51%     | 0,51%     | (0)           | (140) | (5)   |               |        |      |
|     | KUR                | 146       | 145       | 143       | 143       | 0,43%     | 0,41%     | 0,41%     | -             | (3)   | (2)   |               |        |      |
|     | Non KUR            | 188       | 54        | 51        | 51        | 8,65%     | 1,53%     | 1,52%     | (0)           | (137) | (3)   |               |        |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
| 4   | CFG                | 3.590     | 3.402     | 3.501     | 3.210     | 2,51%     | 2,38%     | 2,20%     | (290)         | (380) | (192) |               |        |      |
|     | CF 1               | 3.133     | 3.018     | 3.178     | 2.944     | 10,59%    | 12,14%    | 11,30%    | (235)         | (189) | (74)  |               |        |      |
|     | Total Griya        | 3.118     | 3.018     | 3.178     | 2.944     | 11,91%    | 13,55%    | 12,60%    | (235)         | (174) | (74)  |               |        |      |
|     | Oto                | 15        | -         | -         | -         | 0,45%     | 0,00%     | 0,00%     | -             | (15)  | -     |               |        |      |
|     | CF 2               | 457       | 384       | 322       | 266       | 0,40%     | 0,27%     | 0,22%     | (56)          | (191) | (118) |               |        |      |
|     | Mitraguna & Others | 221       | 266       | 322       | 266       | 0,23%     | 0,33%     | 0,28%     | (56)          | 46    | 0     |               |        |      |
|     | Pensiun            | 236       | 118       | -         | -         | 0,12%     | 0,00%     | 0,00%     | -             | (236) | (118) |               |        |      |
|     | Total Pembiayaan   | 8.066     | 7.740     | 7.833     | 7.543     | 4,11%     | 3,64%     | 3,50%     | (290)         | (523) | (197) | 3,61%         | -3,03% | 0,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 199.967 | 206.366 | 217.689 | 17.722       |          |
| 2   | Contribution Margin | 8.953   | 11.176  | 11.127  | 2.174        | -24,3%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,91   | 3,06   | 3,08   | 0,03         | 0,18         |
| CIF Payroll | 1.810  | 2.281  | 2.345  | 64           | 535          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |         |        |         |         | Target Dec'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 30-Nov-25 | 11-Dec-25 | 12-Dec-25 |                  | DtD                  | MtD     | %MtD   | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 540       | 1.212     | 1.183     | 1.185     | 766              | 2                    | (27)    | -2,20% | 645     | 119,42% | 16.705        | 7,10%  | (15.520) |
| 2   | Tabungan      | 125.992   | 136.380   | 133.467   | 133.349   | 2.634            | (118)                | (3.031) | -2,22% | 7.358   | 5,84%   | 148.828       | 89,60% | (15.479) |
| 3   | Deposito      | 49.100    | 43.473    | 42.840    | 42.840    | (4.993)          | 0                    | (633)   | -1,46% | (6.260) | -12,75% | 50.576        | 84,70% | (7.736)  |
|     | Total         | 175.632   | 181.065   | 177.490   | 177.374   | (1.593)          | (116)                | (3.691) | -2,04% | 1.743   | 0,99%   | 216.109       | 82,08% | (38.735) |
|     | CASA          | 126.532   | 137.592   | 134.651   | 134.535   | 3.400            | (116)                | (3.058) | -2,22% | 8.003   | 6,32%   | 165.533       | 81,27% | (30.999) |
|     | (%) CASA      | 72,04%    | 75,99%    | 75,86%    | 75,85%    |                  |                      |         |        |         |         |               |        |          |
|     | FDR           | 182,36%   | 177,72%   | 180,85%   | 180,97%   |                  |                      |         |        |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-11 Dec'25) |       |         |      |         | Target Dec'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Nov-25 | 10-Dec-25 | 11-Dec-25 |  | DtD                  | MtD   | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.252     | 2.138     | 1.909     | 1.920     |  | 11                   | (218) | -10,20% | 668  | 53,31%  | -             | 0,00% | 1.920 |
| 2   | Giro ISE      | 222       | 228       | 177       | 177       |  | 0                    | (51)  | -22,22% | (44) | -20,01% |               | 0,00% | 177   |
| 3   | Tabungan ISE  | 1.030     | 1.910     | 1.732     | 1.742     |  | 10                   | (167) | -8,77%  | 712  | 69,10%  |               | 0,00% | 1.742 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0    | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 195       | 223       | 223       | 223       |  | 0                    | 0     | 0,00%   | 28   | 14,36%  |               | 0,00% | 223   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-12 Nov'25) | Pencairan (1-12 Dec'25) | Pencairan MtM | MtD (1-12 Nov'25 | Growth (1-12 Dec'25) |         | Run Off Dec'25 | Target Dec'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 14.678    | 14.108    | 14.108    | -                       | -                       | 0             | -293             | 0                    | -570    | (0)            | 18.653        | 75,63%  | (4.545)  |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 1.731         | 0,00%   | (1.731)  |
|     | Non-Linkage         | 14.678    | 14.108    | 14.108    | -                       | -                       | 0             | -293             | 0                    | -570    | (0)            | 16.922        | 83,37%  | (2.814)  |
|     | • Local Champion    | 14.678    | 14.108    | 14.108    | -                       | -                       | 0             | -293             | 0                    | -570    | (0)            | 15.742        | 89,62%  | (1.634)  |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 1.180         | 0,00%   | (1.180)  |
| 2   | MBG                 | 34.274    | 33.748    | 33.466    | -                       | 100                     | 100           | 24               | -282                 | -808    | 382            | 38.605        | 86,69%  | (5.139)  |
|     | KUR                 | 31.590    | 30.397    | 30.127    | -                       | 100                     | 100           | -618             | -270                 | -1.463  | 370            | 35.711        | 84,36%  | (5.584)  |
|     | Non KUR             | 2.684     | 3.351     | 3.339     | -                       | -                       | 0             | 642              | -12                  | 656     | 12             | 2.894         | 115,40% | 446      |
| 3   | PWG                 | 22.430    | 35.595    | 36.190    | 2.320                   | 2.486                   | 167           | 1.123            | 596                  | 13.760  | 1.891          | 36.459        | 99,26%  | (269)    |
|     | Cilem               | 9.274     | 16.096    | 16.426    | 585                     | 730                     | 146           | 1.481            | 330                  | 7.152   | 400            | 20.279        | 81,00%  | (3.853)  |
|     | Gadai               | 13.156    | 19.499    | 19.764    | 1.735                   | 1.756                   | 21            | -358             | 265                  | 6.608   | 1.491          | 16.180        | 122,15% | 3.584    |
| 4   | CFG                 | 248.904   | 238.340   | 237.235   | 194                     | 175                     | -19           | -257             | -1.105               | -11.669 | 1.280          | 273.169       | 86,85%  | (35.935) |
|     | CF 1                | 66.307    | 61.181    | 61.010    | -                       | -                       | 0             | -118             | -171                 | -5.297  | 171            | 76.049        | 80,22%  | (15.039) |
|     | Total Griya         | 63.771    | 57.411    | 57.274    | -                       | -                       | 0             | 0                | -138                 | -6.497  | 138            | 72.051        | 79,49%  | (14.777) |
|     | • Total Non Program | 13.172    | 11.476    | 11.448    | -                       | -                       | 0             | -233             | -28                  | -1.724  | 28             | 14.850        | 77,09%  | (3.402)  |
|     | • Program           | 50.599    | 45.935    | 45.826    | -                       | -                       | 0             | -380             | -110                 | -4.773  | 110            | 57.201        | 80,11%  | (11.375) |
|     | Oto                 | 2.536     | 3.769     | 3.736     | -                       | -                       | 0             | -118             | -33                  | 1.200   | 33             | 3.998         | 93,46%  | (261)    |
|     | CF 2                | 182.596   | 177.159   | 176.224   | 194                     | 175                     | -19           | -139             | -935                 | -6.372  | 1.110          | 197.121       | 89,40%  | (20.896) |
|     | Mitraguna & Others  | 145.742   | 143.496   | 142.978   | 44                      | 175                     | 131           | -245             | -518                 | -2.764  | 693            | 158.776       | 90,05%  | (15.799) |
|     | Pensiun             | 36.854    | 33.663    | 33.247    | 150                     | -                       | -150          | 106              | -417                 | -3.608  | 417            | 38.344        | 86,71%  | (5.098)  |
|     | Total Pembiayaan    | 320.285   | 321.790   | 320.998   | 2.514                   | 2.761                   | 248           | 597              | -791                 | 713     | 3.553          | 366.886       | 87,49%  | (45.888) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | 683       | 0,00%     | 0,00%     | 4,84%     | 683           | 683   | 683   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | 683       | 0,00%     | 0,00%     | 4,84%     | 683           | 683   | 683   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 158       | 548       | 559       | 1.180     | 0,46%     | 1,66%     | 3,53%     | 621           | 1.021 | 632   |               |        |       |
|     | KUR                | 138       | 452       | 371       | 1.180     | 0,44%     | 1,22%     | 3,92%     | 809           | 1.041 | 728   |               |        |       |
|     | Non KUR            | 20        | 96        | 187       | -         | 0,75%     | 5,59%     | 0,00%     | (187)         | (20)  | (96)  |               |        |       |
| 3   | PWG                | -         | -         | -         | 661       | 0,00%     | 0,00%     | 1,83%     | 661           | 661   | 661   |               |        |       |
|     | Cilem              | -         | -         | -         | 410       | 0,00%     | 0,00%     | 2,50%     | 410           | 410   | 410   |               |        |       |
|     | Gadai              | -         | -         | -         | 251       | 0,00%     | 0,00%     | 1,27%     | 251           | 251   | 251   |               |        |       |
| 4   | CFG                | 7.829     | 9.999     | 9.690     | 13.866    | 3,15%     | 4,07%     | 5,84%     | 4.175         | 6.037 | 3.867 |               |        |       |
|     | CF 1               | 6.309     | 7.665     | 7.244     | 8.774     | 9,51%     | 11,84%    | 14,38%    | 1.530         | 2.465 | 1.108 |               |        |       |
|     | Total Griya        | 6.204     | 7.665     | 7.165     | 8.687     | 9,73%     | 12,48%    | 15,17%    | 1.522         | 2.483 | 1.021 |               |        |       |
|     | Oto                | 105       | -         | 79        | 87        | 4,15%     | 2,10%     | 2,33%     | 8             | (18)  | 87    |               |        |       |
|     | CF 2               | 1.520     | 2.334     | 2.446     | 5.092     | 0,83%     | 1,38%     | 2,89%     | 2.646         | 3.572 | 2.758 |               |        |       |
|     | Mitraguna & Others | 1.215     | 1.695     | 2.002     | 4.116     | 0,83%     | 1,39%     | 2,88%     | 2.115         | 2.901 | 2.421 |               |        |       |
|     | Pensiun            | 305       | 638       | 445       | 976       | 0,83%     | 1,32%     | 2,93%     | 531           | 671   | 337   |               |        |       |
|     | Total Pembiayaan   | 7.988     | 10.547    | 10.249    | 16.390    | 2,49%     | 3,18%     | 5,11%     | 6.141         | 8.402 | 5.843 | 0,61%         | 87,98% | -4,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |     | Target Dec'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 12-Dec-25 | 31-Dec-24 | 30-Nov-25 | 12-Dec-25 | MtD           | YtD     | MtM | %             | Penc.  | Gap   |
| 1   | SME                | 263       | 263       | 263       | 263       | 1,79%     | 1,86%     | 1,86%     | -             | -       | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |       |
|     | Non-Linkage        | 263       | 263       | 263       | 263       | 1,79%     | 1,86%     | 1,86%     | -             | -       | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |       |
| 2   | MBG                | 170       | 208       | 333       | 429       | 0,50%     | 0,99%     | 1,28%     | 96            | 259     | 220 |               |        |       |
|     | KUR                | 12        | 193       | 326       | 325       | 0,04%     | 1,07%     | 1,08%     | (2)           | 312     | 131 |               |        |       |
|     | Non KUR            | 158       | 15        | 7         | 104       | 5,88%     | 0,21%     | 3,12%     | 97            | (54)    | 89  |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |       |
| 4   | CFG                | 6.598     | 6.098     | 6.318     | 6.631     | 2,65%     | 2,65%     | 2,79%     | 312           | 33      | 532 |               |        |       |
|     | CF 1               | 4.154     | 4.894     | 4.930     | 5.243     | 6,26%     | 8,06%     | 8,59%     | 312           | 1.089   | 349 |               |        |       |
|     | Total Griya        | 4.071     | 4.811     | 4.848     | 5.160     | 6,38%     | 8,44%     | 9,01%     | 312           | 1.089   | 349 |               |        |       |
|     | Oto                | 82        | 82        | 82        | 82        | 3,25%     | 2,19%     | 2,21%     | -             | -       | -   |               |        |       |
|     | CF 2               | 2.444     | 1.205     | 1.388     | 1.388     | 1,34%     | 0,78%     | 0,79%     | -             | (1.056) | 183 |               |        |       |
|     | Mitraguna & Others | 1.967     | 1.059     | 1.056     | 1.056     | 1,35%     | 0,74%     | 0,74%     | -             | (911)   | (3) |               |        |       |
|     | Pensiun            | 477       | 145       | 332       | 332       | 0,15%     | 0,10%     | 1,00%     | -             | (145)   | 187 |               |        |       |
|     | Total Pembiayaan   | 7.031     | 6.570     | 6.915     | 7.323     | 2,20%     | 2,15%     | 2,28%     | 408           | 291     | 753 | 0,30%         | 86,91% | -2,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Oct-24  | Dec-24  | Oct-25  |              |          |
| 1   | Asset (Retail) T    | 323.033 | 324.841 | 328.881 | 5.848        |          |
| 2   | Contribution Margin | 9.852   | 12.657  | 14.795  | 4.943        | -50,2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Oct-24 | Sep-25 | Oct-25 |              |              |
| PHR         | 2,87   | 3,06   | 3,09   | 0,03         | 0,23         |
| CIF Payroll | 2.206  | 2.316  | 2.345  | 29           | 139          |