

AREA PEMATANGSIANTAR

Pilih Area

Kinerja Pendanaan

| No.     | Segmen/Produk | Posisi    |           |           |           | MtD<br>Dec'25 | Growth (1-29 Jan'26) |           |        |           |        | Target Jan'26 |         |           |
|---------|---------------|-----------|-----------|-----------|-----------|---------------|----------------------|-----------|--------|-----------|--------|---------------|---------|-----------|
|         |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |               | DtD                  | MtD       | %MtD   | YtD       | %YtD   | Posisi        | Penc.   | Gap       |
| 1       | Giro          | 34.851    | 34.851    | 60.267    | 61.168    | 3.202         | 901                  | 26.317    | 75,51% | 26.317    | 75,51% | 41.530        | 147,28% | 19.637    |
| 2       | Tabungan      | 2.090.518 | 2.090.518 | 1.934.054 | 1.933.519 | 25.333        | (534)                | (156.998) | -7,51% | (156.998) | -7,51% | 2.090.518     | 92,49%  | (156.998) |
| 3       | Deposito      | 630.174   | 630.174   | 629.552   | 628.230   | (63.555)      | (1.322)              | (1.944)   | -0,31% | (1.944)   | -0,31% | 635.846       | 98,80%  | (7.616)   |
| Total   |               | 2.755.543 | 2.755.543 | 2.623.873 | 2.622.917 | (35.019)      | (955)                | (132.625) | -4,81% | (132.625) | -4,81% | 2.767.894     | 94,76%  | (144.976) |
| CASA    |               | 2.125.368 | 2.125.368 | 1.994.321 | 1.994.687 | 28.535        | 367                  | (130.681) | -6,15% | (130.681) | -6,15% | 2.132.048     | 93,56%  | (137.361) |
| (% CASA |               | 77,13%    | 77,13%    |           |           |               |                      |           |        |           |        |               |         |           |
| FDR     |               | 128,82%   | 128,82%   | 137,97%   | 138,02%   |               |                      |           |        |           |        |               |         |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |         |        |         |        | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|--------|---------|--------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD     | %MtD   | YtD     | %YtD   | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 42.479    | 42.479    | 41.257    | 40.483    |  | (774)                | (1.995) | -4,70% | (1.995) | -4,70% |               |       |     |
| 2   | Giro ISE      | 3.651     | 3.651     | 5.355     | 4.641     |  | (714)                | 990     | 27,11% | 990     | 27,11% |               |       |     |
| 3   | Tabungan ISE  | 34.609    | 34.609    | 31.684    | 31.623    |  | (60)                 | (2.985) | -8,63% | (2.985) | -8,63% |               |       |     |
| 4   | Deposito ISE  | 4.219     | 4.219     | 4.219     | 4.219     |  | 0                    | (0)     | -0,00% | (0)     | -0,00% |               |       |     |
| 5   | CIF ISE       | 2.632     | 2.632     | 2.635     | 2.635     |  | 0                    | 3       | 0,11%  | 3       | 0,11%  |               |       |     |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan<br>(1-29 Dec'25) | Pencairan<br>(1-29 Jan'26) | Pencairan<br>MtM | MtD (1-29<br>Dec'25 | Growth (1-29 Jan'26) |        | Run Off Jan'26 | Target Jan'26 |         |          |
|------------------|---------------------|-----------|-----------|-----------|----------------------------|----------------------------|------------------|---------------------|----------------------|--------|----------------|---------------|---------|----------|
|                  |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                            |                            |                  |                     | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1                | SME                 | 244.487   | 244.487   | 242.556   | 4.545                      | 1.593                      | -2.952           | 1.207               | -1.931               | -1.931 | 3.524          | 245.556       | 98,78%  | (3.000)  |
|                  | Linkage             | 110.286   | 110.286   | 109.771   | -                          | -                          | -                | -495                | -515                 | -515   | 515            | 110.860       | 99,02%  | (1.089)  |
|                  | Non-Linkage         | 134.201   | 134.201   | 132.785   | 4.545                      | 1.593                      | -2.952           | 1.702               | -1.416               | -1.416 | 3.009          | 134.696       | 98,58%  | (1.912)  |
|                  | • Local Champion    | 134.201   | 134.201   | 132.785   | 4.545                      | 1.593                      | -2.952           | 1.702               | -1.416               | -1.416 | 3.009          | 134.676       | 98,60%  | (1.892)  |
|                  | • Value Chain       | -         | -         | -         | -                          | -                          | -                | 0                   | 0                    | 0      | -              | 20            |         | (20)     |
| 2                | MBG                 | 450.800   | 450.800   | 446.216   | 16.081                     | 10.260                     | -5.821           | 5.959               | -4.585               | -4.585 | 14.845         | 456.230       | 97,80%  | (10.015) |
|                  | KUR                 | 425.845   | 425.845   | 421.593   | 15.451                     | 10.075                     | -5.376           | 5.371               | -4.252               | -4.252 | 14.327         | 428.394       | 98,41%  | (6.801)  |
|                  | Non KUR             | 24.956    | 24.956    | 24.623    | 630                        | 185                        | -445             | 589                 | -333                 | -333   | 518            | 27.836        | 88,46%  | (3.214)  |
| 3                | PWG                 | 435.901   | 435.901   | 503.669   | 86.747                     | 170.070                    | 83.323           | 13.018              | 67.568               | 67.568 | 102.502        | 450.379       | 111,79% | 53.091   |
|                  | Cilem               | 243.033   | 243.033   | 279.349   | 25.538                     | 51.712                     | 26.175           | 14.840              | 36.316               | 36.316 | 15.396         | 252.765       | 110,52% | 26.584   |
|                  | Gadai               | 192.868   | 192.868   | 224.120   | 61.209                     | 118.358                    | 57.149           | -1.823              | 31.252               | 31.252 | 87.106         | 197.614       | 113,41% | 26.506   |
| 4                | CFG                 | 2.418.549 | 2.418.549 | 2.427.845 | 57.718                     | 44.983                     | -12.736          | 31.585              | 9.296                | 9.296  | 35.687         | 2.433.514     | 99,77%  | (5.669)  |
|                  | CF 1                | 474.272   | 474.272   | 475.512   | 6.613                      | 5.495                      | -1.118           | 5.578               | 1.240                | 1.240  | 4.255          | 477.023       | 99,68%  | (1.510)  |
|                  | Total Griya         | 385.817   | 385.817   | 384.487   | 683                        | 1.375                      | 693              | 0                   | -1.330               | -1.330 | 2.705          | 386.124       | 99,58%  | (1.637)  |
|                  | • Total Non Program | 58.361    | 58.361    | 58.595    | 220                        | 1.215                      | 995              | -810                | 234                  | 234    | 981            |               |         |          |
|                  | • Program           | 327.456   | 327.456   | 325.892   | 463                        | 160                        | -303             | -4.522              | -1.564               | -1.564 | 1.724          |               |         |          |
|                  | Oto                 | 88.455    | 88.455    | 91.025    | 5.930                      | 4.120                      | -1.810           | 5.578               | 2.570                | 2.570  | 1.550          | 90.898        | 100,14% | 127      |
|                  | CF 2                | 1.944.277 | 1.944.277 | 1.952.333 | 51.106                     | 39.488                     | -11.618          | 26.008              | 8.055                | 8.055  | 31.432         | 1.956.491     | 99,79%  | (4.158)  |
|                  | Mitraguna & Others  | 1.462.141 | 1.462.141 | 1.472.045 | 46.143                     | 34.570                     | -11.572          | 24.867              | 9.904                | 9.904  | 24.666         | 1.471.389     | 100,04% | 656      |
|                  | Pensiun             | 482.136   | 482.136   | 480.288   | 4.963                      | 4.917                      | -46              | 1.140               | -1.849               | -1.849 | 6.766          | 485.102       | 99,01%  | (4.814)  |
| Total Pembiayaan |                     | 3.549.737 | 3.549.737 | 3.620.086 | 165.091                    | 226.906                    | 61.815           | 51.769              | 70.348               | 70.348 | 156.558        | 3.585.679     |         | 34.407   |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |        | Target Jan'26 |       |     |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|-------|-----|
|                  |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD    | MtM    | %             | Penc. | Gap |
| 1                | SME                | 86        | 460       | 86        | 683       | 0,04%     | 0,04%     | 0,28%     | 597           | 597    | 223    |               |       |     |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |       |     |
|                  | Local Champion     | 86        | 460       | 86        | 683       | 0,06%     | 0,06%     | 0,51%     | 597           | 597    | 223    |               |       |     |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |       |     |
| 2                | MBG                | 5.695     | 5.695     | 5.695     | 31.646    | 1,26%     | 1,26%     | 7,09%     | 25.951        | 25.951 | 25.951 |               |       |     |
|                  | KUR                | 4.911     | 4.911     | 4.911     | 27.438    | 1,15%     | 1,15%     | 6,51%     | 22.526        | 22.526 | 22.526 |               |       |     |
|                  | Non KUR            | 784       | 784       | 784       | 4.208     | 3,14%     | 3,14%     | 17,09%    | 3.424         | 3.424  | 3.424  |               |       |     |
| 3                | PWG                | 832       | 832       | 832       | 16.873    | 0,19%     | 0,19%     | 3,35%     | 16.041        | 16.041 | 16.041 |               |       |     |
|                  | Cilem              | 832       | 832       | 832       | 13.775    | 0,34%     | 0,34%     | 4,93%     | 12.943        | 12.943 | 12.943 |               |       |     |
|                  | Gadai              | -         | -         | -         | 3.098     | 0,00%     | 0,00%     | 1,38%     | 3.098         | 3.098  | 3.098  |               |       |     |
| 4                | CFG                | 58.523    | 70.806    | 58.523    | 111.428   | 2,42%     | 2,42%     | 4,59%     | 52.905        | 52.905 | 40.622 |               |       |     |
|                  | CF 1               | 41.039    | 45.314    | 41.039    | 65.801    | 8,65%     | 8,65%     | 13,84%    | 24.762        | 24.762 | 20.486 |               |       |     |
|                  | Total Griya        | 39.539    | 42.848    | 39.539    | 62.635    | 10,25%    | 10,25%    | 16,29%    | 23.097        | 23.097 | 19.788 |               |       |     |
|                  | Oto                | 1.500     | 2.467     | 1.500     | 3.165     | 1,70%     | 1,70%     | 3,48%     | 1.665         | 1.665  | 698    |               |       |     |
|                  | CF 2               | 17.484    | 25.491    | 17.484    | 45.627    | 0,90%     | 0,90%     | 2,34%     | 28.143        | 28.143 | 20.136 |               |       |     |
|                  | Mitraguna & Others | 16.143    | 23.560    | 16.143    | 42.348    | 1,10%     | 1,10%     | 2,88%     | 26.205        | 26.205 | 18.788 |               |       |     |
|                  | Pensiun            | 1.341     | 1.931     | 1.341     | 3.279     | 0,28%     | 0,28%     | 0,68%     | 1.938         | 1.938  | 1.348  |               |       |     |
| Total Pembiayaan |                    | 65.136    | 77.793    | 65.136    | 160.629   | 1,83%     | 1,83%     | 4,44%     | 95.493        | 95.493 | 82.836 |               |       |     |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|                  |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD   | MtM   | %             | Penc. | Gap |
| 1                | SME                | 32.671    | 33.041    | 32.671    | 32.609    | 13,36%    | 13,36%    | 13,44%    | (62)          | (62)  | (432) |               |       |     |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|                  | Non-Linkage        | 32.671    | 33.041    | 32.671    | 32.609    | 24,34%    | 24,34%    | 24,56%    | (62)          | (62)  | (432) |               |       |     |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 2                | MBG                | 10.175    | 8.754     | 10.175    | 11.140    | 2,26%     | 2,26%     | 2,50%     | 965           | 965   | 2.386 |               |       |     |
|                  | KUR                | 7.265     | 5.977     | 7.265     | 8.233     | 1,71%     | 1,71%     | 1,95%     | 967           | 967   | 2.256 |               |       |     |
|                  | Non KUR            | 2.910     | 2.777     | 2.910     | 2.907     | 11,66%    | 11,66%    | 11,81%    | (3)           | (3)   | 130   |               |       |     |
| 3                | PWG                | 8         | 184       | 8         | 36        | 0,00%     | 0,00%     | 0,01%     | 28            | 28    | (148) |               |       |     |
|                  | Cilem              | 8         | -         | 8         | 36        | 0,00%     | 0,00%     | 0,01%     | 28            | 28    | 36    |               |       |     |
|                  | Gadai              | -         | 184       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (184) |               |       |     |
| 4                | CFG                | 128.976   | 132.225   | 128.976   | 132.183   | 5,33%     | 5,33%     | 5,44%     | 3.207         | 3.207 | (42)  |               |       |     |
|                  | CF 1               | 90.968    | 94.513    | 90.968    | 93.699    | 19,18%    | 19,18%    | 19,70%    | 2.731         | 2.731 | (814) |               |       |     |
|                  | Total Griya        | 89.238    | 92.778    | 89.238    | 91.815    | 23,13%    | 23,13%    | 23,88%    | 2.577         | 2.577 | (963) |               |       |     |
|                  | Oto                | 1.730     | 1.734     | 1.730     | 1.884     | 1,96%     | 1,96%     | 2,07%     | 154           | 154   | 149   |               |       |     |
|                  | CF 2               | 38.008    | 37.713    | 38.008    | 38.484    | 1,95%     | 1,95%     | 1,97%     | 476           | 476   | 772   |               |       |     |
|                  | Mitraguna & Others | 34.527    | 34.677    | 34.527    | 35.105    | 2,36%     | 2,36%     | 2,38%     | 578           | 578   | 428   |               |       |     |
|                  | Pensiun            | 3.481     | 3.036     | 3.481     | 3.379     | 0,10%     | 0,10%     | 0,70%     | (102)         | (102) | 343   |               |       |     |
| Total Pembiayaan |                    | 171.830   | 174.204   | 171.830   | 175.968   | 4,84%     | 4,84%     | 4,86%     | 4.138         | 4.138 | 1.764 |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Dec-24    | Dec-24    | Dec-25    |              |          |
| 1   | Asset (Retail) T    | 3.261.982 | 3.261.982 | 3.686.640 | 424.658      |          |
| 2   | Contribution Margin | 93.445    | 93.445    | 119.813   | 26.368       | -28,2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,59   | 2,85   | 2,88   | 0,02         | 0,29         |
| CIF Payroll | 27.403 | 28.337 | 29.462 | 1.125        | 2.059        |

Kinerja Pendanaan

| No.      | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |       |        |       |        | Target Jan'26 |         |       |
|----------|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|-------|--------|---------------|---------|-------|
|          |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                   | DtD                  | MtD   | %MtD   | YtD   | %YtD   | Posisi        | Penc.   | Gap   |
| 1        | Giro          | -         | -         | -         | -         | 0                 | 0                    | 0     | 0,00%  | 0     | 0,00%  | 0             | 0,00%   | 0     |
| 2        | Tabungan      | 9.058     | 9.058     | 8.661     | 8.648     | 983               | (13)                 | (410) | -4,53% | (410) | -4,53% | 9.058         | 95,47%  | (410) |
| 3        | Deposito      | 3.150     | 3.150     | 3.746     | 3.747     | 500               | 1                    | 597   | 18,97% | 597   | 18,97% | 3.231         | 115,97% | 516   |
| Total    |               | 12.208    | 12.208    | 12.407    | 12.396    | 1.483             | (12)                 | 188   | 1,54%  | 188   | 1,54%  | 12.290        | 100,86% | 106   |
| CASA     |               | 9.058     | 9.058     | 8.661     | 8.648     | 983               | (13)                 | (410) | -4,53% | (410) | -4,53% | 9.058         | 95,47%  | (410) |
| (% CASA) |               | 74,20%    | 74,20%    | 69,81%    | 69,77%    |                   |                      |       |        |       |        |               |         |       |
| FDR      |               | 27,72%    | 27,72%    | 28,37%    | 28,40%    |                   |                      |       |        |       |        |               |         |       |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |      |         |      |         | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|------|---------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD  | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 147       | 147       | 57        | 58        |  | 1                    | (89) | -60,73% | (89) | -60,73% |               |       |     |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0    | 0,00%   | 0    | 0,00%   |               |       |     |
| 3   | Tabungan ISE  | 147       | 147       | 57        | 58        |  | 1                    | (89) | -60,73% | (89) | -60,73% |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | 0,00%   | 0    | 0,00%   |               |       |     |
| 5   | CIF ISE       | 8         | 8         | 8         | 8         |  | 0                    | 0    | 0,00%   | 0    | 0,00%   |               |       |     |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |     | Run Off Jan'26 | Target Jan'26 |         |     |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|-----|----------------|---------------|---------|-----|
|                  |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                   | MtD                  | YtD |                | Posisi        | Penc.   | Gap |
| 1                | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             | 0,00%   |     |
|                  | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0   | -              | 0             |         |     |
|                  | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |         |     |
|                  | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |         |     |
|                  | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0   | -              | 0             |         |     |
| 2                | MBG                 | 3.384     | 3.384     | 3.520     | 200                     | 235                     | 35            | 108               | 137                  | 137 | 98             | 3.330         | 105,71% | 190 |
|                  | KUR                 | 3.154     | 3.154     | 3.295     | 200                     | 235                     | 35            | 113               | 141                  | 141 | 94             | 3.263         | 100,98% |     |
|                  | Non KUR             | 230       | 230       | 226       | -                       | -                       | 0             | -5                | -4                   | -4  | 4              | 68            | 333,67% |     |
| 3                | PWG                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             | 0,00%   | 0   |
|                  | Cilem               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |         | 0   |
|                  | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |         | 0   |
| 4                | CFG                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             | 0,00%   | 0   |
|                  | CF 1                | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | -             | 0,00%   | 0   |
|                  | Total Griya         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |         | 0   |
| 1                | • Total Non Program | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              |               |         |     |
|                  | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              |               |         |     |
|                  | Oto                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |         | 0   |
|                  | CF 2                | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | -             | 0,00%   | 0   |
|                  | Mitraguna & Others  | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |         | 0   |
|                  | Pensiun             | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |         | 0   |
| Total Pembiayaan |                     | 3.384     | 3.384     | 3.520     | 200                     | 235                     | 35            | 108               | 137                  | 137 | 98             |               |         |     |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Jan'26 |       |     |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|-----|
|                  |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | -         | -         | -         | 75        | 0,00%     | 0,00%     | 2,12%     | 75            | 75  | 75  |               |       |     |
|                  | KUR                | -         | -         | -         | 28        | 0,00%     | 0,00%     | 0,84%     | 28            | 28  | 28  |               |       |     |
|                  | Non KUR            | -         | -         | -         | 47        | 0,00%     | 0,00%     | 20,76%    | 47            | 47  | 47  |               |       |     |
| 3                | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 4                | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| Total Pembiayaan |                    | -         | -         | -         | 75        | 0,00%     | 0,00%     | 2,12%     | 75            | 75  | 75  |               |       |     |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Jan'26 |       |     |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|-----|
|                  |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD | MtM | %             | Penc. | Gap |
| 1                | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 2                | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 3                | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 4                | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|                  | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| Total Pembiayaan |                    | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Dec-24 | Dec-24 | Dec-25 |              |          |
| 1   | Asset (Retail) T    | 1.144  | 1.144  | 12.208 | 11.064       |          |
| 2   | Contribution Margin | (120)  | (120)  | (876)  | (756)        | -630,0%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 3,00   | 3,23   | 3,13   | (0,10)       | 0,13         |
| CIF Payroll | 3      | 81     | 89     | 8            | 86           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |          |        |          |        | Target Jan'26 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|--------|----------|--------|---------------|---------|----------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                   | DtD                  | MtD      | %MtD   | YtD      | %YtD   | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 4.435     | 4.435     | 5.890     | 6.872     | 1.392             | 981                  | 2.436    | 54,92% | 2.436    | 54,92% | 5.055         | 135,93% | 1.816    |
| 2   | Tabungan      | 227.062   | 227.062   | 218.260   | 215.262   | (1.629)           | (2.998)              | (11.800) | -5,20% | (11.800) | -5,20% | 227.062       | 94,80%  | (11.800) |
| 3   | Deposito      | 45.162    | 45.162    | 44.936    | 44.937    | 497               | 1                    | (225)    | -0,50% | (225)    | -0,50% | 45.846        | 98,02%  | (908)    |
|     | Total         | 276.659   | 276.659   | 269.086   | 267.070   | 260               | (2.016)              | (9.589)  | -3,47% | (9.589)  | -3,47% | 277.963       | 96,08%  | (10.892) |
|     | CASA          | 231.497   | 231.497   | 224.150   | 222.133   | (237)             | (2.017)              | (9.364)  | -4,05% | (9.364)  | -4,05% | 232.117       | 95,70%  | (9.984)  |
|     | (%) CASA      | 83,68%    | 83,68%    | 83,30%    | 83,17%    |                   |                      |          |        |          |        |               |         |          |
|     | FDR           | 130,46%   | 130,46%   | 139,81%   | 140,87%   |                   |                      |          |        |          |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |       |         |       |         | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 6.884     | 6.884     | 7.290     | 7.318     |  | 28                   | 434   | 6,31%   | 434   | 6,31%   |               |       |     |
| 2   | Giro ISE      | 534       | 534       | 1.502     | 1.513     |  | 10                   | 979   | 183,39% | 979   | 183,39% |               |       |     |
| 3   | Tabungan ISE  | 3.350     | 3.350     | 2.788     | 2.806     |  | 18                   | (545) | -16,26% | (545) | -16,26% |               |       |     |
| 4   | Deposito ISE  | 3.000     | 3.000     | 3.000     | 3.000     |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |
| 5   | CIF ISE       | 238       | 238       | 238       | 238       |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |        | Run Off Jan'26 | Target Jan'26 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 47.179    | 47.179    | 46.245    | 2.000                   | -                       | -2.000        | 335               | -934                 | -934   | 934            | 47.385        | 97,59%  | (1.140) |
|     | Linkage             | 2.320     | 2.320     | 2.155     | -                       | -                       | -             | -163              | -165                 | -165   | 165            | 2.262         | 95,28%  | (107)   |
|     | Non-Linkage         | 44.859    | 44.859    | 44.089    | 2.000                   | -                       | -2.000        | 498               | -770                 | -770   | 770            | 45.123        | 97,71%  | (1.033) |
|     | • Local Champion    | 44.859    | 44.859    | 44.089    | 2.000                   | -                       | -2.000        | 498               | -770                 | -770   | 770            | 45.123        | 97,71%  | (1.033) |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             |         |         |
| 2   | MBG                 | 33.173    | 33.173    | 32.538    | 1.095                   | 685                     | -410          | 93                | -635                 | -635   | 1.320          | 33.612        | 96,81%  | (1.073) |
|     | KUR                 | 31.378    | 31.378    | 30.778    | 895                     | 685                     | -210          | -78               | -600                 | -600   | 1.285          | 31.589        | 97,43%  | (810)   |
|     | Non KUR             | 1.795     | 1.795     | 1.760     | 200                     | -                       | -200          | 171               | -35                  | -35    | 35             | 2.023         | 87,00%  | (263)   |
| 3   | PWG                 | 59.051    | 59.051    | 73.581    | 15.949                  | 42.539                  | 26.589        | -6.450            | 14.529               | 14.529 | 28.009         | 60.636        | 121,35% | 12.944  |
|     | Cilem               | 20.033    | 20.033    | 24.070    | 2.223                   | 5.299                   | 3.076         | 1.457             | 4.037                | 4.037  | 1.262          | 20.986        | 114,70% | 3.085   |
|     | Gadai               | 39.018    | 39.018    | 49.510    | 13.726                  | 37.239                  | 23.513        | -7.907            | 10.492               | 10.492 | 26.747         | 39.651        | 124,87% | 9.860   |
| 4   | CFG                 | 221.521   | 221.521   | 223.854   | 7.092                   | 6.220                   | -872          | 5.234             | 2.333                | 2.333  | 3.886          | 223.286       | 100,25% | 568     |
|     | CF 1                | 21.689    | 21.689    | 21.938    | 577                     | 483                     | -94           | 124               | 249                  | 249    | 234            | 22.014        | 99,66%  | (75)    |
|     | Total Griya         | 11.604    | 11.604    | 11.756    | 220                     | 315                     | 95            | 0                 | 152                  | 152    | 163            | 11.640        | 100,99% | 116     |
| 1   | • Total Non Program | 11.485    | 11.485    | 11.638    | 220                     | 315                     | 95            | -40               | 152                  | 152    | 163            |               |         |         |
|     | • Program           | 119       | 119       | 119       | -                       | -                       | 0             | -1                | -1                   | -1     | 1              |               |         |         |
|     | Oto                 | 10.085    | 10.085    | 10.182    | 357                     | 168                     | -189          | 124               | 97                   | 97     | 71             | 10.373        | 98,16%  | (191)   |
|     | CF 2                | 199.831   | 199.831   | 201.916   | 6.515                   | 5.737                   | -778          | 5.110             | 2.084                | 2.084  | 3.652          | 201.272       | 100,32% | 644     |
|     | Mitraguna & Others  | 160.757   | 160.757   | 163.362   | 6.092                   | 5.621                   | -471          | 5.026             | 2.606                | 2.606  | 3.015          | 161.847       | 100,94% | 1.515   |
|     | Pensiun             | 39.075    | 39.075    | 38.553    | 423                     | 116                     | -307          | 83                | -521                 | -521   | 637            | 39.425        | 97,79%  | (871)   |
|     | Total Pembiayaan    | 360.924   | 360.924   | 376.217   | 26.136                  | 49.443                  | 23.307        | -788              | 15.293               | 15.293 | 34.150         |               |         |         |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD   | MtM   | %             | Penc. | Gap |
| 1   | SME                | -         | 357       | -         | 529       | 0,00%     | 0,00%     | 1,14%     | 529           | 529   | 172   |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Local Champion     | -         | 357       | -         | 529       | 0,00%     | 0,00%     | 1,20%     | 529           | 529   | 172   |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 2   | MBG                | 863       | 1.249     | 863       | 4.024     | 2,60%     | 2,60%     | 12,37%    | 3.161         | 3.161 | 2.775 |               |       |     |
|     | KUR                | 780       | 1.249     | 780       | 3.858     | 2,49%     | 2,49%     | 12,54%    | 3.078         | 3.078 | 2.609 |               |       |     |
|     | Non KUR            | 83        | -         | 83        | 166       | 4,63%     | 4,63%     | 9,41%     | 82            | 82    | 166   |               |       |     |
| 3   | PWG                | 40        | -         | 40        | 2.148     | 0,07%     | 0,07%     | 2,92%     | 2.108         | 2.108 | 2.148 |               |       |     |
|     | Cilem              | 40        | -         | 40        | 795       | 0,20%     | 0,20%     | 3,30%     | 755           | 755   | 795   |               |       |     |
|     | Gadai              | -         | -         | -         | 1.353     | 0,00%     | 0,00%     | 2,73%     | 1.353         | 1.353 | 1.353 |               |       |     |
| 4   | CFG                | 1.148     | 2.021     | 1.148     | 4.003     | 0,52%     | 0,52%     | 1,79%     | 2.854         | 2.854 | 1.982 |               |       |     |
|     | CF 1               | 416       | 679       | 416       | 781       | 1,92%     | 1,92%     | 3,56%     | 365           | 365   | 102   |               |       |     |
|     | Total Griya        | 148       | 277       | 148       | 247       | 1,27%     | 1,27%     | 2,10%     | 99            | 99    | (30)  |               |       |     |
|     | Oto                | 269       | 402       | 269       | 534       | 2,66%     | 2,66%     | 5,25%     | 266           | 266   | 132   |               |       |     |
|     | CF 2               | 732       | 1.342     | 732       | 3.221     | 0,37%     | 0,37%     | 1,60%     | 2.489         | 2.489 | 1.880 |               |       |     |
|     | Mitraguna & Others | 588       | 1.199     | 588       | 3.077     | 0,37%     | 0,37%     | 1,88%     | 2.489         | 2.489 | 1.878 |               |       |     |
|     | Pensiun            | 144       | 143       | 144       | 144       | 0,37%     | 0,37%     | 0,37%     | -             | -     | 1     |               |       |     |
|     | Total Pembiayaan   | 2.052     | 3.627     | 2.052     | 10.704    | 0,57%     | 0,57%     | 2,85%     | 8.652         | 8.652 | 7.077 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD   | MtM   | %             | Penc. | Gap |
| 1   | SME                | 766       | 1.119     | 766       | 764       | 1,62%     | 1,62%     | 1,65%     | (2)           | (2)   | (355) |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Non-Linkage        | 766       | 1.119     | 766       | 764       | 1,71%     | 1,71%     | 1,73%     | (2)           | (2)   | (355) |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 2   | MBG                | 431       | 471       | 431       | 859       | 1,30%     | 1,30%     | 2,64%     | 429           | 429   | 389   |               |       |     |
|     | KUR                | 167       | 118       | 167       | 603       | 0,53%     | 0,53%     | 1,96%     | 436           | 436   | 484   |               |       |     |
|     | Non KUR            | 264       | 353       | 264       | 257       | 14,72%    | 14,72%    | 14,59%    | (7)           | (7)   | (96)  |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 4   | CFG                | 1.559     | 1.455     | 1.559     | 1.560     | 0,70%     | 0,70%     | 0,70%     | 0             | 0     | 104   |               |       |     |
|     | CF 1               | 365       | 365       | 365       | 513       | 1,68%     | 1,68%     | 2,34%     | 148           | 148   | 148   |               |       |     |
|     | Total Griya        | 365       | 365       | 365       | 513       | 3,15%     | 3,15%     | 4,36%     | 148           | 148   | 148   |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | CF 2               | 1.194     | 1.090     | 1.194     | 1.047     | 0,60%     | 0,60%     | 0,52%     | (147)         | (147) | (43)  |               |       |     |
|     | Mitraguna & Others | 1.056     | 952       | 1.056     | 909       | 0,66%     | 0,66%     | 0,56%     | (147)         | (147) | (43)  |               |       |     |
|     | Pensiun            | 138       | 138       | 138       | 138       | 0,04%     | 0,04%     | 0,36%     | -             | -     | (0)   |               |       |     |
|     | Total Pembiayaan   | 2.756     | 3.046     | 2.756     | 3.183     | 0,76%     | 0,76%     | 0,85%     | 427           | 427   | 137   |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 311.873 | 311.873 | 380.584 | 68.711       |          |
| 2   | Contribution Margin | 8.183   | 8.183   | 23.403  | 15.220       | -186,0%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,84   | 3,09   | 3,07   | (0,02)       | 0,23         |
| CIF Payroll | 2.515  | 2.781  | 3.031  | 250          | 516          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |          |         |          |         | Target Jan'26 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|---------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                   | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 6.890     | 6.890     | 6.993     | 6.969     | (4.789)           | (24)                 | 79       | 1,14%   | 79       | 1,14%   | 7.707         | 90,42% | (738)    |
| 2   | Tabungan      | 313.451   | 313.451   | 251.786   | 252.643   | (3.343)           | 858                  | (60.808) | -19,40% | (60.808) | -19,40% | 313.451       | 80,60% | (60.808) |
| 3   | Deposito      | 148.988   | 148.988   | 147.062   | 145.572   | (53.380)          | (1.490)              | (3.416)  | -2,29%  | (3.416)  | -2,29%  | 149.852       | 97,14% | (4.280)  |
|     | Total         | 469.330   | 469.330   | 405.840   | 405.185   | (61.512)          | (656)                | (64.145) | -13,67% | (64.145) | -13,67% | 471.011       | 86,02% | (65.826) |
|     | CASA          | 320.341   | 320.341   | 258.778   | 259.612   | (8.132)           | 834                  | (60.729) | -18,96% | (60.729) | -18,96% | 321.159       | 80,84% | (61.546) |
|     | (%) CASA      | 68,26%    | 68,26%    | 63,76%    | 64,07%    |                   |                      |          |         |          |         |               |        |          |
|     | FDR           | 93,29%    | 93,29%    | 109,42%   | 109,60%   |                   |                      |          |         |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |         |         |         |         | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|---------|---------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 5.642     | 5.642     | 4.559     | 4.402     |  | (157)                | (1.240) | -21,98% | (1.240) | -21,98% |               |       |     |
| 2   | Giro ISE      | 507       | 507       | 586       | 593       |  | 7                    | 86      | 16,90%  | 86      | 16,90%  |               |       |     |
| 3   | Tabungan ISE  | 5.135     | 5.135     | 3.974     | 3.809     |  | (165)                | (1.326) | -25,82% | (1.326) | -25,82% |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0       | 0,00%   | 0       | 0,00%   |               |       |     |
| 5   | CIF ISE       | 260       | 260       | 260       | 260       |  | 0                    | 0       | 0,00%   | 0       | 0,00%   |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |       | Run Off Jan'26 | Target Jan'26 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|-------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                   | MtD                  | YtD   |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 104.440   | 104.440   | 103.945   | 700                     | 1.093                   | 393           | -276              | -495                 | -495  | 1.588          | 104.884       | 99,10%  | (940)   |
|     | Linkage             | 42.530    | 42.530    | 42.323    | -                       | -                       | -             | -200              | -207                 | -207  | 207            | 42.829        | 98,82%  | (506)   |
|     | Non-Linkage         | 61.910    | 61.910    | 61.622    | 700                     | 1.093                   | 393           | -76               | -288                 | -288  | 1.381          | 62.055        | 99,30%  | (433)   |
|     | • Local Champion    | 61.910    | 61.910    | 61.622    | 700                     | 1.093                   | 393           | -76               | -288                 | -288  | 1.381          | 62.035        | 99,33%  | (413)   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0     | -              | 20            |         | (20)    |
| 2   | MBG                 | 31.054    | 31.054    | 30.683    | 1.435                   | 505                     | -930          | 1.091             | -371                 | -371  | 876            | 31.689        | 96,83%  | (1.006) |
|     | KUR                 | 30.108    | 30.108    | 29.751    | 1.435                   | 505                     | -930          | 1.107             | -357                 | -357  | 862            | 30.305        | 98,17%  | (554)   |
|     | Non KUR             | 946       | 946       | 932       | -                       | -                       | 0             | -16               | -14                  | -14   | 14             | 1.384         | 67,32%  | (452)   |
| 3   | PWG                 | 49.603    | 49.603    | 55.163    | 9.049                   | 15.262                  | 6.213         | 1.317             | 5.560                | 5.560 | 9.702          | 51.005        | 108,15% | 4.158   |
|     | Cilem               | 26.650    | 26.650    | 31.355    | 2.168                   | 6.328                   | 4.159         | 936               | 4.705                | 4.705 | 1.623          | 27.529        | 113,90% | 3.826   |
|     | Gadai               | 22.954    | 22.954    | 23.808    | 6.880                   | 8.934                   | 2.054         | 382               | 855                  | 855   | 8.079          | 23.476        | 101,42% | 332     |
| 4   | CFG                 | 252.727   | 252.727   | 254.296   | 6.069                   | 4.879                   | -1.190        | 2.336             | 1.569                | 1.569 | 3.310          | 254.708       | 99,84%  | (411)   |
|     | CF 1                | 45.346    | 45.346    | 45.768    | 1.248                   | 862                     | -387          | 804               | 422                  | 422   | 439            | 45.727        | 100,09% | 41      |
|     | Total Griya         | 28.863    | 28.863    | 28.855    | 320                     | 160                     | -160          | 0                 | -8                   | -8    | 168            | 28.920        | 99,77%  | (65)    |
| 1   | • Total Non Program | 13.322    | 13.322    | 13.228    | -                       | -                       | 0             | -142              | -94                  | -94   | 94             |               |         |         |
|     | • Program           | 15.541    | 15.541    | 15.627    | 320                     | 160                     | -160          | 244               | 85                   | 85    | 75             |               |         |         |
|     | Oto                 | 16.483    | 16.483    | 16.913    | 928                     | 702                     | -227          | 804               | 430                  | 430   | 271            | 16.807        | 100,63% | 107     |
|     | CF 2                | 207.381   | 207.381   | 208.528   | 4.821                   | 4.017                   | -804          | 1.532             | 1.147                | 1.147 | 2.870          | 208.981       | 99,78%  | (453)   |
|     | Mitraguna & Others  | 189.980   | 189.980   | 191.108   | 4.755                   | 3.834                   | -921          | 1.679             | 1.128                | 1.128 | 2.705          | 191.187       | 99,96%  | (78)    |
|     | Pensiun             | 17.401    | 17.401    | 17.420    | 66                      | 183                     | 117           | -147              | 19                   | 19    | 165            | 17.794        | 97,90%  | (374)   |
|     | Total Pembiayaan    | 437.824   | 437.824   | 444.087   | 17.253                  | 21.738                  | 4.485         | 4.468             | 6.263                | 6.263 | 15.475         |               |         |         |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | -         | 289       | -         | 1.996     | 0,00%     | 0,00%     | 6,51%     | 1.996         | 1.996  | 1.708 |               |       |     |
|     | KUR                | -         | 289       | -         | 1.996     | 0,00%     | 0,00%     | 6,71%     | 1.996         | 1.996  | 1.708 |               |       |     |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |       |     |
| 3   | PWG                | -         | 30        | -         | 1.234     | 0,00%     | 0,00%     | 2,24%     | 1.234         | 1.234  | 1.204 |               |       |     |
|     | Cilem              | -         | -         | -         | 930       | 0,00%     | 0,00%     | 2,97%     | 930           | 930    | 930   |               |       |     |
|     | Gadai              | -         | 30        | -         | 304       | 0,00%     | 0,00%     | 1,28%     | 304           | 304    | 274   |               |       |     |
| 4   | CFG                | 2.393     | 4.038     | 2.393     | 9.796     | 0,95%     | 0,95%     | 3,85%     | 7.403         | 7.403  | 5.758 |               |       |     |
|     | CF 1               | 2.080     | 3.429     | 2.080     | 6.435     | 4,59%     | 4,59%     | 14,06%    | 4.355         | 4.355  | 3.006 |               |       |     |
|     | Total Griya        | 1.599     | 2.482     | 1.599     | 5.526     | 5,54%     | 5,54%     | 19,15%    | 3.927         | 3.927  | 3.044 |               |       |     |
|     | Oto                | 481       | 947       | 481       | 908       | 2,92%     | 2,92%     | 5,37%     | 428           | 428    | (38)  |               |       |     |
|     | CF 2               | 313       | 609       | 313       | 3.361     | 0,15%     | 0,15%     | 1,61%     | 3.049         | 3.049  | 2.752 |               |       |     |
|     | Mitraguna & Others | 313       | 609       | 313       | 3.122     | 0,16%     | 0,16%     | 1,63%     | 2.810         | 2.810  | 2.513 |               |       |     |
|     | Pensiun            | -         | -         | -         | 239       | 0,00%     | 0,00%     | 1,37%     | 239           | 239    | 239   |               |       |     |
|     | Total Pembiayaan   | 2.393     | 4.357     | 2.393     | 13.026    | 0,55%     | 0,55%     | 2,93%     | 10.634        | 10.634 | 8.670 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD   | MtM   | %             | Penc. | Gap |
| 1   | SME                | 30.790    | 30.807    | 30.790    | 30.655    | 29,48%    | 29,48%    | 29,49%    | (135)         | (135) | (152) |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Non-Linkage        | 30.790    | 30.807    | 30.790    | 30.655    | 49,73%    | 49,73%    | 49,75%    | (135)         | (135) | (152) |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 2   | MBG                | 550       | 271       | 550       | 550       | 1,77%     | 1,77%     | 1,79%     | -             | -     | 279   |               |       |     |
|     | KUR                | 279       | -         | 279       | 279       | 0,93%     | 0,93%     | 0,94%     | -             | -     | 279   |               |       |     |
|     | Non KUR            | 271       | 271       | 271       | 271       | 28,67%    | 28,67%    | 29,09%    | -             | -     | -     |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 4   | CFG                | 4.761     | 4.803     | 4.761     | 4.628     | 1,88%     | 1,88%     | 1,82%     | (133)         | (133) | (175) |               |       |     |
|     | CF 1               | 2.632     | 2.670     | 2.632     | 2.500     | 5,80%     | 5,80%     | 5,46%     | (132)         | (132) | (170) |               |       |     |
|     | Total Griya        | 2.014     | 2.048     | 2.014     | 1.882     | 6,98%     | 6,98%     | 6,52%     | (132)         | (132) | (166) |               |       |     |
|     | Oto                | 618       | 622       | 618       | 618       | 3,75%     | 3,75%     | 3,65%     | -             | -     | (4)   |               |       |     |
|     | CF 2               | 2.129     | 2.133     | 2.129     | 2.128     | 1,03%     | 1,03%     | 1,02%     | (1)           | (1)   | (5)   |               |       |     |
|     | Mitraguna & Others | 2.037     | 2.041     | 2.037     | 2.036     | 1,07%     | 1,07%     | 1,07%     | (1)           | (1)   | (5)   |               |       |     |
|     | Pensiun            | 92        | 92        | 92        | 92        | 0,02%     | 0,02%     | 0,53%     | -             | -     | (0)   |               |       |     |
|     | Total Pembiayaan   | 36.101    | 35.881    | 36.101    | 35.832    | 8,25%     | 8,25%     | 8,07%     | (268)         | (268) | (48)  |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 437.801 | 437.801 | 469.385 | 31.584       |          |
| 2   | Contribution Margin | 9.961   | 9.961   | 23.495  | 13.534       | -135,9%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,44   | 2,71   | 2,73   | 0,03         | 0,30         |
| CIF Payroll | 6.739  | 6.200  | 6.307  | 107          | (432)        |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |          |        |          |        | Target Jan'26 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|--------|----------|--------|---------------|---------|----------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                   | DtD                  | MtD      | %MtD   | YtD      | %YtD   | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 4.927     | 4.927     | 5.823     | 6.016     | (1.417)           | 193                  | 1.089    | 22,10% | 1.089    | 22,10% | 5.621         | 107,04% | 395      |
| 2   | Tabungan      | 288.520   | 288.520   | 281.284   | 279.955   | (12)              | (1.329)              | (8.565)  | -2,97% | (8.565)  | -2,97% | 288.520       | 97,03%  | (8.565)  |
| 3   | Deposito      | 89.021    | 89.021    | 82.951    | 82.952    | 2.673             | 1                    | (6.069)  | -6,82% | (6.069)  | -6,82% | 89.430        | 92,76%  | (6.478)  |
|     | Total         | 382.468   | 382.468   | 370.058   | 368.923   | 1.244             | (1.135)              | (13.545) | -3,54% | (13.545) | -3,54% | 383.571       | 96,18%  | (14.648) |
|     | CASA          | 293.447   | 293.447   | 287.107   | 285.971   | (1.429)           | (1.136)              | (7.476)  | -2,55% | (7.476)  | -2,55% | 294.141       | 97,22%  | (8.170)  |
|     | (%) CASA      | 76,72%    | 76,72%    | 77,58%    | 77,52%    |                   |                      |          |        |          |        |               |         |          |
|     | FDR           | 144,67%   | 144,67%   | 149,93%   | 150,39%   |                   |                      |          |        |          |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |       |         |       |         | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 2.510     | 2.510     | 2.136     | 2.021     |  | (115)                | (489) | -19,48% | (489) | -19,48% |               |       |     |
| 2   | Giro ISE      | 11        | 11        | 10        | 15        |  | 5                    | 4     | 34,24%  | 4     | 34,24%  |               |       |     |
| 3   | Tabungan ISE  | 2.498     | 2.498     | 2.125     | 2.005     |  | (120)                | (493) | -19,73% | (493) | -19,73% |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |
| 5   | CIF ISE       | 374       | 374       | 374       | 374       |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |        | Run Off Jan'26 | Target Jan'26 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 84.701    | 84.701    | 84.097    | 1.845                   | 300                     | -1.545        | 1.256             | -604                 | -604   | 904            | 85.121        | 98,80%  | (1.023) |
|     | Linkage             | 57.718    | 57.718    | 57.650    | -                       | -                       | -             | -60               | -68                  | -68    | 68             | 58.051        | 99,31%  | (401)   |
|     | Non-Linkage         | 26.983    | 26.983    | 26.448    | 1.845                   | 300                     | -1.545        | 1.316             | -535                 | -535   | 835            | 27.070        | 97,70%  | (622)   |
|     | • Local Champion    | 26.983    | 26.983    | 26.448    | 1.845                   | 300                     | -1.545        | 1.316             | -535                 | -535   | 835            | 27.070        | 97,70%  | (622)   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | 0              | 0             |         |         |
| 2   | MBG                 | 36.407    | 36.407    | 35.581    | 1.750                   | 580                     | -1.170        | 514               | -826                 | -826   | 1.406          | 36.093        | 98,58%  | (512)   |
|     | KUR                 | 35.304    | 35.304    | 34.495    | 1.750                   | 580                     | -1.170        | 531               | -810                 | -810   | 1.390          | 35.448        | 97,31%  | (954)   |
|     | Non KUR             | 1.103     | 1.103     | 1.087     | -                       | -                       | -             | 0                 | -16                  | -16    | 16             | 645           | 168,47% |         |
| 3   | PWG                 | 58.194    | 58.194    | 63.230    | 12.615                  | 18.687                  | 6.072         | 3.398             | 5.036                | 5.036  | 13.652         | 59.706        | 105,90% | 3.524   |
|     | Cilem               | 27.495    | 27.495    | 30.382    | 2.899                   | 5.113                   | 2.215         | 1.660             | 2.887                | 2.887  | 2.226          | 28.469        | 106,72% | 1.914   |
|     | Gadai               | 30.699    | 30.699    | 32.847    | 9.717                   | 13.574                  | 3.857         | 1.739             | 2.149                | 2.149  | 11.425         | 31.237        | 105,16% | 1.610   |
| 4   | CFG                 | 374.004   | 374.004   | 371.931   | 4.046                   | 2.114                   | -1.932        | 2.583             | -2.073               | -2.073 | 4.187          | 375.153       | 99,14%  | (3.222) |
|     | CF 1                | 233.675   | 233.675   | 232.417   | 1.477                   | 279                     | -1.198        | 1.398             | -1.258               | -1.258 | 1.537          | 233.886       | 99,37%  | (1.469) |
|     | Total Griya         | 218.464   | 218.464   | 217.263   | -                       | -                       | 0             | 0                 | -1.201               | -1.201 | 1.201          | 218.487       | 99,44%  | (1.224) |
|     | • Total Non Program | 4.702     | 4.702     | 4.651     | -                       | -                       | 0             | -52               | -51                  | -51    | 51             |               |         |         |
|     | • Program           | 213.762   | 213.762   | 212.612   | -                       | -                       | 0             | -2.575            | -1.150               | -1.150 | 1.150          |               |         |         |
|     | Oto                 | 15.211    | 15.211    | 15.154    | 1.477                   | 279                     | -1.198        | 1.398             | -57                  | -57    | 336            | 15.399        | 98,41%  | (245)   |
|     | CF 2                | 140.329   | 140.329   | 139.514   | 2.569                   | 1.835                   | -734          | 1.186             | -815                 | -815   | 2.650          | 141.267       | 98,76%  | (1.753) |
|     | Mitraguna & Others  | 91.034    | 91.034    | 90.504    | 1.989                   | 1.155                   | -834          | 519               | -530                 | -530   | 1.685          | 91.745        | 98,65%  | (1.240) |
|     | Pensiun             | 49.295    | 49.295    | 49.010    | 580                     | 680                     | 100           | 667               | -285                 | -285   | 965            | 49.523        | 98,96%  | (513)   |
|     | Total Pembiayaan    | 553.306   | 553.306   | 554.840   | 20.256                  | 21.681                  | 1.425         | 7.751             | 1.533                | 1.533  | 20.148         |               |         |         |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |        | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD    | MtM    | %             | Penc. | Gap |
| 1   | SME                | -         | -         | -         | 150       | 0,00%     | 0,00%     | 0,18%     | 150           | 150    | 150    |               |       |     |
|     | Linkage            | -         | -         | -         |           | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |       |     |
|     | Local Champion     | -         | -         | -         | 150       | 0,00%     | 0,00%     | 0,57%     | 150           | 150    | 150    |               |       |     |
|     | Value Chain        | -         | -         | -         |           | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |       |     |
| 2   | MBG                | 334       | 403       | 334       | 1.722     | 0,92%     | 0,92%     | 4,84%     | 1.389         | 1.389  | 1.319  |               |       |     |
|     | KUR                | 334       | 403       | 334       | 1.628     | 0,95%     | 0,95%     | 4,72%     | 1.295         | 1.295  | 1.225  |               |       |     |
|     | Non KUR            | -         | -         | -         | 94        | 0,00%     | 0,00%     | 8,65%     | 94            | 94     | 94     |               |       |     |
| 3   | PWG                | 114       | -         | 114       | 1.451     | 0,20%     | 0,20%     | 2,29%     | 1.337         | 1.337  | 1.451  |               |       |     |
|     | Cilem              | 114       | -         | 114       | 1.366     | 0,41%     | 0,41%     | 4,50%     | 1.253         | 1.253  | 1.366  |               |       |     |
|     | Gadai              | -         | -         | -         | 85        | 0,00%     | 0,00%     | 0,26%     | 85            | 85     | 85     |               |       |     |
| 4   | CFG                | 29.400    | 30.678    | 29.400    | 43.256    | 7,86%     | 7,86%     | 11,63%    | 13.855        | 13.855 | 12.577 |               |       |     |
|     | CF 1               | 27.082    | 28.543    | 27.082    | 39.121    | 11,59%    | 11,59%    | 16,83%    | 12.039        | 12.039 | 10.578 |               |       |     |
|     | Total Griya        | 27.082    | 28.435    | 27.082    | 38.803    | 12,40%    | 12,40%    | 17,86%    | 11.721        | 11.721 | 10.368 |               |       |     |
|     | Oto                | -         | 108       | -         | 319       | 0,00%     | 0,00%     | 2,10%     | 319           | 319    | 210    |               |       |     |
|     | CF 2               | 2.319     | 2.135     | 2.319     | 4.134     | 1,65%     | 1,65%     | 2,96%     | 1.816         | 1.816  | 2.000  |               |       |     |
|     | Mitraguna & Others | 1.679     | 1.807     | 1.679     | 3.295     | 1,84%     | 1,84%     | 3,64%     | 1.615         | 1.615  | 1.488  |               |       |     |
|     | Pensiun            | 639       | 328       | 639       | 839       | 1,30%     | 1,30%     | 1,71%     | 200           | 200    | 512    |               |       |     |
|     | Total Pembiayaan   | 29.848    | 31.082    | 29.848    | 46.579    | 5,39%     | 5,39%     | 8,40%     | 16.731        | 16.731 | 15.497 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD   | MtM   | %             | Penc. | Gap |
| 1   | SME                | 936       | 936       | 936       | 936       | 1,11%     | 1,11%     | 1,11%     | (0)           | (0)   | -     |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Non-Linkage        | 936       | 936       | 936       | 936       | 3,47%     | 3,47%     | 3,54%     | (0)           | (0)   | -     |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 2   | MBG                | 1.022     | 1.077     | 1.022     | 980       | 2,81%     | 2,81%     | 2,75%     | (43)          | (43)  | (97)  |               |       |     |
|     | KUR                | 924       | 979       | 924       | 882       | 2,62%     | 2,62%     | 2,56%     | (43)          | (43)  | (97)  |               |       |     |
|     | Non KUR            | 98        | 98        | 98        | 98        | 8,87%     | 8,87%     | 9,01%     | -             | -     | -     |               |       |     |
| 3   | PWG                | -         | 184       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (184) |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Gadai              | -         | 184       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (184) |               |       |     |
| 4   | CFG                | 72.578    | 74.308    | 72.578    | 74.053    | 19,41%    | 19,41%    | 19,91%    | 1.475         | 1.475 | (255) |               |       |     |
|     | CF 1               | 68.188    | 70.022    | 68.188    | 69.767    | 29,18%    | 29,18%    | 30,02%    | 1.579         | 1.579 | (255) |               |       |     |
|     | Total Griya        | 68.188    | 70.022    | 68.188    | 69.767    | 31,21%    | 31,21%    | 32,11%    | 1.579         | 1.579 | (255) |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | CF 2               | 4.390     | 4.286     | 4.390     | 4.286     | 3,13%     | 3,13%     | 3,07%     | (104)         | (104) | (0)   |               |       |     |
|     | Mitraguna & Others | 3.970     | 3.545     | 3.970     | 3.967     | 4,36%     | 4,36%     | 4,38%     | (3)           | (3)   | 422   |               |       |     |
|     | Pensiun            | 421       | 742       | 421       | 319       | 0,08%     | 0,08%     | 0,65%     | (102)         | (102) | (423) |               |       |     |
|     | Total Pembiayaan   | 74.536    | 76.505    | 74.536    | 75.968    | 13,47%    | 13,47%    | 13,69%    | 1.432         | 1.432 | (536) |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 530.211 | 530.211 | 571.038 | 40.827       |          |
| 2   | Contribution Margin | 11.173  | 11.173  | 3.893   | (7.280)      | 65,2%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,78   | 2,95   | 2,92   | (0,02)       | 0,15         |
| CIF Payroll | 1.921  | 1.784  | 1.980  | 196          | 59           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |          |         |          |         | Target Jan'26 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                  | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 254       | 254       | 129       | 129       | 152              | 0                    | (125)    | -49,19% | (125)    | -49,19% | 792           | 16,27% | (663)    |
| 2   | Tabungan      | 88.453    | 88.453    | 74.804    | 74.698    | 7.263            | (106)                | (13.755) | -15,55% | (13.755) | -15,55% | 88.453        | 84,45% | (13.755) |
| 3   | Deposito      | 36.208    | 36.208    | 36.503    | 36.503    | 50               | 0                    | 295      | 0,81%   | 295      | 0,81%   | 36.614        | 99,70% | (111)    |
|     | Total         | 124.915   | 124.915   | 111.436   | 111.330   | 7.465            | (106)                | (13.585) | -10,88% | (13.585) | -10,88% | 125.859       | 88,46% | (14.529) |
|     | CASA          | 88.707    | 88.707    | 74.933    | 74.827    | 7.415            | (106)                | (13.880) | -15,65% | (13.880) | -15,65% | 89.245        | 83,84% | (14.418) |
|     | (%) CASA      | 71,01%    | 71,01%    | 67,24%    | 67,21%    |                  |                      |          |         |          |         |               |        |          |
|     | FDR           | 192,16%   | 192,16%   | 220,66%   | 220,87%   |                  |                      |          |         |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |       |         |       |         | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.680     | 1.680     | 1.503     | 1.474     |  | (29)                 | (206) | -12,28% | (206) | -12,28% |               |       |     |
| 2   | Giro ISE      | 247       | 247       | 118       | 118       |  | (0)                  | (129) | -52,30% | (129) | -52,30% |               |       |     |
| 3   | Tabungan ISE  | 1.433     | 1.433     | 1.385     | 1.356     |  | (29)                 | (77)  | -5,37%  | (77)  | -5,37%  |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |
| 5   | CIF ISE       | 150       | 150       | 150       | 150       |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |       | Run Off Jan'26 | Target Jan'26 |         |       |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-------|----------------|---------------|---------|-------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                  | MtD                  | YtD   |                | Posisi        | Penc.   | Gap   |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             | 0,00%   |       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0     | -              | 0             |         |       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             |         |       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             |         |       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0     | -              | 0             |         |       |
| 2   | MBG                 | 20.210    | 20.210    | 19.675    | 700                     | -                       | -700          | 480              | -535                 | -535  | 535            | 20.126        | 97,76%  | (450) |
|     | KUR                 | 18.679    | 18.679    | 18.170    | 700                     | -                       | -700          | 478              | -509                 | -509  | 509            | 18.789        | 96,70%  | (619) |
|     | Non KUR             | 1.532     | 1.532     | 1.506     | -                       | -                       | 0             | 2                | -26                  | -26   | 26             | 1.337         | 112,65% |       |
| 3   | PWG                 | 30.051    | 30.051    | 36.046    | 4.166                   | 11.803                  | 7.637         | 197              | 5.996                | 5.996 | 5.807          | 31.214        | 115,48% | 4.832 |
|     | Cilem               | 18.951    | 18.951    | 23.397    | 1.814                   | 5.721                   | 3.907         | 1.432            | 4.447                | 4.447 | 1.275          | 19.647        | 119,09% | 3.750 |
|     | Gadai               | 11.100    | 11.100    | 12.649    | 2.352                   | 6.082                   | 3.730         | -1.236           | 1.549                | 1.549 | 4.532          | 11.567        | 109,35% | 1.082 |
| 4   | CFG                 | 189.769   | 189.769   | 190.170   | 3.648                   | 2.914                   | -734          | 2.334            | 401                  | 401   | 2.513          | 190.450       | 99,85%  | (280) |
|     | CF 1                | 4.196     | 4.196     | 4.162     | -                       | -                       | 0             | -42              | -34                  | -34   | 34             | 4.322         | 96,31%  | (160) |
|     | Total Griya         | 1.940     | 1.940     | 1.909     | -                       | -                       | 0             | 0                | -31                  | -31   | 31             | 1.953         | 97,71%  | (45)  |
| 1   | • Total Non Program | 1.940     | 1.940     | 1.909     | -                       | -                       | 0             | -35              | -31                  | -31   | 31             |               |         |       |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              |               |         |       |
|     | Oto                 | 2.257     | 2.257     | 2.253     | -                       | -                       | 0             | -42              | -4                   | -4    | 4              | 2.368         | 95,15%  | (115) |
|     | CF 2                | 185.573   | 185.573   | 186.008   | 3.648                   | 2.914                   | -734          | 2.376            | 435                  | 435   | 2.479          | 186.128       | 99,94%  | (120) |
|     | Mitraguna & Others  | 120.848   | 120.848   | 120.994   | 2.454                   | 2.050                   | -404          | 1.955            | 146                  | 146   | 1.904          | 121.268       | 99,77%  | (275) |
|     | Pensiun             | 64.725    | 64.725    | 65.015    | 1.194                   | 864                     | -330          | 421              | 289                  | 289   | 575            | 64.860        | 100,24% | 154   |
|     | Total Pembiayaan    | 240.030   | 240.030   | 245.892   | 8.514                   | 14.717                  | 6.203         | 3.010            | 5.862                | 5.862 | 8.855          |               |         |       |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |         | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|---------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 898       | 3.010     | 898       | 162       | 4,44%     | 4,44%     | 0,83%     | (735)         | (735) | (2.848) |               |       |     |
|     | KUR                | 812       | 2.773     | 812       | 76        | 4,35%     | 4,35%     | 0,42%     | (735)         | (735) | (2.696) |               |       |     |
|     | Non KUR            | 86        | 238       | 86        | 86        | 5,61%     | 5,61%     | 5,71%     | -             | -     | (152)   |               |       |     |
| 3   | PWG                | 4         | 14        | 4         | 8         | 0,01%     | 0,01%     | 0,02%     | 4             | 4     | (6)     |               |       |     |
|     | Cilem              | 4         | -         | 4         | 8         | 0,02%     | 0,02%     | 0,03%     | 4             | 4     | 8       |               |       |     |
|     | Gadai              | -         | 14        | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (14)    |               |       |     |
| 4   | CFG                | 686       | 2.688     | 686       | 2.940     | 0,36%     | 0,36%     | 1,55%     | 2.254         | 2.254 | 252     |               |       |     |
|     | CF 1               | 232       | -         | 232       | 393       | 5,52%     | 5,52%     | 9,45%     | 162           | 162   | 393     |               |       |     |
|     | Total Griya        | 232       | -         | 232       | 393       | 11,94%    | 11,94%    | 20,60%    | 162           | 162   | 393     |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | CF 2               | 454       | 2.688     | 454       | 2.547     | 0,24%     | 0,24%     | 1,37%     | 2.093         | 2.093 | (141)   |               |       |     |
|     | Mitraguna & Others | 454       | 2.587     | 454       | 2.148     | 0,38%     | 0,38%     | 1,78%     | 1.694         | 1.694 | (439)   |               |       |     |
|     | Pensiun            | -         | 101       | -         | 399       | 0,00%     | 0,00%     | 0,61%     | 399           | 399   | 298     |               |       |     |
|     | Total Pembiayaan   | 1.587     | 5.712     | 1.587     | 3.110     | 0,66%     | 0,66%     | 1,26%     | 1.523         | 1.523 | (2.602) |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 321       | 334       | 321       | 194       | 1,59%     | 1,59%     | 0,98%     | (127)         | (127) | (141) |               |       |     |
|     | KUR                | 321       | 334       | 321       | 194       | 1,72%     | 1,72%     | 1,07%     | (127)         | (127) | (141) |               |       |     |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 3   | PWG                | -         | -         | -         | 3         | 0,00%     | 0,00%     | 0,01%     | 3             | 3     | 3     |               |       |     |
|     | Cilem              | -         | -         | -         | 3         | 0,00%     | 0,00%     | 0,01%     | 3             | 3     | 3     |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 4   | CFG                | 2.383     | 1.915     | 2.383     | 2.383     | 1,26%     | 1,26%     | 1,25%     | -             | -     | 468   |               |       |     |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | CF 2               | 2.383     | 1.915     | 2.383     | 2.383     | 1,28%     | 1,28%     | 1,28%     | -             | -     | 468   |               |       |     |
|     | Mitraguna & Others | 2.137     | 1.669     | 2.137     | 2.137     | 1,77%     | 1,77%     | 1,77%     | -             | -     | 468   |               |       |     |
|     | Pensiun            | 246       | 246       | 246       | 246       | 0,10%     | 0,10%     | 0,38%     | -             | -     | (0)   |               |       |     |
|     | Total Pembiayaan   | 2.703     | 2.249     | 2.703     | 2.580     | 1,13%     | 1,13%     | 1,05%     | (124)         | (124) | 331   |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 222.249 | 222.249 | 258.199 | 35.950       |          |
| 2   | Contribution Margin | 10.360  | 10.360  | 6.930   | (3.430)      | 33,1%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 3,28   | 3,45   | 3,47   | 0,02         | 0,20         |
| CIF Payroll | 1.104  | 1.469  | 1.579  | 110          | 475          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |         |        |         |        | Target Jan'26 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|--------|---------------|---------|---------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                   | DtD                  | MtD     | %MtD   | YtD     | %YtD   | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 94        | 94        | 94        | 94        | 15                | 0                    | 0       | 0,07%  | 0       | 0,07%  | 542           | 17,29%  | (449)   |
| 2   | Tabungan      | 151.062   | 151.062   | 148.114   | 148.728   | 2.102             | 614                  | (2.334) | -1,55% | (2.334) | -1,55% | 151.062       | 98,45%  | (2.334) |
| 3   | Deposito      | 51.112    | 51.112    | 51.833    | 51.833    | (134)             | 0                    | 721     | 1,41%  | 721     | 1,41%  | 51.413        | 100,82% | 421     |
|     | Total         | 202.268   | 202.268   | 200.041   | 200.655   | 1.984             | 614                  | (1.613) | -0,80% | (1.613) | -0,80% | 203.017       | 98,84%  | (2.362) |
|     | CASA          | 151.156   | 151.156   | 148.208   | 148.822   | 2.118             | 614                  | (2.334) | -1,54% | (2.334) | -1,54% | 151.604       | 98,16%  | (2.783) |
|     | (%) CASA      | 74,73%    | 74,73%    | 74,09%    | 74,17%    |                   |                      |         |        |         |        |               |         |         |
|     | FDR           | 83,37%    | 83,37%    | 84,54%    | 84,28%    |                   |                      |         |        |         |        |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |      |        |      |        | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|--------|------|--------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD  | %MtD   | YtD  | %YtD   | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 717       | 717       | 690       | 690       |  | (0)                  | (28) | -3,85% | (28) | -3,85% |               |       |     |
| 2   | Giro ISE      | 3         | 3         | 3         | 3         |  | 0                    | 0    | 7,80%  | 0    | 7,80%  |               |       |     |
| 3   | Tabungan ISE  | 715       | 715       | 687       | 687       |  | (0)                  | (28) | -3,89% | (28) | -3,89% |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | 0,00%  | 0    | 0,00%  |               |       |     |
| 5   | CIF ISE       | 196       | 196       | 196       | 196       |  | 0                    | 0    | 0,00%  | 0    | 0,00%  |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |      | Run Off Jan'26 | Target Jan'26 |         |       |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|------|----------------|---------------|---------|-------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                   | MtD                  | YtD  |                | Posisi        | Penc.   | Gap   |
| 1   | SME                 | 4         | 4         | 4         | -                       | -                       | 0             | -2                | 0                    | 0    | (0)            | 4             | 105,47% |       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0    | -              | 0             |         |       |
|     | Non-Linkage         | 4         | 4         | 4         | -                       | -                       | 0             | -2                | 0                    | 0    | (0)            | 4             | 105,47% |       |
|     | • Local Champion    | 4         | 4         | 4         | -                       | -                       | 0             | -2                | 0                    | 0    | (0)            | 4             | 105,47% |       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0    | -              | 0             |         |       |
| 2   | MBG                 | 20.761    | 20.761    | 20.258    | 900                     | 250                     | -650          | 336               | -503                 | -503 | 753            | 20.884        | 97,01%  | (625) |
|     | KUR                 | 19.437    | 19.437    | 18.869    | 750                     | 150                     | -600          | 222               | -569                 | -569 | 719            | 19.576        | 96,39%  | (707) |
|     | Non KUR             | 1.324     | 1.324     | 1.390     | 150                     | 100                     | -50           | 114               | 66                   | 66   | 34             | 1.308         | 106,26% |       |
| 3   | PWG                 | 8.593     | 8.593     | 9.476     | 466                     | 1.386                   | 920           | 7                 | 883                  | 883  | 502            | 8.959         | 105,77% | 517   |
|     | Cilem               | 8.593     | 8.593     | 9.476     | 466                     | 1.386                   | 920           | 7                 | 883                  | 883  | 502            | 8.959         | 105,77% | 517   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0    | -              | 0             |         | 0     |
| 4   | CFG                 | 139.281   | 139.281   | 139.383   | 2.812                   | 2.245                   | -567          | 1.379             | 102                  | 102  | 2.143          | 140.177       | 99,43%  | (794) |
|     | CF 1                | 4.307     | 4.307     | 4.221     | 574                     | -                       | -574          | 664               | -85                  | -85  | 85             | 4.471         | 94,40%  | (250) |
|     | Total Griya         | 1.286     | 1.286     | 1.268     | -                       | -                       | 0             | 0                 | -19                  | -19  | 19             | 1.305         | 97,15%  | (37)  |
|     | • Total Non Program | 996       | 996       | 979       | -                       | -                       | 0             | -17               | -17                  | -17  | 17             |               |         |       |
|     | • Program           | 291       | 291       | 289       | -                       | -                       | 0             | -2                | -2                   | -2   | 2              |               |         |       |
|     | Oto                 | 3.020     | 3.020     | 2.954     | 574                     | -                       | -574          | 664               | -67                  | -67  | 67             | 3.166         | 93,27%  | (213) |
|     | CF 2                | 134.974   | 134.974   | 135.162   | 2.238                   | 2.245                   | 7             | 715               | 187                  | 187  | 2.058          | 135.706       | 99,60%  | (544) |
|     | Mitraguna & Others  | 96.118    | 96.118    | 96.798    | 2.238                   | 2.107                   | -131          | 1.083             | 680                  | 680  | 1.427          | 96.672        | 100,13% | 126   |
|     | Pensiun             | 38.856    | 38.856    | 38.364    | -                       | 138                     | 138           | -368              | -492                 | -492 | 630            | 39.034        | 98,28%  | (670) |
|     | Total Pembiayaan    | 168.639   | 168.639   | 169.122   | 4.177                   | 3.881                   | -297          | 1.720             | 483                  | 483  | 3.398          |               |         |       |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD   | MtM   | %             | Penc. | Gap |
| 1   | SME                | 4         | 6         | 4         | 4         | 100,00%   | 100,00%   | 100,00%   | 0             | 0     | (2)   |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Local Champion     | 4         | 6         | 4         | 4         | 100,00%   | 100,00%   | 100,00%   | 0             | 0     | (2)   |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 2   | MBG                | 126       | 129       | 126       | 1.376     | 0,61%     | 0,61%     | 6,79%     | 1.250         | 1.250 | 1.248 |               |       |     |
|     | KUR                | -         | -         | -         | 1.195     | 0,00%     | 0,00%     | 6,33%     | 1.195         | 1.195 | 1.195 |               |       |     |
|     | Non KUR            | 126       | 129       | 126       | 181       | 9,52%     | 9,52%     | 13,05%    | 55            | 55    | 53    |               |       |     |
| 3   | PWG                | 80        | -         | 80        | 232       | 0,93%     | 0,93%     | 2,45%     | 152           | 152   | 232   |               |       |     |
|     | Cilem              | 80        | -         | 80        | 232       | 0,93%     | 0,93%     | 2,45%     | 152           | 152   | 232   |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 4   | CFG                | 1.453     | 1.203     | 1.453     | 2.464     | 1,04%     | 1,04%     | 1,77%     | 1.011         | 1.011 | 1.261 |               |       |     |
|     | CF 1               | 230       | 147       | 230       | 230       | 5,33%     | 5,33%     | 5,44%     | -             | -     | 83    |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Oto                | 230       | 147       | 230       | 230       | 7,60%     | 7,60%     | 7,77%     | -             | -     | 83    |               |       |     |
|     | CF 2               | 1.224     | 1.056     | 1.224     | 2.234     | 0,91%     | 0,91%     | 1,65%     | 1.011         | 1.011 | 1.178 |               |       |     |
|     | Mitraguna & Others | 1.216     | 1.056     | 1.216     | 2.227     | 1,27%     | 1,27%     | 2,30%     | 1.011         | 1.011 | 1.170 |               |       |     |
|     | Pensiun            | 8         | -         | 8         | 8         | 0,02%     | 0,02%     | 0,02%     | -             | -     | 8     |               |       |     |
|     | Total Pembiayaan   | 1.663     | 1.338     | 1.663     | 4.076     | 0,99%     | 0,99%     | 2,41%     | 2.413         | 2.413 | 2.738 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 45        | 53        | 45        | 45        | 0,22%     | 0,22%     | 0,22%     | (0)           | (0) | (8) |               |       |     |
|     | KUR                | 45        | 53        | 45        | 45        | 0,23%     | 0,23%     | 0,24%     | (0)           | (0) | (8) |               |       |     |
|     | 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                | 1.011     | 1.012     | 1.011     | 1.432     | 0,73%     | 0,73%     | 1,03%     | 422           | 422 | 421 |               |       |     |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | CF 2               | 1.011     | 1.012     | 1.011     | 1.432     | 0,75%     | 0,75%     | 1,06%     | 422           | 422 | 421 |               |       |     |
|     | Mitraguna & Others | 707       | 707       | 707       | 1.129     | 0,74%     | 0,74%     | 1,17%     | 422           | 422 | 422 |               |       |     |
|     | Pensiun            | 303       | 304       | 303       | 303       | 0,18%     | 0,18%     | 0,79%     | -             | -   | (1) |               |       |     |
|     | Total Pembiayaan   | 1.056     | 1.064     | 1.056     | 1.477     | 0,63%     | 0,63%     | 0,87%     | 422           | 422 | 413 |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 172.540 | 172.540 | 202.268 | 29.728       |          |
| 2   | Contribution Margin | 9.606   | 9.606   | 12.923  | 3.317        | -34,5%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,92   | 3,24   | 3,28   | 0,04         | 0,36         |
| CIF Payroll | 1.179  | 1.533  | 1.577  | 44           | 398          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |         |         |         |         | Target Jan'26 |        |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------|---------------|--------|---------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.  | Gap     |
| 1   | Giro          | 416       | 416       | 367       | 365       | (74)              | (2)                  | (51)    | -12,36% | (51)    | -12,36% | 866           | 42,14% | (501)   |
| 2   | Tabungan      | 97.675    | 97.675    | 90.214    | 91.772    | 369               | 1.558                | (5.903) | -6,04%  | (5.903) | -6,04%  | 97.675        | 93,96% | (5.903) |
| 3   | Deposito      | 14.680    | 14.680    | 14.639    | 14.359    | (168)             | (280)                | (321)   | -2,19%  | (321)   | -2,19%  | 14.974        | 95,89% | (615)   |
|     | Total         | 112.772   | 112.772   | 105.220   | 106.496   | 127               | 1.276                | (6.276) | -5,57%  | (6.276) | -5,57%  | 113.516       | 93,82% | (7.019) |
|     | CASA          | 98.092    | 98.092    | 90.581    | 92.137    | 295               | 1.556                | (5.955) | -6,07%  | (5.955) | -6,07%  | 98.541        | 93,50% | (6.404) |
|     | (%) CASA      | 86,98%    | 86,98%    | 86,09%    | 86,52%    |                   |                      |         |         |         |         |               |        |         |
|     | FDR           | 170,13%   | 170,13%   | 188,90%   | 186,64%   |                   |                      |         |         |         |         |               |        |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |     |        |     |        | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|--------|-----|--------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD | %MtD   | YtD | %YtD   | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 2.758     | 2.758     | 2.777     | 2.778     |  | 1                    | 20  | 0,73%  | 20  | 0,73%  |               |       |     |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0   | 0,00%  | 0   | 0,00%  |               |       |     |
| 3   | Tabungan ISE  | 1.739     | 1.739     | 1.759     | 1.759     |  | 1                    | 20  | 1,15%  | 20  | 1,15%  |               |       |     |
| 4   | Deposito ISE  | 1.019     | 1.019     | 1.019     | 1.019     |  | 0                    | (0) | -0,00% | (0) | -0,00% |               |       |     |
| 5   | CIF ISE       | 158       | 158       | 158       | 158       |  | 0                    | 0   | 0,00%  | 0   | 0,00%  |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |       | Run Off Jan'26 | Target Jan'26 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|-------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                   | MtD                  | YtD   |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 87        | 87        | 73        | -                       | -                       | 0             | -14               | -14                  | -14   | 14             | 87            | 83,58%  | (14)    |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0     | -              | 0             |         |         |
|     | Non-Linkage         | 87        | 87        | 73        | -                       | -                       | 0             | -14               | -14                  | -14   | 14             | 87            | 83,58%  | (14)    |
|     | • Local Champion    | 87        | 87        | 73        | -                       | -                       | 0             | -14               | -14                  | -14   | 14             | 87            | 83,58%  | (14)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0     | -              | 0             |         |         |
| 2   | MBG                 | 58.239    | 58.239    | 58.149    | 3.145                   | 1.700                   | -1.445        | 1.639             | -90                  | -90   | 1.790          | 59.279        | 98,09%  | (1.130) |
|     | KUR                 | 55.531    | 55.531    | 55.528    | 3.145                   | 1.700                   | -1.445        | 1.710             | -4                   | -4    | 1.704          | 55.742        | 99,61%  | (215)   |
|     | Non KUR             | 2.707     | 2.707     | 2.621     | -                       | -                       | 0             | -71               | -86                  | -86   | 86             | 3.536         | 74,12%  | (915)   |
| 3   | PWG                 | 47.599    | 47.599    | 54.063    | 9.911                   | 17.672                  | 7.761         | 3.442             | 6.463                | 6.463 | 11.208         | 48.892        | 110,58% | 5.171   |
|     | Cilem               | 22.908    | 22.908    | 25.980    | 2.666                   | 4.331                   | 1.665         | 2.325             | 3.072                | 3.072 | 1.259          | 23.678        | 109,72% | 2.303   |
|     | Gadai               | 24.691    | 24.691    | 28.082    | 7.245                   | 13.340                  | 6.096         | 1.116             | 3.391                | 3.391 | 9.949          | 25.214        | 111,38% | 2.869   |
| 4   | CFG                 | 85.930    | 85.930    | 86.481    | 1.776                   | 2.843                   | 1.067         | 1.835             | 551                  | 551   | 2.292          | 86.736        | 99,71%  | (255)   |
|     | CF 1                | 2.608     | 2.608     | 2.576     | -                       | -                       | 0             | 584               | -32                  | -32   | 32             | 2.740         | 94,05%  | (163)   |
|     | Total Griya         | 744       | 744       | 739       | -                       | -                       | 0             | 0                 | -5                   | -5    | 5              | 744           | 99,36%  | (5)     |
| 1   | • Total Non Program | 744       | 744       | 739       | -                       | -                       | 0             | -5                | -5                   | -5    | 5              |               |         |         |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0     | -              |               |         |         |
|     | Oto                 | 1.864     | 1.864     | 1.837     | -                       | -                       | 0             | 584               | -27                  | -27   | 27             | 1.995         | 92,06%  | (158)   |
|     | CF 2                | 83.322    | 83.322    | 83.905    | 1.776                   | 2.843                   | 1.067         | 1.252             | 583                  | 583   | 2.260          | 83.997        | 99,89%  | (92)    |
|     | Mitraguna & Others  | 53.484    | 53.484    | 54.619    | 1.776                   | 2.449                   | 673           | 1.302             | 1.135                | 1.135 | 1.314          | 54.000        | 101,15% | 619     |
|     | Pensiun             | 29.838    | 29.838    | 29.286    | -                       | 394                     | 394           | -51               | -552                 | -552  | 946            | 29.997        | 97,63%  | (711)   |
|     | Total Pembiayaan    | 191.855   | 191.855   | 198.765   | 14.832                  | 22.215                  | 7.383         | 6.901             | 6.910                | 6.910 | 15.304         |               |         |         |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 606       | 936       | 606       | 4.752     | 1,04%     | 1,04%     | 8,17%     | 4.145         | 4.145 | 3.815 |               |       |     |
|     | KUR                | 433       | 766       | 433       | 4.184     | 0,78%     | 0,78%     | 7,53%     | 3.750         | 3.750 | 3.418 |               |       |     |
|     | Non KUR            | 173       | 170       | 173       | 568       | 6,38%     | 6,38%     | 21,66%    | 395           | 395   | 397   |               |       |     |
| 3   | PWG                | -         | -         | -         | 258       | 0,00%     | 0,00%     | 0,48%     | 258           | 258   | 258   |               |       |     |
|     | Cilem              | -         | -         | -         | 253       | 0,00%     | 0,00%     | 0,98%     | 253           | 253   | 253   |               |       |     |
|     | Gadai              | -         | -         | -         | 5         | 0,00%     | 0,00%     | 0,02%     | 5             | 5     | 5     |               |       |     |
| 4   | CFG                | 106       | 149       | 106       | 697       | 0,12%     | 0,12%     | 0,81%     | 592           | 592   | 548   |               |       |     |
|     | CF 1               | -         | -         | -         | 19        | 0,00%     | 0,00%     | 0,74%     | 19            | 19    | 19    |               |       |     |
|     | Total Griya        | -         | -         | -         | 19        | 0,00%     | 0,00%     | 2,57%     | 19            | 19    | 19    |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | CF 2               | 106       | 149       | 106       | 678       | 0,13%     | 0,13%     | 0,81%     | 573           | 573   | 529   |               |       |     |
|     | Mitraguna & Others | 106       | 104       | 106       | 678       | 0,20%     | 0,20%     | 1,24%     | 573           | 573   | 575   |               |       |     |
|     | Pensiun            | -         | 45        | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (45)  |               |       |     |
|     | Total Pembiayaan   | 712       | 1.085     | 712       | 5.707     | 0,37%     | 0,37%     | 2,87%     | 4.995         | 4.995 | 4.622 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |      | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 805       | 622       | 805       | 973       | 1,38%     | 1,38%     | 1,67%     | 167           | 167 | 351  |               |       |     |
|     | KUR                | 499       | 314       | 499       | 668       | 0,90%     | 0,90%     | 1,20%     | 169           | 169 | 354  |               |       |     |
|     | Non KUR            | 306       | 308       | 306       | 304       | 11,30%    | 11,30%    | 11,61%    | (2)           | (2) | (4)  |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |       |     |
| 4   | CFG                | 598       | 611       | 598       | 629       | 0,70%     | 0,70%     | 0,73%     | 31            | 31  | 18   |               |       |     |
|     | 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               | 598       | 611       | 598       | 629       | 0,72%     | 0,72%     | 0,75%     | 31            | 31  | 18   |               |       |     |
|     | Mitraguna & Others | 554       | 611       | 554       | 585       | 1,04%     | 1,04%     | 1,07%     | 31            | 31  | (26) |               |       |     |
|     | Pensiun            | 44        | -         | 44        | 44        | 0,02%     | 0,02%     | 0,15%     | -             | -   | 44   |               |       |     |
|     | Total Pembiayaan   | 1.403     | 1.233     | 1.403     | 1.602     | 0,73%     | 0,73%     | 0,81%     | 199           | 199 | 368  |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 159.806 | 159.806 | 197.483 | 37.677       |          |
| 2   | Contribution Margin | 9.504   | 9.504   | 10.407  | 903          | -9,5%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,57   | 2,86   | 2,91   | 0,05         | 0,34         |
| CIF Payroll | 1.458  | 1.501  | 1.541  | 40           | 83           |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |         |         |         |         | Target Jan'26 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|---------|---------|---------------|---------|---------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 5.352     | 5.352     | 28.689    | 28.291    | 4.374            | (398)                | 22.939  | 428,58% | 22.939  | 428,58% | 5.966         | 474,23% | 22.325  |
| 2   | Tabungan      | 125.874   | 125.874   | 120.778   | 119.985   | (624)            | (793)                | (5.889) | -4,68%  | (5.889) | -4,68%  | 125.874       | 95,32%  | (5.889) |
| 3   | Deposito      | 62.952    | 62.952    | 62.790    | 62.690    | 966              | (100)                | (262)   | -0,42%  | (262)   | -0,42%  | 63.297        | 99,04%  | (608)   |
|     | Total         | 194.179   | 194.179   | 212.257   | 210.966   | 4.716            | (1.291)              | 16.787  | 8,65%   | 16.787  | 8,65%   | 195.137       | 108,11% | 15.829  |
|     | CASA          | 131.226   | 131.226   | 149.467   | 148.276   | 3.750            | (1.191)              | 17.049  | 12,99%  | 17.049  | 12,99%  | 131.840       | 112,47% | 16.436  |
|     | (%) CASA      | 67,58%    | 67,58%    | 70,42%    | 70,28%    |                  |                      |         |         |         |         |               |         |         |
|     | FDR           | 122,40%   | 122,40%   | 111,76%   | 112,45%   |                  |                      |         |         |         |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | Growth (1-27 Jan'26) |      |        |      |        | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|------|--------|------|--------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 | DtD                  | MtD  | %MtD   | YtD  | %YtD   | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 3.667     | 3.667     | 3.594     | 3.613     | 19                   | (54) | -1,49% | (54) | -1,49% |               |       |     |
| 2   | Giro ISE      | -         | -         | -         | -         | 0                    | 0    | 0,00%  | 0    | 0,00%  |               |       |     |
| 3   | Tabungan ISE  | 3.467     | 3.467     | 3.394     | 3.413     | 19                   | (54) | -1,57% | (54) | -1,57% |               |       |     |
| 4   | Deposito ISE  | 200       | 200       | 200       | 200       | 0                    | 0    | 0,00%  | 0    | 0,00%  |               |       |     |
| 5   | CIF ISE       | 241       | 241       | 241       | 241       | 0                    | 0    | 0,00%  | 0    | 0,00%  |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |      | Run Off Jan'26 | Target Jan'26 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                  | MtD                  | YtD  |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 92        | 92        | 83        | -                       | -                       | 0             | -17              | -9                   | -9   | 9              | 92            | 89,80%  | (9)     |
|     | Linkage             | 36        | 36        | 35        | -                       | -                       | -             | -0               | -1                   | -1   | 1              | 36            | 96,21%  | (1)     |
|     | Non-Linkage         | 56        | 56        | 48        | -                       | -                       | 0             | -17              | -8                   | -8   | 8              | 56            | 85,68%  | (8)     |
|     | • Local Champion    | 56        | 56        | 48        | -                       | -                       | 0             | -17              | -8                   | -8   | 8              | 56            | 85,68%  | (8)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0    | -              | 0             |         |         |
| 2   | MBG                 | 20.601    | 20.601    | 19.776    | -                       | -                       | 0             | -763             | -825                 | -825 | 825            | 21.686        | 91,19%  | (1.910) |
|     | KUR                 | 18.833    | 18.833    | 18.064    | -                       | -                       | 0             | -703             | -769                 | -769 | 769            | 18.996        | 95,09%  | (932)   |
|     | Non KUR             | 1.768     | 1.768     | 1.712     | -                       | -                       | 0             | -60              | -56                  | -56  | 56             | 2.690         | 63,66%  | (978)   |
| 3   | PWG                 | 9.696     | 9.696     | 10.320    | 475                     | 1.118                   | 644           | 25               | 624                  | 624  | 494            | 10.402        | 99,22%  | (81)    |
|     | Cilem               | 9.696     | 9.696     | 10.320    | 475                     | 1.118                   | 644           | 25               | 624                  | 624  | 494            | 10.209        | 101,09% | 111     |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0    | -              | 193           |         | (193)   |
| 4   | CFG                 | 207.292   | 207.292   | 207.045   | 3.211                   | 2.350                   | -861          | -631             | -247                 | -247 | 2.597          | 208.366       | 99,37%  | (1.321) |
|     | CF 1                | 7.655     | 7.655     | 7.769     | 158                     | 230                     | 72            | -104             | 113                  | 113  | 117            | 7.865         | 98,77%  | (97)    |
|     | Total Griya         | 4.479     | 4.479     | 4.430     | 143                     | -                       | -143          | 0                | -49                  | -49  | 49             | 4.513         | 98,15%  | (83)    |
| 1   | • Total Non Program | 3.547     | 3.547     | 3.501     | -                       | -                       | 0             | -46              | -46                  | -46  | 46             |               |         |         |
|     | • Program           | 932       | 932       | 929       | 143                     | -                       | -143          | 154              | -3                   | -3   | 3              |               |         |         |
|     | Oto                 | 3.176     | 3.176     | 3.339     | 15                      | 230                     | 215           | -104             | 162                  | 162  | 68             | 3.352         | 99,60%  | (13)    |
|     | CF 2                | 199.636   | 199.636   | 199.276   | 3.053                   | 2.120                   | -933          | -527             | -361                 | -361 | 2.481          | 200.501       | 99,39%  | (1.225) |
|     | Mitraguna & Others  | 168.594   | 168.594   | 168.700   | 2.535                   | 2.010                   | -525          | -724             | 106                  | 106  | 1.904          | 169.245       | 99,68%  | (545)   |
|     | Pensiun             | 31.042    | 31.042    | 30.576    | 518                     | 110                     | -408          | 198              | -466                 | -466 | 576            | 31.255        | 97,83%  | (680)   |
|     | Total Pembiayaan    | 237.681   | 237.681   | 237.223   | 3.686                   | 3.469                   | -217          | -1.387           | -457                 | -457 | 3.926          |               |         |         |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD   | MtM   | %             | Penc. | Gap |
| 1   | SME                | 7         | 22        | 7         | -         | 7,61%     | 7,61%     | 0,00%     | (7)           | (7)   | (22)  |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Local Champion     | 7         | 22        | 7         | -         | 12,50%    | 12,50%    | 0,00%     | (7)           | (7)   | (22)  |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 2   | MBG                | 210       | 979       | 210       | 852       | 1,02%     | 1,02%     | 4,31%     | 643           | 643   | (126) |               |       |     |
|     | KUR                | 210       | 699       | 210       | 560       | 1,11%     | 1,11%     | 3,10%     | 350           | 350   | (139) |               |       |     |
|     | Non KUR            | -         | 280       | -         | 293       | 0,00%     | 0,00%     | 17,09%    | 293           | 293   | 13    |               |       |     |
| 3   | PWG                | 305       | -         | 305       | 601       | 3,15%     | 3,15%     | 5,83%     | 296           | 296   | 601   |               |       |     |
|     | Cilem              | 305       | -         | 305       | 601       | 3,15%     | 3,15%     | 5,83%     | 296           | 296   | 601   |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 4   | CFG                | 7.556     | 9.774     | 7.556     | 11.890    | 3,64%     | 3,64%     | 5,74%     | 4.335         | 4.335 | 2.116 |               |       |     |
|     | CF 1               | -         | 176       | -         | 165       | 0,00%     | 0,00%     | 2,12%     | 165           | 165   | (11)  |               |       |     |
|     | Total Griya        | -         | -         | -         | 165       | 0,00%     | 0,00%     | 3,72%     | 165           | 165   | 165   |               |       |     |
|     | Oto                | -         | 176       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (176) |               |       |     |
|     | CF 2               | 7.556     | 9.598     | 7.556     | 11.726    | 3,78%     | 3,78%     | 5,88%     | 4.170         | 4.170 | 2.127 |               |       |     |
|     | Mitraguna & Others | 7.556     | 9.403     | 7.556     | 11.014    | 4,48%     | 4,48%     | 6,53%     | 3.458         | 3.458 | 1.611 |               |       |     |
|     | Pensiun            | -         | 195       | -         | 712       | 0,00%     | 0,00%     | 2,33%     | 712           | 712   | 516   |               |       |     |
|     | Total Pembiayaan   | 8.077     | 10.774    | 8.077     | 13.344    | 3,40%     | 3,40%     | 5,63%     | 5.266         | 5.266 | 2.570 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |         | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|---------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 1.442     | 1.146     | 1.442     | 1.392     | 7,00%     | 7,00%     | 7,04%     | (51)          | (51) | 246     |               |       |     |
|     | KUR                | 1.150     | 967       | 1.150     | 1.099     | 6,11%     | 6,11%     | 6,09%     | (51)          | (51) | 132     |               |       |     |
|     | Non KUR            | 292       | 178       | 292       | 292       | 16,53%    | 16,53%    | 17,07%    | -             | -    | 114     |               |       |     |
| 3   | PWG                | 8         | -         | 8         | 8         | 0,08%     | 0,08%     | 0,07%     | (0)           | (0)  | 8       |               |       |     |
|     | Cilem              | 8         | -         | 8         | 8         | 0,08%     | 0,08%     | 0,07%     | (0)           | (0)  | 8       |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -       |               |       |     |
| 4   | CFG                | 16.578    | 18.043    | 16.578    | 16.908    | 8,00%     | 8,00%     | 8,17%     | 330           | 330  | (1.135) |               |       |     |
|     | CF 1               | 216       | 216       | 216       | 360       | 2,83%     | 2,83%     | 4,64%     | 144           | 144  | 144     |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -       |               |       |     |
|     | Oto                | 216       | 216       | 216       | 360       | 6,81%     | 6,81%     | 10,79%    | 144           | 144  | 144     |               |       |     |
|     | CF 2               | 16.361    | 17.826    | 16.361    | 16.547    | 8,20%     | 8,20%     | 8,30%     | 186           | 186  | (1.279) |               |       |     |
|     | Mitraguna & Others | 15.712    | 17.305    | 15.712    | 15.899    | 9,32%     | 9,32%     | 9,42%     | 186           | 186  | (1.407) |               |       |     |
|     | Pensiun            | 649       | 521       | 649       | 649       | 0,27%     | 0,27%     | 2,12%     | -             | -    | 128     |               |       |     |
|     | Total Pembiayaan   | 18.028    | 19.188    | 18.028    | 18.307    | 7,58%     | 7,58%     | 7,72%     | 279           | 279  | (881)   |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 263.262 | 263.262 | 244.577 | (18.685)     |          |
| 2   | Contribution Margin | 9.342   | 9.342   | 2.697   | (6.645)      | 71,1%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,59   | 2,78   | 2,81   | 0,03         | 0,23         |
| CIF Payroll | 3.319  | 2.702  | 2.747  | 45           | (572)        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |         |        |         |        | Target Jan'26 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|---------|--------|---------------|---------|---------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                  | DtD                  | MtD     | %MtD   | YtD     | %YtD   | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 5.397     | 5.397     | 6.709     | 6.791     | (554)            | 81                   | 1.394   | 25,83% | 1.394   | 25,83% | 6.013         | 112,93% | 777     |
| 2   | Tabungan      | 175.430   | 175.430   | 167.316   | 166.499   | (2.315)          | (817)                | (8.932) | -5,09% | (8.932) | -5,09% | 175.430       | 94,91%  | (8.932) |
| 3   | Deposito      | 25.945    | 25.945    | 27.924    | 28.468    | (11.602)         | 544                  | 2.523   | 9,72%  | 2.523   | 9,72%  | 26.470        | 107,55% | 1.998   |
|     | Total         | 206.772   | 206.772   | 201.949   | 201.757   | (14.471)         | (192)                | (5.015) | -2,43% | (5.015) | -2,43% | 207.914       | 97,04%  | (6.157) |
|     | CASA          | 180.827   | 180.827   | 174.025   | 173.289   | (2.869)          | (736)                | (7.538) | -4,17% | (7.538) | -4,17% | 181.444       | 95,51%  | (8.154) |
|     | (%) CASA      | 87,45%    | 87,45%    | 86,17%    | 85,89%    |                  |                      |         |        |         |        |               |         |         |
|     | FDR           | 141,82%   | 141,82%   | 150,81%   | 150,95%   |                  |                      |         |        |         |        |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |       |        |       |        | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|-------|--------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD   | %MtD   | YtD   | %YtD   | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 6.033     | 6.033     | 6.812     | 6.272     |  | (541)                | 239   | 3,96%  | 239   | 3,96%  |               |       |     |
| 2   | Giro ISE      | 881       | 881       | 2.105     | 1.366     |  | (738)                | 485   | 55,02% | 485   | 55,02% |               |       |     |
| 3   | Tabungan ISE  | 5.151     | 5.151     | 4.708     | 4.905     |  | 198                  | (246) | -4,77% | (246) | -4,77% |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | 0,00%  | 0     | 0,00%  |               |       |     |
| 5   | CIF ISE       | 209       | 209       | 209       | 209       |  | 0                    | 0     | 0,00%  | 0     | 0,00%  |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |        | Run Off Jan'26 | Target Jan'26 |         |       |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|-------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap   |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   |       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             |         |       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             |         |       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             |         |       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             |         |       |
| 2   | MBG                 | 48.506    | 48.506    | 48.466    | 1.480                   | 1.615                   | 135           | 527              | -40                  | -40    | 1.655          | 48.371        | 100,20% | 95    |
|     | KUR                 | 44.262    | 44.262    | 44.196    | 1.400                   | 1.530                   | 130           | 29               | -66                  | -66    | 1.596          | 44.533        | 99,24%  | (337) |
|     | Non KUR             | 4.244     | 4.244     | 4.270     | 80                      | 85                      | 5             | 498              | 26                   | 26     | 59             | 3.838         | 111,26% |       |
| 3   | PWG                 | 53.683    | 53.683    | 61.877    | 12.175                  | 18.815                  | 6.640         | 4.557            | 8.194                | 8.194  | 10.621         | 55.231        | 112,03% | 6.645 |
|     | Cilem               | 33.355    | 33.355    | 37.018    | 5.883                   | 5.634                   | -249          | 3.763            | 3.662                | 3.662  | 1.972          | 34.381        | 107,67% | 2.636 |
|     | Gadai               | 20.327    | 20.327    | 24.859    | 6.292                   | 13.180                  | 6.888         | 794              | 4.532                | 4.532  | 8.649          | 20.850        | 119,23% | 4.009 |
| 4   | CFG                 | 191.046   | 191.046   | 194.215   | 5.540                   | 5.896                   | 356           | 3.086            | 3.168                | 3.168  | 2.727          | 192.347       | 100,97% | 1.868 |
|     | CF 1                | 16.837    | 16.837    | 18.095    | 1.481                   | 1.502                   | 21            | 1.264            | 1.258                | 1.258  | 244            | 17.099        | 105,83% | 996   |
|     | Total Griya         | 5.321     | 5.321     | 5.276     | -                       | -                       | 0             | 0                | -45                  | -45    | 45             | 5.369         | 98,25%  | (94)  |
| 1   | • Total Non Program | 5.169     | 5.169     | 5.124     | -                       | -                       | 0             | -55              | -45                  | -45    | 45             |               |         |       |
|     | • Program           | 152       | 152       | 152       | -                       | -                       | 0             | -1               | -1                   | -1     | 1              |               |         |       |
|     | Oto                 | 11.516    | 11.516    | 12.819    | 1.481                   | 1.502                   | 21            | 1.264            | 1.303                | 1.303  | 199            | 11.729        | 109,29% | 1.090 |
|     | CF 2                | 174.209   | 174.209   | 176.120   | 4.059                   | 4.394                   | 335           | 1.823            | 1.911                | 1.911  | 2.483          | 175.248       | 100,50% | 872   |
|     | Mitraguna & Others  | 116.257   | 116.257   | 118.065   | 3.388                   | 3.679                   | 291           | 1.588            | 1.808                | 1.808  | 1.871          | 117.038       | 100,88% | 1.027 |
|     | Pensiun             | 57.952    | 57.952    | 58.055    | 671                     | 715                     | 44            | 235              | 103                  | 103    | 612            | 58.211        | 99,73%  | (156) |
|     | Total Pembiayaan    | 293.234   | 293.234   | 304.557   | 19.194                  | 26.325                  | 7.131         | 8.171            | 11.323               | 11.323 | 15.003         |               |         |       |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |        | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|--------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD    | MtM    | %             | Penc. | Gap |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |       |     |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -      |               |       |     |
| 2   | MBG                | 97        | 234       | 97        | 6.518     | 0,20%     | 0,20%     | 13,45%    | 6.421         | 6.421  | 6.284  |               |       |     |
|     | KUR                | 26        | 162       | 26        | 4.908     | 0,06%     | 0,06%     | 11,11%    | 4.882         | 4.882  | 4.747  |               |       |     |
|     | Non KUR            | 70        | 72        | 70        | 1.609     | 1,66%     | 1,66%     | 37,69%    | 1.539         | 1.539  | 1.537  |               |       |     |
| 3   | PWG                | -         | -         | -         | 7.090     | 0,00%     | 0,00%     | 11,46%    | 7.090         | 7.090  | 7.090  |               |       |     |
|     | Cilem              | -         | -         | -         | 6.510     | 0,00%     | 0,00%     | 17,59%    | 6.510         | 6.510  | 6.510  |               |       |     |
|     | Gadai              | -         | -         | -         | 580       | 0,00%     | 0,00%     | 2,33%     | 580           | 580    | 580    |               |       |     |
| 4   | CFG                | 1.057     | 1.127     | 1.057     | 5.267     | 0,55%     | 0,55%     | 2,71%     | 4.211         | 4.211  | 4.140  |               |       |     |
|     | CF 1               | 141       | 242       | 141       | 1.915     | 0,84%     | 0,84%     | 10,58%    | 1.773         | 1.773  | 1.673  |               |       |     |
|     | Total Griya        | -         | 211       | -         | 1.096     | 0,00%     | 0,00%     | 20,77%    | 1.096         | 1.096  | 885    |               |       |     |
|     | Oto                | 141       | 31        | 141       | 819       | 1,23%     | 1,23%     | 6,39%     | 677           | 677    | 788    |               |       |     |
|     | CF 2               | 915       | 885       | 915       | 3.353     | 0,53%     | 0,53%     | 1,90%     | 2.438         | 2.438  | 2.467  |               |       |     |
|     | Mitraguna & Others | 463       | 356       | 463       | 2.901     | 0,40%     | 0,40%     | 2,46%     | 2.438         | 2.438  | 2.545  |               |       |     |
|     | Pensiun            | 452       | 530       | 452       | 452       | 0,78%     | 0,78%     | 0,78%     | -             | -      | (77)   |               |       |     |
|     | Total Pembiayaan   | 1.153     | 1.361     | 1.153     | 18.875    | 0,39%     | 0,39%     | 6,20%     | 17.722        | 17.722 | 17.514 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |      | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 401       | 479       | 401       | 425       | 0,83%     | 0,83%     | 0,88%     | 24            | 24  | (54) |               |       |     |
|     | KUR                | 354       | 429       | 354       | 379       | 0,80%     | 0,80%     | 0,86%     | 25            | 25  | (50) |               |       |     |
|     | Non KUR            | 46        | 50        | 46        | 45        | 1,10%     | 1,10%     | 1,06%     | (1)           | (1) | (4)  |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |       |     |
| 4   | CFG                | 1.673     | 1.468     | 1.673     | 1.837     | 0,88%     | 0,88%     | 0,95%     | 164           | 164 | 369  |               |       |     |
|     | CF 1               | 294       | 294       | 294       | 294       | 1,74%     | 1,74%     | 1,62%     | -             | -   | -    |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -    |               |       |     |
|     | Oto                | 294       | 294       | 294       | 294       | 2,55%     | 2,55%     | 2,29%     | -             | -   | -    |               |       |     |
|     | CF 2               | 1.380     | 1.174     | 1.380     | 1.543     | 0,79%     | 0,79%     | 0,88%     | 164           | 164 | 369  |               |       |     |
|     | Mitraguna & Others | 1.101     | 1.101     | 1.101     | 1.264     | 0,95%     | 0,95%     | 1,07%     | 164           | 164 | 164  |               |       |     |
|     | Pensiun            | 279       | 74        | 279       | 279       | 0,10%     | 0,10%     | 0,48%     | -             | -   | 205  |               |       |     |
|     | Total Pembiayaan   | 2.074     | 1.947     | 2.074     | 2.261     | 0,71%     | 0,71%     | 0,74%     | 187           | 187 | 314  |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 242.722 | 242.722 | 299.480 | 56.758       |          |
| 2   | Contribution Margin | 12.126  | 12.126  | 18.890  | 6.764        | -55,8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,68   | 2,81   | 2,83   | 0,02         | 0,15         |
| CIF Payroll | 2.008  | 2.136  | 2.199  | 63           | 191          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |         |        |         |        | Target Jan'26 |        |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|---------|--------|---------------|--------|---------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                  | DtD                  | MtD     | %MtD   | YtD     | %YtD   | Posisi        | Penc.  | Gap     |
| 1   | Giro          | 673       | 673       | 704       | 725       | (119)            | 21                   | 52      | 7,71%  | 52      | 7,71%  | 924           | 78,41% | (200)   |
| 2   | Tabungan      | 106.598   | 106.598   | 100.927   | 100.916   | 3.152            | (11)                 | (5.683) | -5,33% | (5.683) | -5,33% | 106.598       | 94,67% | (5.683) |
| 3   | Deposito      | 18.449    | 18.449    | 18.065    | 18.065    | 8.189            | 0                    | (384)   | -2,08% | (384)   | -2,08% | 18.728        | 96,46% | (663)   |
|     | Total         | 125.720   | 125.720   | 119.695   | 119.705   | 11.223           | 10                   | (6.015) | -4,78% | (6.015) | -4,78% | 126.251       | 94,82% | (6.546) |
|     | CASA          | 107.271   | 107.271   | 101.630   | 101.641   | 3.034            | 10                   | (5.631) | -5,25% | (5.631) | -5,25% | 107.523       | 94,53% | (5.882) |
|     | (%) CASA      | 85,33%    | 85,33%    | 84,91%    | 84,91%    |                  |                      |         |        |         |        |               |        |         |
|     | FDR           | 122,16%   | 122,16%   | 129,63%   | 129,62%   |                  |                      |         |        |         |        |               |        |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |       |         |       |         | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 2.362     | 2.362     | 1.996     | 1.997     |  | 1                    | (366) | -15,49% | (366) | -15,49% |               |       |     |
| 2   | Giro ISE      | 556       | 556       | 306       | 306       |  | (0)                  | (250) | -45,00% | (250) | -45,00% |               |       |     |
| 3   | Tabungan ISE  | 1.807     | 1.807     | 1.690     | 1.691     |  | 1                    | (116) | -6,41%  | (116) | -6,41%  |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |
| 5   | CIF ISE       | 100       | 100       | 100       | 100       |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |       | Run Off Jan'26 | Target Jan'26 |         |       |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-------|----------------|---------------|---------|-------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                  | MtD                  | YtD   |                | Posisi        | Penc.   | Gap   |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             | 0,00%   |       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0     | -              | 0             |         |       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             |         |       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             |         |       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0     | -              | 0             |         |       |
| 2   | MBG                 | 24.401    | 24.401    | 24.485    | 500                     | 700                     | 200           | 366              | 84                   | 84    | 616            | 23.605        | 103,73% | 880   |
|     | KUR                 | 23.326    | 23.326    | 23.432    | 400                     | 700                     | 300           | 284              | 107                  | 107   | 593            | 23.476        | 99,81%  | (44)  |
|     | Non KUR             | 1.075     | 1.075     | 1.053     | 100                     | -                       | -100          | 82               | -22                  | -22   | 22             | 129           | 816,27% |       |
| 3   | PWG                 | 7.069     | 7.069     | 8.696     | 789                     | 1.991                   | 1.203         | 619              | 1.628                | 1.628 | 363            | 7.508         | 115,82% | 1.188 |
|     | Cilem               | 7.069     | 7.069     | 8.696     | 789                     | 1.991                   | 1.203         | 619              | 1.628                | 1.628 | 363            | 7.508         | 115,82% | 1.188 |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             |         | 0     |
| 4   | CFG                 | 122.110   | 122.110   | 121.977   | 3.126                   | 1.436                   | -1.690        | 2.496            | -134                 | -134  | 1.570          | 122.891       | 99,26%  | (914) |
|     | CF 1                | 20.802    | 20.802    | 20.619    | -                       | 25                      | 25            | 205              | -184                 | -184  | 209            | 20.946        | 98,44%  | (327) |
|     | Total Griya         | 13.857    | 13.857    | 13.790    | -                       | -                       | 0             | 0                | -67                  | -67   | 67             | 13.873        | 99,40%  | (83)  |
| 1   | • Total Non Program | 680       | 680       | 670       | -                       | -                       | 0             | -10              | -10                  | -10   | 10             |               |         |       |
|     | • Program           | 13.176    | 13.176    | 13.120    | -                       | -                       | 0             | -1.849           | -57                  | -57   | 57             |               |         |       |
|     | Oto                 | 6.946     | 6.946     | 6.829     | -                       | 25                      | 25            | 205              | -117                 | -117  | 142            | 7.073         | 96,55%  | (244) |
|     | CF 2                | 101.308   | 101.308   | 101.358   | 3.126                   | 1.411                   | -1.715        | 2.291            | 50                   | 50    | 1.361          | 101.945       | 99,42%  | (587) |
|     | Mitraguna & Others  | 83.288    | 83.288    | 83.470    | 2.924                   | 1.285                   | -1.639        | 2.403            | 182                  | 182   | 1.103          | 83.770        | 99,64%  | (300) |
|     | Pensiun             | 18.020    | 18.020    | 17.888    | 202                     | 126                     | -76           | -112             | -132                 | -132  | 258            | 18.175        | 98,42%  | (287) |
|     | Total Pembiayaan    | 153.580   | 153.580   | 155.158   | 4.415                   | 4.127                   | -287          | 3.481            | 1.578                | 1.578 | 2.549          |               |         |       |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 177       | 534       | 177       | 728       | 0,73%     | 0,73%     | 2,97%     | 550           | 550   | 193   |               |       |     |
|     | KUR                | 177       | 534       | 177       | 728       | 0,76%     | 0,76%     | 3,10%     | 550           | 550   | 193   |               |       |     |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 3   | PWG                | -         | -         | -         | 154       | 0,00%     | 0,00%     | 1,77%     | 154           | 154   | 154   |               |       |     |
|     | Cilem              | -         | -         | -         | 154       | 0,00%     | 0,00%     | 1,77%     | 154           | 154   | 154   |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 4   | CFG                | 1.798     | 2.399     | 1.798     | 3.048     | 1,47%     | 1,47%     | 2,50%     | 1.250         | 1.250 | 649   |               |       |     |
|     | CF 1               | 1.798     | 1.780     | 1.798     | 2.132     | 8,64%     | 8,64%     | 10,34%    | 334           | 334   | 352   |               |       |     |
|     | Total Griya        | 1.716     | 1.567     | 1.716     | 2.055     | 12,39%    | 12,39%    | 14,90%    | 339           | 339   | 488   |               |       |     |
|     | Oto                | 82        | 213       | 82        | 77        | 1,18%     | 1,18%     | 1,13%     | (5)           | (5)   | (136) |               |       |     |
|     | CF 2               | -         | 619       | -         | 916       | 0,00%     | 0,00%     | 0,90%     | 916           | 916   | 298   |               |       |     |
|     | Mitraguna & Others | -         | 619       | -         | 916       | 0,00%     | 0,00%     | 1,10%     | 916           | 916   | 298   |               |       |     |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Total Pembiayaan   | 1.975     | 2.933     | 1.975     | 3.930     | 1,29%     | 1,29%     | 2,53%     | 1.954         | 1.954 | 996   |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |         | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|---------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 814       | 651       | 814       | 814       | 3,34%     | 3,34%     | 3,32%     | -             | -     | 163     |               |       |     |
|     | KUR                | 814       | 651       | 814       | 814       | 3,49%     | 3,49%     | 3,47%     | -             | -     | 163     |               |       |     |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
| 4   | CFG                | 3.691     | 5.300     | 3.691     | 3.499     | 3,02%     | 3,02%     | 2,87%     | (191)         | (191) | (1.801) |               |       |     |
|     | CF 1               | 3.202     | 4.994     | 3.202     | 3.194     | 15,39%    | 15,39%    | 15,49%    | (8)           | (8)   | (1.800) |               |       |     |
|     | Total Griya        | 3.202     | 4.994     | 3.202     | 3.194     | 23,11%    | 23,11%    | 23,16%    | (8)           | (8)   | (1.800) |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | CF 2               | 489       | 306       | 489       | 305       | 0,48%     | 0,48%     | 0,30%     | (184)         | (184) | (1)     |               |       |     |
|     | Mitraguna & Others | 489       | 306       | 489       | 305       | 0,59%     | 0,59%     | 0,37%     | (184)         | (184) | (1)     |               |       |     |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Total Pembiayaan   | 4.504     | 5.951     | 4.504     | 4.313     | 2,93%     | 2,93%     | 2,78%     | (191)         | (191) | (1.638) |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 119.588 | 119.588 | 157.901 | 38.313       |          |
| 2   | Contribution Margin | 4.675   | 4.675   | 6.445   | 1.770        | -37,9%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,99   | 3,20   | 3,24   | 0,04         | 0,26         |
| CIF Payroll | 748    | 808    | 841    | 33           | 93           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |         |         |         |         | Target Jan'26 |        |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|---------|---------|---------------|--------|---------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.  | Gap     |
| 1   | Giro          | 109       | 109       | 85        | 85        | 20               | (0)                  | (24)    | -22,15% | (24)    | -22,15% | 395           | 21,45% | (310)   |
| 2   | Tabungan      | 111.188   | 111.188   | 106.424   | 107.388   | 3.647            | 963                  | (3.800) | -3,42%  | (3.800) | -3,42%  | 111.188       | 96,58% | (3.800) |
| 3   | Deposito      | 13.966    | 13.966    | 14.084    | 14.084    | (4.467)          | 0                    | 119     | 0,85%   | 119     | 0,85%   | 14.179        | 99,33% | (95)    |
|     | Total         | 125.262   | 125.262   | 120.593   | 121.557   | (800)            | 964                  | (3.705) | -2,96%  | (3.705) | -2,96%  | 125.761       | 96,66% | (4.204) |
|     | CASA          | 111.296   | 111.296   | 106.509   | 107.472   | 3.667            | 963                  | (3.824) | -3,44%  | (3.824) | -3,44%  | 111.582       | 96,32% | (4.110) |
|     | (%) CASA      | 88,85%    | 88,85%    | 88,32%    | 88,41%    |                  |                      |         |         |         |         |               |        |         |
|     | FDR           | 121,50%   | 121,50%   | 129,24%   | 128,22%   |                  |                      |         |         |         |         |               |        |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |       |         |       |         | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.781     | 1.781     | 1.485     | 1.488     |  | 4                    | (293) | -16,44% | (293) | -16,44% |               |       |     |
| 2   | Giro ISE      | 7         | 7         | 7         | 7         |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |
| 3   | Tabungan ISE  | 1.774     | 1.774     | 1.477     | 1.481     |  | 4                    | (293) | -16,51% | (293) | -16,51% |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |
| 5   | CIF ISE       | 158       | 158       | 158       | 158       |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |       | Run Off Jan'26 | Target Jan'26 |         |       |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-------|----------------|---------------|---------|-------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                  | MtD                  | YtD   |                | Posisi        | Penc.   | Gap   |
| 1   | SME                 | 48        | 48        | 46        | -                       | -                       | 0             | -2               | -2                   | -2    | 2              | 48            | 96,47%  | (2)   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0     | -              | 0             |         |       |
|     | Non-Linkage         | 48        | 48        | 46        | -                       | -                       | 0             | -2               | -2                   | -2    | 2              | 48            | 96,47%  | (2)   |
|     | • Local Champion    | 48        | 48        | 46        | -                       | -                       | 0             | -2               | -2                   | -2    | 2              | 48            | 96,47%  | (2)   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0     | -              | 0             |         |       |
| 2   | MBG                 | 15.707    | 15.707    | 15.471    | 701                     | 300                     | -401          | 168              | -236                 | -236  | 536            | 15.844        | 97,65%  | (373) |
|     | KUR                 | 14.283    | 14.283    | 14.083    | 701                     | 300                     | -401          | 210              | -199                 | -199  | 499            | 14.417        | 97,69%  | (334) |
|     | Non KUR             | 1.424     | 1.424     | 1.388     | -                       | -                       | 0             | -41              | -36                  | -36   | 36             | 1.427         | 97,24%  | (39)  |
| 3   | PWG                 | 18.204    | 18.204    | 20.613    | 3.032                   | 5.725                   | 2.693         | 169              | 2.409                | 2.409 | 3.316          | 19.102        | 107,91% | 1.511 |
|     | Cilem               | 11.651    | 11.651    | 12.640    | 793                     | 2.032                   | 1.239         | 133              | 989                  | 989   | 1.043          | 12.274        | 102,98% | 366   |
|     | Gadai               | 6.553     | 6.553     | 7.973     | 2.239                   | 3.693                   | 1.454         | 36               | 1.420                | 1.420 | 2.273          | 6.828         | 116,77% | 1.145 |
| 4   | CFG                 | 118.237   | 118.237   | 119.725   | 5.371                   | 4.046                   | -1.325        | 1.692            | 1.489                | 1.489 | 2.557          | 119.080       | 100,54% | 645   |
|     | CF 1                | 1.930     | 1.930     | 1.923     | 142                     | -                       | -142          | 103              | -7                   | -7    | 7              | 2.068         | 93,00%  | (145) |
|     | Total Griya         | 242       | 242       | 241       | -                       | -                       | 0             | 0                | -1                   | -1    | 1              | 242           | 99,45%  | (1)   |
|     | • Total Non Program | 242       | 242       | 241       | -                       | -                       | 0             | -1               | -1                   | -1    | 1              |               |         |       |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              |               |         |       |
|     | Oto                 | 1.688     | 1.688     | 1.682     | 142                     |                         | -142          | 103              | -6                   | -6    | 6              | 1.825         | 92,14%  | (143) |
|     | CF 2                | 116.306   | 116.306   | 117.803   | 5.229                   | 4.046                   | -1.183        | 1.589            | 1.496                | 1.496 | 2.550          | 117.013       | 100,68% | 790   |
|     | Mitraguna & Others  | 99.158    | 99.158    | 100.827   | 5.229                   | 4.046                   | -1.183        | 1.767            | 1.669                | 1.669 | 2.377          | 99.698        | 101,13% | 1.129 |
|     | Pensiun             | 17.149    | 17.149    | 16.976    | -                       | -                       | 0             | -178             | -173                 | -173  | 173            | 17.315        | 98,04%  | (339) |
|     | Total Pembiayaan    | 152.195   | 152.195   | 155.856   | 9.103                   | 10.071                  | 968           | 2.028            | 3.660                | 3.660 | 6.410          |               |         |       |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 647       | 965       | 647       | 1.389     | 4,12%     | 4,12%     | 8,98%     | 742           | 742   | 424   |               |       |     |
|     | KUR                | 598       | 923       | 598       | 1.341     | 4,19%     | 4,19%     | 9,52%     | 742           | 742   | 418   |               |       |     |
|     | Non KUR            | 49        | 43        | 49        | 49        | 3,44%     | 3,44%     | 3,53%     | -             | -     | 6     |               |       |     |
| 3   | PWG                | -         | -         | -         | 151       | 0,00%     | 0,00%     | 0,73%     | 151           | 151   | 151   |               |       |     |
|     | Cilem              | -         | -         | -         | 151       | 0,00%     | 0,00%     | 1,19%     | 151           | 151   | 151   |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 4   | CFG                | 651       | 1.148     | 651       | 3.806     | 0,55%     | 0,55%     | 3,18%     | 3.155         | 3.155 | 2.658 |               |       |     |
|     | 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               | 651       | 1.148     | 651       | 3.806     | 0,56%     | 0,56%     | 3,23%     | 3.155         | 3.155 | 2.658 |               |       |     |
|     | Mitraguna & Others | 651       | 1.148     | 651       | 3.723     | 0,66%     | 0,66%     | 3,69%     | 3.072         | 3.072 | 2.575 |               |       |     |
|     | Pensiun            | -         | -         | -         | 83        | 0,00%     | 0,00%     | 0,49%     | 83            | 83    | 83    |               |       |     |
|     | Total Pembiayaan   | 1.298     | 2.113     | 1.298     | 5.346     | 0,85%     | 0,85%     | 3,43%     | 4.048         | 4.048 | 3.234 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 1.158     | 1.037     | 1.158     | 1.439     | 7,37%     | 7,37%     | 9,30%     | 281           | 281 | 402 |               |       |     |
|     | KUR                | 1.063     | 942       | 1.063     | 1.344     | 7,44%     | 7,44%     | 9,54%     | 281           | 281 | 402 |               |       |     |
|     | Non KUR            | 95        | 95        | 95        | 95        | 6,67%     | 6,67%     | 6,84%     | -             | -   | (0) |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 4   | CFG                | 1.314     | 1.184     | 1.314     | 1.310     | 1,11%     | 1,11%     | 1,09%     | (3)           | (3) | 126 |               |       |     |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | CF 2               | 1.314     | 1.184     | 1.314     | 1.310     | 1,13%     | 1,13%     | 1,11%     | (3)           | (3) | 126 |               |       |     |
|     | Mitraguna & Others | 1.294     | 1.165     | 1.294     | 1.291     | 1,31%     | 1,31%     | 1,28%     | (3)           | (3) | 126 |               |       |     |
|     | Pensiun            | 20        | 20        | 20        | 20        | 0,01%     | 0,01%     | 0,12%     | -             | -   | (0) |               |       |     |
|     | Total Pembiayaan   | 2.472     | 2.221     | 2.472     | 2.749     | 1,62%     | 1,62%     | 1,76%     | 278           | 278 | 528 |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 147.619 | 147.619 | 159.136 | 11.517       |          |
| 2   | Contribution Margin | 7.943   | 7.943   | 7.807   | (136)        | 1,7%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 3,13   | 3,29   | 3,31   | 0,02         | 0,18         |
| CIF Payroll | 1.367  | 1.522  | 1.553  | 31           | 186          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |          |         |          |         | Target Jan'26 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                  | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 901       | 901       | 1.031     | 1.007     | 596              | (23)                 | 106      | 11,76%  | 106      | 11,76%  | 1.328         | 75,86%  | (321)    |
| 2   | Tabungan      | 81.982    | 81.982    | 68.935    | 69.939    | 6.130            | 1.004                | (12.043) | -14,69% | (12.043) | -14,69% | 81.982        | 85,31%  | (12.043) |
| 3   | Deposito      | 55.640    | 55.640    | 58.381    | 58.381    | (4.501)          | 0                    | 2.741    | 4,93%   | 2.741    | 4,93%   | 55.876        | 104,48% | 2.505    |
|     | Total         | 138.523   | 138.523   | 128.347   | 129.328   | 2.226            | 981                  | (9.195)  | -6,64%  | (9.195)  | -6,64%  | 139.186       | 92,92%  | (9.858)  |
|     | CASA          | 82.883    | 82.883    | 69.966    | 70.947    | 6.727            | 981                  | (11.937) | -14,40% | (11.937) | -14,40% | 83.310        | 85,16%  | (12.363) |
|     | (%) CASA      | 59,83%    | 59,83%    | 54,51%    | 54,86%    |                  |                      |          |         |          |         |               |         |          |
|     | FDR           | 175,41%   | 175,41%   | 191,77%   | 190,32%   |                  |                      |          |         |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |       |        |       |        | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|-------|--------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD   | %MtD   | YtD   | %YtD   | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 2.355     | 2.355     | 2.213     | 2.213     |  | 0                    | (142) | -6,03% | (142) | -6,03% |               |       |     |
| 2   | Giro ISE      | 595       | 595       | 602       | 601       |  | (1)                  | 6     | 1,02%  | 6     | 1,02%  |               |       |     |
| 3   | Tabungan ISE  | 1.760     | 1.760     | 1.610     | 1.612     |  | 2                    | (148) | -8,41% | (148) | -8,41% |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | 0,00%  | 0     | 0,00%  |               |       |     |
| 5   | CIF ISE       | 124       | 124       | 124       | 124       |  | 0                    | 0     | 0,00%  | 0     | 0,00%  |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |       | Run Off Jan'26 | Target Jan'26 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                  | MtD                  | YtD   |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 7.861     | 7.861     | 7.988     | -                       | 200                     | 200           | -72              | 127                  | 127   | 73             | 7.861         | 101,62% |         |
|     | Linkage             | 7.682     | 7.682     | 7.609     | -                       | -                       | -             | -72              | -73                  | -73   | 73             | 7.682         | 99,05%  | (73)    |
|     | Non-Linkage         | 179       | 179       | 379       | -                       | 200                     | 200           | -0               | 200                  | 200   | (0)            | 179           | 211,80% |         |
|     | • Local Champion    | 179       | 179       | 379       | -                       | 200                     | 200           | -0               | 200                  | 200   | (0)            | 179           | 211,80% |         |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0     | -              | 0             |         |         |
| 2   | MBG                 | 29.646    | 29.646    | 29.085    | 425                     | 750                     | 325           | -684             | -561                 | -561  | 1.311          | 31.041        | 93,70%  | (1.956) |
|     | KUR                 | 26.153    | 26.153    | 25.655    | 425                     | 750                     | 325           | -583             | -499                 | -499  | 1.249          | 26.314        | 97,50%  | (659)   |
|     | Non KUR             | 3.492     | 3.492     | 3.430     | -                       | -                       | 0             | -101             | -63                  | -63   | 63             | 4.727         | 72,55%  | (1.297) |
| 3   | PWG                 | 10.047    | 10.047    | 11.570    | 758                     | 2.178                   | 1.420         | 44               | 1.523                | 1.523 | 655            | 10.596        | 109,19% | 973     |
|     | Cilem               | 10.047    | 10.047    | 11.570    | 758                     | 2.178                   | 1.420         | 44               | 1.523                | 1.523 | 655            | 10.596        | 109,19% | 973     |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0     | -              | 0             |         | 0       |
| 4   | CFG                 | 195.436   | 195.436   | 197.492   | 7.135                   | 4.100                   | -3.036        | 4.111            | 2.055                | 2.055 | 2.044          | 196.726       | 100,39% | 766     |
|     | CF 1                | 104.818   | 104.818   | 105.333   | 807                     | 1.687                   | 879           | 572              | 515                  | 515   | 1.172          | 105.073       | 100,25% | 260     |
|     | Total Griya         | 95.568    | 95.568    | 95.564    | -                       | 900                     | 900           | 0                | -5                   | -5    | 905            | 95.613        | 99,95%  | (49)    |
| 1   | • Total Non Program | 12.086    | 12.086    | 12.519    | -                       | 900                     | 900           | -353             | 433                  | 433   | 467            |               |         |         |
|     | • Program           | 83.482    | 83.482    | 83.045    | -                       | -                       | 0             | -493             | -438                 | -438  | 438            |               |         |         |
|     | Oto                 | 9.249     | 9.249     | 9.769     | 807                     | 787                     | -21           | 572              | 519                  | 519   | 267            | 9.460         | 103,26% | 309     |
|     | CF 2                | 90.619    | 90.619    | 92.159    | 6.328                   | 2.413                   | -3.915        | 3.539            | 1.541                | 1.541 | 873            | 91.653        | 100,55% | 506     |
|     | Mitraguna & Others  | 78.732    | 78.732    | 79.976    | 6.328                   | 2.054                   | -4.274        | 3.605            | 1.244                | 1.244 | 810            | 79.510        | 100,59% | 466     |
|     | Pensiun             | 11.887    | 11.887    | 12.183    | -                       | 359                     | 359           | -66              | 296                  | 296   | 63             | 12.143        | 100,33% | 41      |
|     | Total Pembiayaan    | 242.990   | 242.990   | 246.134   | 8.319                   | 7.228                   | -1.091        | 3.400            | 3.144                | 3.144 | 4.084          |               |         |         |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 317       | 1.176     | 317       | 3.268     | 1,07%     | 1,07%     | 11,24%    | 2.951         | 2.951  | 2.092 |               |       |     |
|     | KUR                | 247       | 740       | 247       | 2.548     | 0,94%     | 0,94%     | 9,93%     | 2.301         | 2.301  | 1.808 |               |       |     |
|     | Non KUR            | 70        | 436       | 70        | 720       | 2,01%     | 2,01%     | 20,99%    | 650           | 650    | 284   |               |       |     |
| 3   | PWG                | 47        | -         | 47        | 700       | 0,46%     | 0,46%     | 6,05%     | 654           | 654    | 700   |               |       |     |
|     | Cilem              | 47        | -         | 47        | 700       | 0,46%     | 0,46%     | 6,05%     | 654           | 654    | 700   |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |       |     |
| 4   | CFG                | 9.485     | 11.055    | 9.485     | 18.160    | 4,85%     | 4,85%     | 9,20%     | 8.675         | 8.675  | 7.105 |               |       |     |
|     | CF 1               | 8.838     | 10.093    | 8.838     | 14.376    | 8,43%     | 8,43%     | 13,65%    | 5.538         | 5.538  | 4.283 |               |       |     |
|     | Total Griya        | 8.677     | 9.787     | 8.677     | 14.232    | 9,08%     | 9,08%     | 14,89%    | 5.555         | 5.555  | 4.445 |               |       |     |
|     | Oto                | 162       | 306       | 162       | 144       | 1,75%     | 1,75%     | 1,48%     | (17)          | (17)   | (162) |               |       |     |
|     | CF 2               | 646       | 962       | 646       | 3.784     | 0,71%     | 0,71%     | 4,11%     | 3.138         | 3.138  | 2.822 |               |       |     |
|     | Mitraguna & Others | 646       | 962       | 646       | 3.784     | 0,82%     | 0,82%     | 4,73%     | 3.138         | 3.138  | 2.822 |               |       |     |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |       |     |
|     | Total Pembiayaan   | 9.848     | 12.231    | 9.848     | 22.128    | 4,05%     | 4,05%     | 8,99%     | 12.280        | 12.280 | 9.897 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD   | MtM   | %             | Penc. | Gap |
| 1   | SME                | 179       | 179       | 179       | 179       | 2,28%     | 2,28%     | 2,24%     | 0             | 0     | -     |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Non-Linkage        | 179       | 179       | 179       | 179       | 100,00%   | 100,00%   | 47,25%    | 0             | 0     | -     |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 2   | MBG                | 1.290     | 839       | 1.290     | 1.393     | 4,35%     | 4,35%     | 4,79%     | 103           | 103   | 555   |               |       |     |
|     | KUR                | 433       | 98        | 433       | 536       | 1,66%     | 1,66%     | 2,09%     | 103           | 103   | 438   |               |       |     |
|     | Non KUR            | 857       | 740       | 857       | 857       | 24,53%    | 24,53%    | 24,98%    | -             | -     | 117   |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 4   | CFG                | 16.245    | 16.126    | 16.245    | 17.245    | 8,31%     | 8,31%     | 8,73%     | 1.000         | 1.000 | 1.119 |               |       |     |
|     | CF 1               | 15.588    | 15.469    | 15.588    | 16.588    | 14,87%    | 14,87%    | 15,75%    | 1.000         | 1.000 | 1.119 |               |       |     |
|     | Total Griya        | 15.148    | 15.029    | 15.148    | 16.139    | 15,85%    | 15,85%    | 16,89%    | 990           | 990   | 1.110 |               |       |     |
|     | Oto                | 440       | 440       | 440       | 450       | 4,75%     | 4,75%     | 4,60%     | 10            | 10    | 10    |               |       |     |
|     | CF 2               | 657       | 657       | 657       | 657       | 0,73%     | 0,73%     | 0,71%     | (1)           | (1)   | (0)   |               |       |     |
|     | Mitraguna & Others | 657       | 657       | 657       | 657       | 0,83%     | 0,83%     | 0,82%     | (1)           | (1)   | (0)   |               |       |     |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Total Pembiayaan   | 17.714    | 17.144    | 17.714    | 18.817    | 7,29%     | 7,29%     | 7,65%     | 1.103         | 1.103 | 1.674 |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 219.091 | 219.091 | 247.903 | 28.812       |          |
| 2   | Contribution Margin | 1.145   | 1.145   | 2.570   | 1.425        | -124,5%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 1,63   | 2,00   | 2,02   | 0,02         | 0,39         |
| CIF Payroll | 1.757  | 2.148  | 2.198  | 50           | 441          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |          |         |          |         | Target Jan'26 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|---------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                   | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 3.061     | 3.061     | 1.312     | 1.326     | 2.628             | 14                   | (1.736)  | -56,69% | (1.736)  | -56,69% | 3.308         | 40,08%  | (1.982)  |
| 2   | Tabungan      | 105.671   | 105.671   | 94.029    | 95.101    | 4.947             | 1.072                | (10.570) | -10,00% | (10.570) | -10,00% | 105.671       | 90,00%  | (10.570) |
| 3   | Deposito      | 29.734    | 29.734    | 31.635    | 31.635    | (1.011)           | 0                    | 1.902    | 6,40%   | 1.902    | 6,40%   | 29.966        | 105,57% | 1.669    |
|     | Total         | 138.466   | 138.466   | 126.977   | 128.062   | 6.563             | 1.085                | (10.404) | -7,51%  | (10.404) | -7,51%  | 138.945       | 92,17%  | (10.883) |
|     | CASA          | 108.732   | 108.732   | 95.342    | 96.427    | 7.575             | 1.085                | (12.306) | -11,32% | (12.306) | -11,32% | 108.979       | 88,48%  | (12.552) |
|     | (%) CASA      | 78,53%    | 78,53%    | 75,09%    | 75,30%    |                   |                      |          |         |          |         |               |         |          |
|     | FDR           | 128,52%   | 128,52%   | 145,62%   | 144,39%   |                   |                      |          |         |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |       |         |       |         | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.243     | 1.243     | 1.473     | 1.480     |  | 7                    | 236   | 19,00%  | 236   | 19,00%  |               |       |     |
| 2   | Giro ISE      | 237       | 237       | 107       | 110       |  | 3                    | (126) | -53,44% | (126) | -53,44% |               |       |     |
| 3   | Tabungan ISE  | 1.007     | 1.007     | 1.366     | 1.369     |  | 4                    | 363   | 36,02%  | 363   | 36,02%  |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |
| 5   | CIF ISE       | 118       | 118       | 118       | 118       |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |       | Run Off Jan'26 | Target Jan'26 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|-------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                   | MtD                  | YtD   |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0     | -              | 0             | 0,00%   |         |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0     | -              | 0             |         |         |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0     | -              | 0             |         |         |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0     | -              | 0             |         |         |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0     | -              | 0             |         |         |
| 2   | MBG                 | 39.605    | 39.605    | 39.526    | 2.150                   | 1.100                   | -1.050        | 2.453             | -79                  | -79   | 1.179          | 40.332        | 98,00%  | (806)   |
|     | KUR                 | 38.687    | 38.687    | 38.635    | 2.150                   | 1.100                   | -1.050        | 2.481             | -53                  | -53   | 1.153          | 38.823        | 99,51%  | (189)   |
|     | Non KUR             | 918       | 918       | 891       | -                       | -                       | 0             | -28               | -27                  | -27   | 27             | 1.509         | 59,06%  | (618)   |
| 3   | PWG                 | 29.236    | 29.236    | 35.679    | 6.909                   | 13.764                  | 6.855         | 2.215             | 6.443                | 6.443 | 7.321          | 30.400        | 117,37% | 5.279   |
|     | Cilem               | 15.774    | 15.774    | 18.684    | 2.213                   | 3.842                   | 1.629         | 1.361             | 2.910                | 2.910 | 932            | 16.470        | 113,44% | 2.214   |
|     | Gadai               | 13.462    | 13.462    | 16.995    | 4.696                   | 9.922                   | 5.226         | 854               | 3.533                | 3.533 | 6.389          | 13.929        | 122,01% | 3.066   |
| 4   | CFG                 | 109.113   | 109.113   | 109.704   | 4.212                   | 3.302                   | -910          | 2.808             | 591                  | 591   | 2.712          | 110.176       | 99,57%  | (472)   |
|     | CF 1                | 2.731     | 2.731     | 3.137     | 18                      | 428                     | 409           | -36               | 407                  | 407   | 21             | 2.904         | 108,05% | 234     |
|     | Total Griya         | 247       | 247       | 238       | -                       | -                       | 0             | 0                 | -9                   | -9    | 9              | 247           | 96,39%  | (9)     |
| 1   | • Total Non Program | 247       | 247       | 238       | -                       | -                       | 0             | -9                | -9                   | -9    | 9              |               |         |         |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0     | -              |               |         |         |
|     | Oto                 | 2.483     | 2.483     | 2.899     | 18                      | 428                     | 409           | -36               | 416                  | 416   | 12             | 2.656         | 109,14% | 243     |
|     | CF 2                | 106.382   | 106.382   | 106.566   | 4.194                   | 2.875                   | -1.319        | 2.844             | 184                  | 184   | 2.691          | 107.272       | 99,34%  | (705)   |
|     | Mitraguna & Others  | 66.881    | 66.881    | 66.499    | 3.638                   | 1.765                   | -1.873        | 2.663             | -382                 | -382  | 2.147          | 67.561        | 98,43%  | (1.062) |
|     | Pensiun             | 39.502    | 39.502    | 40.068    | 556                     | 1.110                   | 554           | 181               | 566                  | 566   | 544            | 39.711        | 100,90% | 357     |
|     | Total Pembiayaan    | 177.954   | 177.954   | 184.909   | 13.271                  | 18.166                  | 4.895         | 7.475             | 6.954                | 6.954 | 11.211         |               |         |         |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 35        | 35        | 35        | 1.624     | 0,09%     | 0,09%     | 4,11%     | 1.589         | 1.589 | 1.589 |               |       |     |
|     | KUR                | -         | -         | -         | 1.393     | 0,00%     | 0,00%     | 3,61%     | 1.393         | 1.393 | 1.393 |               |       |     |
|     | Non KUR            | 35        | 35        | 35        | 231       | 3,85%     | 3,85%     | 25,90%    | 195           | 195   | 196   |               |       |     |
| 3   | PWG                | 46        | -         | 46        | 447       | 0,16%     | 0,16%     | 1,25%     | 401           | 401   | 447   |               |       |     |
|     | Cilem              | 46        | -         | 46        | 244       | 0,29%     | 0,29%     | 1,30%     | 198           | 198   | 244   |               |       |     |
|     | Gadai              | -         | -         | -         | 204       | 0,00%     | 0,00%     | 1,20%     | 204           | 204   | 204   |               |       |     |
| 4   | CFG                | 439       | 816       | 439       | 1.604     | 0,40%     | 0,40%     | 1,46%     | 1.165         | 1.165 | 788   |               |       |     |
|     | CF 1               | 136       | 135       | 136       | 134       | 4,99%     | 4,99%     | 4,26%     | (3)           | (3)   | (2)   |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Oto                | 136       | 135       | 136       | 134       | 5,49%     | 5,49%     | 4,61%     | (3)           | (3)   | (2)   |               |       |     |
|     | CF 2               | 303       | 680       | 303       | 1.470     | 0,28%     | 0,28%     | 1,38%     | 1.168         | 1.168 | 790   |               |       |     |
|     | Mitraguna & Others | 303       | 579       | 303       | 1.470     | 0,45%     | 0,45%     | 2,21%     | 1.168         | 1.168 | 892   |               |       |     |
|     | Pensiun            | -         | 102       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (102) |               |       |     |
|     | Total Pembiayaan   | 521       | 850       | 521       | 3.676     | 0,29%     | 0,29%     | 1,99%     | 3.155         | 3.155 | 2.825 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 144       | 144       | 144       | 144       | 0,36%     | 0,36%     | 0,36%     | -             | -     | (0)   |               |       |     |
|     | KUR                | 54        | 54        | 54        | 54        | 0,14%     | 0,14%     | 0,14%     | -             | -     | (0)   |               |       |     |
|     | Non KUR            | 90        | 90        | 90        | 90        | 9,83%     | 9,83%     | 10,12%    | -             | -     | 0     |               |       |     |
| 3   | PWG                | -         | -         | -         | 25        | 0,00%     | 0,00%     | 0,07%     | 25            | 25    | 25    |               |       |     |
|     | Cilem              | -         | -         | -         | 25        | 0,00%     | 0,00%     | 0,13%     | 25            | 25    | 25    |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 4   | CFG                | 2.843     | 2.744     | 2.843     | 2.723     | 2,61%     | 2,61%     | 2,48%     | (120)         | (120) | (22)  |               |       |     |
|     | CF 1               | 14        | 14        | 14        | 14        | 0,50%     | 0,50%     | 0,43%     | -             | -     | -     |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Oto                | 14        | 14        | 14        | 14        | 0,55%     | 0,55%     | 0,47%     | -             | -     | -     |               |       |     |
|     | CF 2               | 2.829     | 2.731     | 2.829     | 2.709     | 2,66%     | 2,66%     | 2,54%     | (120)         | (120) | (22)  |               |       |     |
|     | Mitraguna & Others | 2.180     | 2.181     | 2.180     | 2.060     | 3,26%     | 3,26%     | 3,10%     | (120)         | (120) | (121) |               |       |     |
|     | Pensiun            | 649       | 549       | 649       | 649       | 0,36%     | 0,36%     | 1,62%     | -             | -     | 99    |               |       |     |
|     | Total Pembiayaan   | 2.987     | 2.888     | 2.987     | 2.892     | 1,68%     | 1,68%     | 1,56%     | (95)          | (95)  | 3     |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 155.632 | 155.632 | 182.907 | 27.275       |          |
| 2   | Contribution Margin | 9.101   | 9.101   | 7.778   | (1.323)      | 14,5%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,87   | 3,20   | 3,21   | 0,01         | 0,35         |
| CIF Payroll | 1.066  | 1.187  | 1.245  | 58           | 179          |

Kinerja Pendanaan

| No.       | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |       |        |       |        | Target Jan'26 |         |       |
|-----------|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|-------|--------|---------------|---------|-------|
|           |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                   | DtD                  | MtD   | %MtD   | YtD   | %YtD   | Posisi        | Penc.   | Gap   |
| 1         | Giro          | 683       | 683       | 630       | 756       | 573               | 126                  | 73    | 10,74% | 73    | 10,74% | 948           | 79,76%  | (192) |
| 2         | Tabungan      | 54.374    | 54.374    | 56.318    | 55.832    | 131               | (486)                | 1.457 | 2,68%  | 1.457 | 2,68%  | 54.374        | 102,68% | 1.457 |
| 3         | Deposito      | 6.884     | 6.884     | 6.586     | 6.586     | 63                | 0                    | (298) | -4,32% | (298) | -4,32% | 7.149         | 92,13%  | (563) |
| Total     |               | 61.941    | 61.941    | 63.534    | 63.174    | 766               | (360)                | 1.233 | 1,99%  | 1.233 | 1,99%  | 62.472        | 101,12% | 702   |
| CASA      |               | 55.057    | 55.057    | 56.948    | 56.588    | 704               | (360)                | 1.531 | 2,78%  | 1.531 | 2,78%  | 55.323        | 102,29% | 1.265 |
| (% ) CASA |               | 88,89%    | 88,89%    | 89,63%    | 89,57%    |                   |                      |       |        |       |        |               |         |       |
| FDR       |               | 212,62%   | 212,62%   | 208,60%   | 209,78%   |                   |                      |       |        |       |        |               |         |       |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |      |         |      |         | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|------|---------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD  | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.233     | 1.233     | 1.216     | 1.217     |  | 1                    | (15) | -1,25%  | (15) | -1,25%  |               |       |     |
| 2   | Giro ISE      | 72        | 72        | 8         | 8         |  | 0                    | (64) | -89,50% | (64) | -89,50% |               |       |     |
| 3   | Tabungan ISE  | 1.161     | 1.161     | 1.209     | 1.210     |  | 1                    | 49   | 4,19%   | 49   | 4,19%   |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | 0,00%   | 0    | 0,00%   |               |       |     |
| 5   | CIF ISE       | 91        | 91        | 91        | 91        |  | 0                    | 0    | 0,00%   | 0    | 0,00%   |               |       |     |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |      | Run Off Jan'26 | Target Jan'26 |         |         |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|------|----------------|---------------|---------|---------|
|                  |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                   | MtD                  | YtD  |                | Posisi        | Penc.   | Gap     |
| 1                | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0    | -              | 0             | 0,00%   |         |
|                  | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0    | -              | 0             |         |         |
|                  | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0    | -              | 0             |         |         |
|                  | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0    | -              | 0             |         |         |
|                  | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0    | -              | 0             |         |         |
| 2                | MBG                 | 31.466    | 31.466    | 32.121    | 1.150                   | 1.690                   | 540           | 188               | 655                  | 655  | 1.035          | 31.497        | 101,98% | 623     |
|                  | KUR                 | 30.638    | 30.638    | 31.308    | 1.050                   | 1.690                   | 640           | 104               | 670                  | 670  | 1.020          | 30.818        | 101,59% |         |
|                  | Non KUR             | 828       | 828       | 813       | 100                     | -                       | -100          | 84                | -15                  | -15  | 15             | 680           | 119,58% |         |
| 3                | PWG                 | 6.118     | 6.118     | 6.753     | 301                     | 941                     | 640           | 101               | 635                  | 635  | 306            | 6.521         | 103,56% | 232     |
|                  | Cilem               | 6.118     | 6.118     | 6.753     | 301                     | 941                     | 640           | 101               | 635                  | 635  | 306            | 6.521         | 103,56% | 232     |
|                  | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0    | -              | 0             |         | 0       |
| 4                | CFG                 | 94.116    | 94.116    | 93.655    | 1.892                   | 1.190                   | -702          | 1.425             | -461                 | -461 | 1.651          | 94.719        | 98,88%  | (1.064) |
|                  | CF 1                | 3.501     | 3.501     | 3.464     | -                       | -                       | 0             | -16               | -37                  | -37  | 37             | 3.599         | 96,24%  | (135)   |
|                  | Total Griya         | 2.495     | 2.495     | 2.465     | -                       | -                       | 0             | 0                 | -30                  | -30  | 30             | 2.495         | 98,81%  | (30)    |
| 1                | • Total Non Program | 2.495     | 2.495     | 2.465     | -                       | -                       | 0             | -30               | -30                  | -30  | 30             |               |         |         |
|                  | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0    | -              |               |         |         |
|                  | Oto                 | 1.007     | 1.007     | 1.000     | -                       | -                       | 0             | -16               | -7                   | -7   | 7              | 1.105         | 90,46%  | (105)   |
|                  | CF 2                | 90.614    | 90.614    | 90.190    | 1.892                   | 1.190                   | -702          | 1.440             | -424                 | -424 | 1.614          | 91.119        | 98,98%  | (929)   |
|                  | Mitraguna & Others  | 78.267    | 78.267    | 77.816    | 1.609                   | 1.068                   | -541          | 1.185             | -451                 | -451 | 1.519          | 78.653        | 98,94%  | (837)   |
|                  | Pensiun             | 12.347    | 12.347    | 12.374    | 283                     | 122                     | -161          | 255               | 27                   | 27   | 95             | 12.467        | 99,26%  | (92)    |
| Total Pembiayaan |                     | 131.699   | 131.699   | 132.529   | 3.343                   | 3.821                   | 478           | 1.714             | 829                  | 829  | 2.991          |               |         |         |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|                  |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 11        | 86        | 11        | 832       | 0,03%     | 0,03%     | 2,59%     | 821           | 821   | 746   |               |       |     |
|                  | KUR                | -         | 72        | -         | 832       | 0,00%     | 0,00%     | 2,66%     | 832           | 832   | 761   |               |       |     |
|                  | Non KUR            | 11        | 15        | 11        | -         | 1,32%     | 1,32%     | 0,00%     | (11)          | (11)  | (15)  |               |       |     |
| 3                | PWG                | 6         | -         | 6         | 150       | 0,10%     | 0,10%     | 2,22%     | 144           | 144   | 150   |               |       |     |
|                  | Cilem              | 6         | -         | 6         | 150       | 0,10%     | 0,10%     | 2,22%     | 144           | 144   | 150   |               |       |     |
|                  | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 4                | CFG                | 1.125     | 1.795     | 1.125     | 2.613     | 1,19%     | 1,19%     | 2,79%     | 1.489         | 1.489 | 818   |               |       |     |
|                  | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|                  | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|                  | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|                  | CF 2               | 1.125     | 1.795     | 1.125     | 2.613     | 1,24%     | 1,24%     | 2,90%     | 1.489         | 1.489 | 818   |               |       |     |
|                  | Mitraguna & Others | 1.125     | 1.795     | 1.125     | 2.613     | 1,44%     | 1,44%     | 3,36%     | 1.489         | 1.489 | 818   |               |       |     |
|                  | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| Total Pembiayaan |                    | 1.141     | 1.882     | 1.141     | 3.596     | 0,87%     | 0,87%     | 2,71%     | 2.454         | 2.454 | 1.714 |               |       |     |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |       | Target Jan'26 |       |     |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-------|---------------|-------|-----|
|                  |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 60        | 169       | 60        | 70        | 0,19%     | 0,19%     | 0,22%     | 11            | 11  | (99)  |               |       |     |
|                  | KUR                | -         | 110       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | (110) |               |       |     |
|                  | Non KUR            | 60        | 60        | 60        | 70        | 7,19%     | 7,19%     | 8,66%     | 11            | 11  | 11    |               |       |     |
| 3                | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -     |               |       |     |
|                  | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -     |               |       |     |
|                  | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -     |               |       |     |
| 4                | CFG                | 1.148     | 952       | 1.148     | 1.354     | 1,22%     | 1,22%     | 1,45%     | 206           | 206 | 402   |               |       |     |
|                  | CF 1               | 320       | 320       | 320       | 320       | 9,15%     | 9,15%     | 9,25%     | -             | -   | -     |               |       |     |
|                  | Total Griya        | 320       | 320       | 320       | 320       | 12,84%    | 12,84%    | 12,99%    | -             | -   | -     |               |       |     |
|                  | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -     |               |       |     |
|                  | CF 2               | 828       | 632       | 828       | 1.034     | 0,91%     | 0,91%     | 1,15%     | 206           | 206 | 402   |               |       |     |
|                  | Mitraguna & Others | 694       | 498       | 694       | 900       | 0,89%     | 0,89%     | 1,16%     | 206           | 206 | 402   |               |       |     |
|                  | Pensiun            | 134       | 134       | 134       | 134       | 0,10%     | 0,10%     | 1,08%     | -             | -   | (0)   |               |       |     |
| Total Pembiayaan |                    | 1.208     | 1.121     | 1.208     | 1.425     | 0,92%     | 0,92%     | 1,08%     | 217           | 217 | 303   |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 117.396 | 117.396 | 136.061 | 18.665       |          |
| 2   | Contribution Margin | 5.086   | 5.086   | 5.525   | 439          | -8,6%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 3,28   | 3,77   | 3,70   | (0,08)       | 0,42         |
| CIF Payroll | 407    | 608    | 664    | 56           | 257          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |         |        |         |        | Target Jan'26 |        |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|--------|---------------|--------|---------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                   | DtD                  | MtD     | %MtD   | YtD     | %YtD   | Posisi        | Penc.  | Gap     |
| 1   | Giro          | 1.658     | 1.658     | 1.811     | 1.743     | 406               | (68)                 | 86      | 5,16%  | 86      | 5,16%  | 2.064         | 84,45% | (321)   |
| 2   | Tabungan      | 126.686   | 126.686   | 120.525   | 120.539   | 2.087             | 14                   | (6.147) | -4,85% | (6.147) | -4,85% | 126.686       | 95,15% | (6.147) |
| 3   | Deposito      | 26.269    | 26.269    | 26.446    | 26.447    | (1.028)           | 0                    | 178     | 0,68%  | 178     | 0,68%  | 26.670        | 99,16% | (223)   |
|     | Total         | 154.612   | 154.612   | 148.783   | 148.729   | 1.465             | (54)                 | (5.884) | -3,81% | (5.884) | -3,81% | 155.420       | 95,69% | (6.691) |
|     | CASA          | 128.344   | 128.344   | 122.336   | 122.282   | 2.493             | (54)                 | (6.062) | -4,72% | (6.062) | -4,72% | 128.750       | 94,98% | (6.468) |
|     | (%) CASA      | 83,01%    | 83,01%    | 82,22%    | 82,22%    |                   |                      |         |        |         |        |               |        |         |
|     | FDR           | 119,46%   | 119,46%   | 128,79%   | 128,84%   |                   |                      |         |        |         |        |               |        |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |      |        |      |        | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|--------|------|--------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD  | %MtD   | YtD  | %YtD   | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 848       | 848       | 822       | 820       |  | (2)                  | (28) | -3,29% | (28) | -3,29% |               |       |     |
| 2   | Giro ISE      | 1         | 1         | 1         | 1         |  | 0                    | (0)  | -1,10% | (0)  | -1,10% |               |       |     |
| 3   | Tabungan ISE  | 847       | 847       | 821       | 819       |  | (2)                  | (28) | -3,30% | (28) | -3,30% |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | 0,00%  | 0    | 0,00%  |               |       |     |
| 5   | CIF ISE       | 187       | 187       | 187       | 187       |  | 0                    | 0    | 0,00%  | 0    | 0,00%  |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |       | Run Off Jan'26 | Target Jan'26 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|-------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                   | MtD                  | YtD   |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 75        | 75        | 75        | -                       | -                       | 0             | -0                | 0                    | 0     | (0)            | 75            | 100,30% |         |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0     | -              | 0             |         |         |
|     | Non-Linkage         | 75        | 75        | 75        | -                       | -                       | 0             | -0                | 0                    | 0     | (0)            | 75            | 100,30% |         |
|     | • Local Champion    | 75        | 75        | 75        | -                       | -                       | 0             | -0                | 0                    | 0     | (0)            | 75            | 100,30% |         |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0     | -              | 0             |         |         |
| 2   | MBG                 | 17.903    | 17.903    | 17.221    | 450                     | 150                     | -300          | -276              | -682                 | -682  | 832            | 18.394        | 93,62%  | (1.173) |
|     | KUR                 | 17.410    | 17.410    | 16.749    | 450                     | 150                     | -300          | -253              | -661                 | -661  | 811            | 17.550        | 95,43%  | (801)   |
|     | Non KUR             | 493       | 493       | 472       | -                       | -                       | 0             | -23               | -21                  | -21   | 21             | 844           | 55,96%  | (372)   |
| 3   | PWG                 | 48.758    | 48.758    | 56.403    | 10.154                  | 18.191                  | 8.037         | 3.377             | 7.645                | 7.645 | 10.547         | 50.206        | 112,34% | 6.197   |
|     | Cilem               | 24.693    | 24.693    | 29.007    | 2.092                   | 5.798                   | 3.706         | 977               | 4.313                | 4.313 | 1.484          | 25.536        | 113,59% | 3.471   |
|     | Gadai               | 24.065    | 24.065    | 27.396    | 8.063                   | 12.394                  | 4.331         | 2.400             | 3.331                | 3.331 | 9.062          | 24.670        | 111,05% | 2.726   |
| 4   | CFG                 | 117.967   | 117.967   | 117.918   | 1.788                   | 1.448                   | -340          | 897               | -49                  | -49   | 1.497          | 118.699       | 99,34%  | (781)   |
|     | CF 1                | 4.176     | 4.176     | 4.090     | 131                     | -                       | -131          | 59                | -86                  | -86   | 86             | 4.310         | 94,89%  | (220)   |
|     | Total Griya         | 707       | 707       | 694       | -                       | -                       | 0             | 0                 | -13                  | -13   | 13             | 722           | 96,18%  | (28)    |
|     | • Total Non Program | 707       | 707       | 694       | -                       | -                       | 0             | -15               | -13                  | -13   | 13             |               |         |         |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0     | -              |               |         |         |
|     | Oto                 | 3.469     | 3.469     | 3.396     | 131                     | -                       | -131          | 59                | -73                  | -73   | 73             | 3.589         | 94,63%  | (193)   |
|     | CF 2                | 113.791   | 113.791   | 113.828   | 1.658                   | 1.448                   | -210          | 838               | 36                   | 36    | 1.412          | 114.389       | 99,51%  | (561)   |
|     | Mitraguna & Others  | 58.744    | 58.744    | 59.307    | 1.188                   | 1.448                   | 261           | 815               | 563                  | 563   | 885            | 59.196        | 100,19% | 111     |
|     | Pensiun             | 55.048    | 55.048    | 54.521    | 470                     | -                       | -470          | 23                | -527                 | -527  | 527            | 55.193        | 98,78%  | (672)   |
|     | Total Pembiayaan    | 184.703   | 184.703   | 191.617   | 12.392                  | 19.789                  | 7.397         | 3.998             | 6.914                | 6.914 | 12.876         |               |         |         |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD   | MtM   | %             | Penc. | Gap |
| 1   | SME                | 75        | 75        | 75        | -         | 100,00%   | 100,00%   | 0,00%     | (75)          | (75)  | (75)  |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | Local Champion     | 75        | 75        | 75        | -         | 100,00%   | 100,00%   | 0,00%     | (75)          | (75)  | (75)  |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
| 2   | MBG                | 218       | 391       | 218       | 1.309     | 1,22%     | 1,22%     | 7,60%     | 1.090         | 1.090 | 918   |               |       |     |
|     | KUR                | 197       | 368       | 197       | 1.202     | 1,13%     | 1,13%     | 7,18%     | 1.005         | 1.005 | 834   |               |       |     |
|     | Non KUR            | 21        | 23        | 21        | 106       | 4,31%     | 4,31%     | 22,52%    | 85            | 85    | 84    |               |       |     |
| 3   | PWG                | 191       | 78        | 191       | 2.248     | 0,39%     | 0,39%     | 5,79%     | 2.057         | 2.057 | 2.170 |               |       |     |
|     | Cilem              | 191       | -         | 191       | 1.680     | 0,77%     | 0,77%     | 5,79%     | 1.489         | 1.489 | 1.680 |               |       |     |
|     | Gadai              | -         | 78        | -         | 568       | 0,00%     | 0,00%     | 2,07%     | 568           | 568   | 490   |               |       |     |
| 4   | CFG                | 1.227     | 1.914     | 1.227     | 1.883     | 1,04%     | 1,04%     | 1,60%     | 655           | 655   | (32)  |               |       |     |
|     | CF 1               | 86        | 90        | 86        | 101       | 2,06%     | 2,06%     | 2,46%     | 15            | 15    | 11    |               |       |     |
|     | Total Griya        | 86        | 90        | 86        | 101       | 12,17%    | 12,17%    | 14,49%    | 15            | 15    | 11    |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |     |
|     | CF 2               | 1.141     | 1.825     | 1.141     | 1.782     | 1,00%     | 1,00%     | 1,57%     | 641           | 641   | (42)  |               |       |     |
|     | Mitraguna & Others | 1.044     | 1.337     | 1.044     | 1.380     | 1,78%     | 1,78%     | 2,33%     | 336           | 336   | 43    |               |       |     |
|     | Pensiun            | 98        | 488       | 98        | 403       | 0,18%     | 0,18%     | 0,74%     | 305           | 305   | (85)  |               |       |     |
|     | Total Pembiayaan   | 1.712     | 2.458     | 1.712     | 5.439     | 0,93%     | 0,93%     | 2,84%     | 3.727         | 3.727 | 2.981 |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |     | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|-----|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD  | MtM | %             | Penc. | Gap |
| 1   | SME                | -         | -         | -         | 75        | 0,00%     | 0,00%     | 100,00%   | 75            | 75   | 75  |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |     |
|     | Non-Linkage        | -         | -         | -         | 75        | 0,00%     | 0,00%     | 100,00%   | 75            | 75   | 75  |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |     |
| 2   | MBG                | 693       | 561       | 693       | 632       | 3,87%     | 3,87%     | 3,67%     | (61)          | (61) | 71  |               |       |     |
|     | KUR                | 592       | 459       | 592       | 531       | 3,40%     | 3,40%     | 3,17%     | (61)          | (61) | 72  |               |       |     |
|     | Non KUR            | 101       | 102       | 101       | 101       | 20,41%    | 20,41%    | 21,30%    | -             | -    | (1) |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |     |
| 4   | CFG                | 2.595     | 2.303     | 2.595     | 2.622     | 2,20%     | 2,20%     | 2,22%     | 27            | 27   | 318 |               |       |     |
|     | CF 1               | 149       | 149       | 149       | 149       | 3,56%     | 3,56%     | 3,63%     | -             | -    | -   |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -    | -   |               |       |     |
|     | Oto                | 149       | 149       | 149       | 149       | 4,29%     | 4,29%     | 4,38%     | -             | -    | -   |               |       |     |
|     | CF 2               | 2.446     | 2.155     | 2.446     | 2.473     | 2,15%     | 2,15%     | 2,17%     | 27            | 27   | 318 |               |       |     |
|     | Mitraguna & Others | 1.939     | 1.939     | 1.939     | 1.966     | 3,30%     | 3,30%     | 3,32%     | 28            | 28   | 28  |               |       |     |
|     | Pensiun            | 507       | 216       | 507       | 507       | 0,27%     | 0,27%     | 0,93%     | (1)           | (1)  | 291 |               |       |     |
|     | Total Pembiayaan   | 3.288     | 2.864     | 3.288     | 3.329     | 1,78%     | 1,78%     | 1,74%     | 41            | 41   | 464 |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Dec-24  | Dec-24  | Dec-25  |              |          |
| 1   | Asset (Retail) T    | 167.709 | 167.709 | 189.546 | 21.837       |          |
| 2   | Contribution Margin | 11.234  | 11.234  | 14.647  | 3.413        | -30,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 1,87   | 2,11   | 2,15   | 0,04         | 0,28         |
| CIF Payroll | 1.698  | 1.784  | 1.812  | 28           | 114          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |         |        |         |        | Target Jan'26 |        |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|--------|---------------|--------|---------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                   | DtD                  | MtD     | %MtD   | YtD     | %YtD   | Posisi        | Penc.  | Gap     |
| 1   | Giro          | -         | -         | -         | -         | 0                 | 0                    | 0       | 0,00%  | 0       | 0,00%  | 0             | 0,00%  | 0       |
| 2   | Tabungan      | 27.036    | 27.036    | 25.478    | 25.403    | 2.823             | (75)                 | (1.633) | -6,04% | (1.633) | -6,04% | 27.036        | 93,96% | (1.633) |
| 3   | Deposito      | 2.015     | 2.015     | 1.969     | 1.969     | (202)             | 0                    | (46)    | -2,28% | (46)    | -2,28% | 2.150         | 91,61% | (180)   |
|     | Total         | 29.052    | 29.052    | 27.447    | 27.372    | 2.620             | (75)                 | (1.679) | -5,78% | (1.679) | -5,78% | 29.186        | 93,79% | (1.814) |
|     | CASA          | 27.036    | 27.036    | 25.478    | 25.403    | 2.823             | (75)                 | (1.633) | -6,04% | (1.633) | -6,04% | 27.036        | 93,96% | (1.633) |
|     | (%) CASA      | 93,06%    | 93,06%    | 92,83%    | 92,81%    |                   |                      |         |        |         |        |               |        |         |
|     | FDR           | 67,94%    | 67,94%    | 71,63%    | 71,82%    |                   |                      |         |        |         |        |               |        |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |      |        |      |        | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|--------|------|--------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD  | %MtD   | YtD  | %YtD   | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 2.728     | 2.728     | 2.635     | 2.644     |  | 10                   | (84) | -3,06% | (84) | -3,06% |               |       |     |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0    | 0,00%  | 0    | 0,00%  |               |       |     |
| 3   | Tabungan ISE  | 2.728     | 2.728     | 2.635     | 2.644     |  | 10                   | (84) | -3,06% | (84) | -3,06% |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | 0,00%  | 0    | 0,00%  |               |       |     |
| 5   | CIF ISE       | 23        | 23        | 23        | 23        |  | 0                    | 0    | 0,00%  | 0    | 0,00%  |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25) | Growth (1-29 Jan'26) |     | Run Off Jan'26 | Target Jan'26 |        |       |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|-----|----------------|---------------|--------|-------|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                   | MtD                  | YtD |                | Posisi        | Penc.  | Gap   |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             | 0,00%  |       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0   | -              | 0             |        |       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |        |       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |        |       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0   | -              | 0             |        |       |
| 2   | MBG                 | 19.738    | 19.738    | 19.659    | -                       | -                       | 0             | -281              | -79                  | -79 | 79             | 20.447        | 96,15% | (788) |
|     | KUR                 | 18.662    | 18.662    | 18.587    | -                       | -                       | 0             | -281              | -75                  | -75 | 75             | 18.756        | 99,10% | (169) |
|     | Non KUR             | 1.076     | 1.076     | 1.072     | -                       | -                       | 0             | -0                | -4                   | -4  | 4              | 1.692         | 63,40% | (619) |
| 3   | PWG                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             | 0,00%  | 0     |
|     | Cilem               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |        | 0     |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |        | 0     |
| 4   | CFG                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             | 0,00%  | 0     |
|     | CF 1                | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | -             | 0,00%  | 0     |
|     | Total Griya         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |        | 0     |
| 1   | • Total Non Program | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              |               |        |       |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              |               |        |       |
|     | Oto                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |        | 0     |
|     | CF 2                | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | -             | 0,00%  | 0     |
|     | Mitraguna & Others  | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |        | 0     |
|     | Pensiun             | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0   | -              | 0             |        | 0     |
|     | Total Pembiayaan    | 19.738    | 19.738    | 19.659    | -                       | -                       | 0             | -281              | -79                  | -79 | 79             |               |        |       |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |         | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|---------|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD   | MtM     | %             | Penc. | Gap |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
| 2   | MBG                | 1.155     | 4.357     | 1.155     | 1.018     | 5,85%     | 5,85%     | 5,18%     | (137)         | (137) | (3.339) |               |       |     |
|     | KUR                | 1.097     | 4.171     | 1.097     | 959       | 5,88%     | 5,88%     | 5,16%     | (137)         | (137) | (3.212) |               |       |     |
|     | Non KUR            | 59        | 185       | 59        | 59        | 5,46%     | 5,46%     | 5,47%     | -             | -     | (127)   |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |       |     |
|     | Total Pembiayaan   | 1.155     | 4.357     | 1.155     | 1.018     | 5,85%     | 5,85%     | 5,18%     | (137)         | (137) | (3.339) |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | 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                | 1.000     | 900       | 1.000     | 1.232     | 5,07%     | 5,07%     | 6,26%     | 231           | 231 | 331 |               |       |     |
|     | KUR                | 570       | 467       | 570       | 805       | 3,06%     | 3,06%     | 4,33%     | 235           | 235 | 338 |               |       |     |
|     | Non KUR            | 430       | 433       | 430       | 426       | 39,96%    | 39,96%    | 39,76%    | (4)           | (4) | (7) |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Total Pembiayaan   | 1.000     | 900       | 1.000     | 1.232     | 5,07%     | 5,07%     | 6,26%     | 231           | 231 | 331 |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Dec-24 | Dec-24 | Dec-25 |              |          |
| 1   | Asset (Retail) T    | 26.961 | 26.961 | 29.052 | 2.091        |          |
| 2   | Contribution Margin | 1.153  | 1.153  | 504    | (649)        | 56,3%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 3,25   | 3,57   | 3,60   | 0,02         | 0,34         |
| CIF Payroll | 83     | 82     | 87     | 5            | 4            |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |       |         |       |         | Target Jan'26 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|---------|-------|---------|---------------|--------|-------|
|     |               | 31-Dec-25 | 31-Dec-25 | 28-Jan-26 | 29-Jan-26 |                  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc.  | Gap   |
| 1   | Giro          | -         | -         | -         | -         | 0                | 0                    | 0     | 0,00%   | 0     | 0,00%   | 0             | 0,00%  | 0     |
| 2   | Tabungan      | 396       | 396       | 202       | 212       | (380)            | 10                   | (184) | -46,37% | (184) | -46,37% | 396           | 53,63% | (184) |
| 3   | Deposito      | -         | -         | -         | -         | 0                | 0                    | 0     | 0,00%   | 0     | 0,00%   | 0             | 0,00%  | 0     |
|     | Total         | 396       | 396       | 202       | 212       | (380)            | 10                   | (184) | -46,37% | (184) | -46,37% | 396           | 53,63% | (184) |
|     | CASA          | 396       | 396       | 202       | 212       | (380)            | 10                   | (184) | -46,37% | (184) | -46,37% | 396           | 53,63% | (184) |
|     | (%) CASA      | 100,00%   | 100,00%   | 100,00%   | 100,00%   |                  |                      |       |         |       |         |               |        |       |
|     | FDR           | 0,00%     | 0,00%     | 0,00%     | 0,00%     |                  |                      |       |         |       |         |               |        |       |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-27 Jan'26) |     |       |     |       | Target Jan'26 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|-------|-----|-------|---------------|-------|-----|
|     |               | 31-Dec-25 | 31-Dec-25 | 26-Jan-26 | 27-Jan-26 |  | DtD                  | MtD | %MtD  | YtD | %YtD  | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | -         | -         | -         | -         |  | 0                    | 0   | 0,00% | 0   | 0,00% |               |       |     |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0   | 0,00% | 0   | 0,00% |               |       |     |
| 3   | Tabungan ISE  | -         | -         | -         | -         |  | 0                    | 0   | 0,00% | 0   | 0,00% |               |       |     |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | 0,00% | 0   | 0,00% |               |       |     |
| 5   | CIF ISE       | -         | -         | -         | -         |  | 0                    | 0   | 0,00% | 0   | 0,00% |               |       |     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-29 Dec'25) | Pencairan (1-29 Jan'26) | Pencairan MtM | MtD (1-29 Dec'25 | Growth (1-29 Jan'26) |     | Run Off Jan'26 | Target Jan'26 |       |     |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-----|----------------|---------------|-------|-----|
|     |                     | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 |                         |                         |               |                  | MtD                  | YtD |                | Posisi        | Penc. | Gap |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% |     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0   | -              | 0             |       |     |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             |       |     |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             |       |     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0   | -              | 0             |       |     |
| 2   | MBG                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             |       |     |
|     | Non KUR             | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             |       |     |
| 3   | PWG                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Cilem               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             |       | 0   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             |       | 0   |
| 4   | CFG                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | CF 1                | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | -             | 0,00% | 0   |
|     | Total Griya         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             |       | 0   |
| 1   | • Total Non Program | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              |               |       |     |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              |               |       |     |
|     | Oto                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             |       | 0   |
|     | CF 2                | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | -             | 0,00% | 0   |
|     | Mitraguna & Others  | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             |       | 0   |
|     | Pensiun             | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             |       | 0   |
|     | Total Pembiayaan    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              |               |       |     |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD | MtM | %             | Penc. | Gap |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Jan'26 |       |     |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|-----|
|     |                    | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 29-Jan-26 | 31-Dec-25 | 31-Dec-25 | 29-Jan-26 | MtD           | YtD | MtM | %             | Penc. | Gap |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |     |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Dec-24 | Dec-24 | Dec-25 |              |          |
| 1   | Asset (Retail) T    | 3.509  | 3.509  | 396    | (3.113)      |          |
| 2   | Contribution Margin | (404)  | (404)  | (166)  | 238          | 58,9%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Dec-24 | Nov-25 | Dec-25 |              |              |
| PHR         | 2,71   | 2,82   | 2,83   | 0,02         | 0,12         |
| CIF Payroll | 21     | 11     | 12     | 1            | (9)          |