

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi           |                  |                  |                  | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |                |               |                  |               | Target Nov'25    |                |                |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|----------------|---------------|------------------|---------------|------------------|----------------|----------------|
|     |               | 31-Dec-24        | 31-Oct-25        | 24-Nov-25        | 25-Nov-25        |                   | DtD                  | MtD            | %MtD          | YTD              | %YTD          | Posisi           | Penc.          | Gap            |
| 1   | Giro          | 314.972          | 599.559          | 722.967          | 703.006          | 245.075           | (19.961)             | 103.447        | 17,25%        | 388.034          | 123,20%       | 475.089          | 147,97%        | 227.917        |
| 2   | Tabungan      | 2.242.130        | 2.422.180        | 2.393.829        | 2.397.426        | 40.155            | 3.597                | (24.754)       | -1,02%        | 155.296          | 6,93%         | 2.502.873        | 95,79%         | (105.447)      |
| 3   | Deposito      | 2.798.677        | 2.790.913        | 3.311.204        | 3.310.731        | 460.105           | (472)                | 519.819        | 18,63%        | 512.055          | 18,30%        | 2.813.322        | 117,68%        | 497.409        |
|     | <b>Total</b>  | <b>5.355.779</b> | <b>5.812.652</b> | <b>6.428.000</b> | <b>6.411.163</b> | <b>745.335</b>    | <b>(16.837)</b>      | <b>598.512</b> | <b>10,30%</b> | <b>1.055.385</b> | <b>19,71%</b> | <b>5.791.284</b> | <b>110,70%</b> | <b>619.879</b> |
|     | CASA          | 2.557.102        | 3.021.739        | 3.116.797        | 3.100.432        | 285.230           | (16.365)             | 78.693         | 2,60%         | 543.330          | 21,25%        | 2.977.962        | 104,11%        | 122.470        |
|     | (%) CASA      | 47,74%           | 51,99%           | 48,49%           | 48,36%           |                   |                      |                |               |                  |               |                  |                |                |
|     | FDR           | 47,52%           | 50,76%           | 46,17%           | 46,29%           |                   |                      |                |               |                  |               |                  |                |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | DtD   | Growth (1-23 Nov'25) |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |       | MtD                  | %MtD   | YTD      | %YTD    | Posisi        | Penc.   | Gap      |
| 1   | DPK ISE       | 113.657   | 100.407   | 105.614   | 105.367   | (247) | 4.960                | 4,94%  | (8.290)  | -7,29%  | 148.814       | 70,80%  | (43.447) |
| 2   | Giro ISE      | 31.184    | 14.307    | 17.569    | 17.665    | 95    | 3.358                | 23,47% | (13.519) | -43,35% | 52.489        | 33,65%  | (34.824) |
| 3   | Tabungan ISE  | 59.057    | 66.768    | 68.713    | 68.370    | (343) | 1.602                | 2,40%  | 9.313    | 15,77%  | 63.948        | 106,91% | 4.422    |
| 4   | Deposito ISE  | 23.415    | 19.332    | 19.332    | 19.332    | 0     | 0                    | 0,00%  | (4.083)  | -17,44% | 32.377        | 59,71%  | (13.045) |
| 5   | CIF ISE       | 2.046     | 1.532     | 1.545     | 1.545     | 0     | 13                   | 0,85%  | (501)    | -24,49% |               | 0,00%   | 1.545    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi           |                  |                  | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |                | Run Off Nov'25 | Target Nov'25    |               |                 |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|-----------------|
|     |                         | 31-Dec-24        | 31-Oct-25        | 25-Nov-25        |                         |                         |               |                   | MtD                  | YTD            |                | Posisi           | Penc.         | Gap             |
| 1   | SME                     | 188.209          | 206.868          | 205.286          | 4.250                   | 2.830                   | -1.420        | 3.840             | -1.582               | 17.077         | 4.412          | 233.500          | 87,92%        | (28.214)        |
|     | Linkage                 | 19.369           | 18.145           | 18.022           | -                       | -                       | -             | -124              | -123                 | -1.347         | 123            | 39.092           | 46,10%        | (21.070)        |
|     | Non-Linkage             | 168.841          | 188.723          | 187.264          | 4.250                   | 2.830                   | -1.420        | 3.964             | -1.459               | 18.424         | 4.289          | 194.408          | 96,33%        | (7.144)         |
|     | • Local Champion        | 162.434          | 179.355          | 178.021          | 4.250                   | 2.830                   | -1.420        | 4.242             | -1.334               | 15.587         | 4.164          | 174.555          | 101,99%       | 3.466           |
|     | • Value Chain           | 6.407            | 9.368            | 9.243            | -                       | -                       | -             | -277              | -125                 | 2.836          | 125            | 19.853           | 46,56%        | (10.610)        |
| 2   | MBG                     | 159.435          | 191.840          | 192.170          | 2.525                   | 5.170                   | 2.645         | 1.349             | 331                  | 32.736         | 4.839          | 205.492          | 93,52%        | (13.322)        |
|     | KUR                     | 151.599          | 182.202          | 182.358          | 2.450                   | 4.620                   | 2.170         | 1.585             | 155                  | 30.759         | 4.465          | 195.351          | 93,35%        | (12.993)        |
|     | Non KUR                 | 7.836            | 9.637            | 9.813            | 75                      | 550                     | 475           | -236              | 175                  | 1.977          | 375            | 10.141           | 96,76%        | (328)           |
| 3   | PWG                     | 252.400          | 412.261          | 429.044          | 84.176                  | 69.334                  | -14.843       | 23.624            | 16.783               | 176.644        | 52.550         | 431.397          | 99,45%        | (2.353)         |
|     | Cilem                   | 111.797          | 223.573          | 229.711          | 26.045                  | 20.551                  | -5.494        | 8.750             | 6.138                | 117.914        | 14.413         | 256.762          | 89,46%        | (27.051)        |
|     | Gadai                   | 140.603          | 188.688          | 199.333          | 58.131                  | 48.783                  | -9.349        | 14.874            | 10.645               | 58.730         | 38.137         | 174.635          | 114,14%       | 24.698          |
| 4   | CFG                     | 1.944.791        | 2.139.295        | 2.141.525        | 43.979                  | 48.377                  | 4.397         | 19.378            | 2.230                | 196.734        | 46.147         | 2.194.090        | 97,60%        | (52.566)        |
|     | CF 1                    | 376.842          | 385.958          | 381.217          | 2.059                   | 2.477                   | 417           | 235               | -4.741               | 4.375          | 7.217          | 418.880          | 91,01%        | (37.663)        |
|     | Total Griya             | 311.852          | 314.123          | 311.400          | 938                     | 2.290                   | 1.352         | 0                 | -2.723               | -452           | 5.013          | 332.926          | 93,53%        | (21.526)        |
|     | • Total Non Program     | 308.347          | 309.901          | 307.193          | 938                     | 2.290                   | 1.352         | -3.862            | -2.708               | -1.154         | 4.998          | 317.656          | 96,71%        | (10.463)        |
|     | • Program               | 3.505            | 4.223            | 4.207            | -                       | -                       | 0             | 133               | -16                  | 702            | 16             | 15.270           | 27,55%        | (11.063)        |
|     | CF 2                    | 1.567.950        | 1.753.337        | 1.760.308        | 41.920                  | 45.900                  | 3.980         | 19.143            | 6.970                | 192.358        | 38.930         | 1.755.210        | 99,16%        | (14.903)        |
|     | Mitraguna & Others      | 1.383.782        | 1.559.560        | 1.564.879        | 38.890                  | 42.010                  | 3.120         | 18.462            | 5.320                | 181.098        | 36.690         | 1.571.846        | 99,56%        | (6.966)         |
|     | Pensiun                 | 184.168          | 193.778          | 195.428          | 3.030                   | 3.890                   | 860           | 681               | 1.650                | 11.260         | 2.240          | 203.365          | 96,10%        | (7.936)         |
|     | <b>Total Pembiayaan</b> | <b>2.544.835</b> | <b>2.950.264</b> | <b>2.968.025</b> | <b>134.931</b>          | <b>125.710</b>          | <b>-9.220</b> | <b>48.191</b>     | <b>17.762</b>        | <b>423.190</b> | <b>107.949</b> | <b>3.064.479</b> | <b>96,85%</b> | <b>(96.454)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi        |               |               | 31-Dec-24     | 31-Oct-25    | 25-Nov-25    | MtD          | Net (UG) & DG |               |              | Target Nov'25 |               |              |
|-----|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|---------------|--------------|---------------|---------------|--------------|
|     |                         | 31-Dec-24     | 30-Sep-25     | 31-Oct-25     |               |              |              |              | % Relatif     | YTD           | MtM          | %             | Penc.         | Gap          |
| 1   | SME                     | 1.267         | -             | 3.204         | 10.303        | 0,67%        | 1,55%        | 5,02%        | 7.100         | 9.036         | 10.303       |               |               |              |
|     | Linkage                 | -             | -             | -             | 155           | 0,00%        | 0,00%        | 0,86%        | 155           | 155           | 155          |               |               |              |
|     | Local Champion          | 1.267         | -             | 3.204         | 9.882         | 0,75%        | 1,70%        | 5,28%        | 6.678         | 8.614         | 9.882        |               |               |              |
|     | Value Chain             | -             | -             | -             | 266           | 0,00%        | 0,00%        | 0,15%        | 266           | 266           | 266          |               |               |              |
| 2   | MBG                     | 3.453         | 4.655         | 4.655         | 30.150        | 2,17%        | 2,43%        | 15,69%       | 25.495        | 26.697        | 25.495       |               |               |              |
|     | KUR                     | 2.876         | 4.305         | 4.305         | 28.164        | 1,90%        | 2,36%        | 15,44%       | 23.859        | 25.288        | 23.859       |               |               |              |
|     | Non KUR                 | 577           | 350           | 350           | 1.986         | 7,36%        | 3,63%        | 20,24%       | 1.636         | 1.409         | 1.636        |               |               |              |
| 3   | PWG                     | -             | 26            | 26            | 47.661        | 0,00%        | 0,01%        | 11,11%       | 47.635        | 47.635        | 47.635       |               |               |              |
|     | Cilem                   | -             | 26            | 26            | 39.019        | 0,00%        | 0,00%        | 16,99%       | 39.019        | 39.019        | 39.019       |               |               |              |
|     | Gadai                   | -             | -             | -             | 8.642         | 0,00%        | 0,01%        | 4,34%        | 8.616         | 8.642         | 8.616        |               |               |              |
| 4   | CFG                     | 19.268        | 23.212        | 25.105        | 85.585        | 0,99%        | 1,17%        | 4,00%        | 60.480        | 66.317        | 62.374       |               |               |              |
|     | CF 1                    | 8.041         | 9.455         | 13.170        | 43.392        | 2,13%        | 3,41%        | 11,38%       | 30.222        | 35.352        | 33.938       |               |               |              |
|     | Total Griya             | 6.972         | 7.025         | 10.986        | 39.201        | 2,24%        | 3,50%        | 12,59%       | 28.215        | 32.230        | 32.176       |               |               |              |
|     | Oto                     | 1.069         | 2.430         | 2.184         | 4.191         | 1,64%        | 3,04%        | 6,00%        | 2.007         | 3.122         | 1.761        |               |               |              |
|     | CF 2                    | 11.227        | 13.757        | 11.934        | 42.193        | 0,72%        | 0,68%        | 2,40%        | 30.258        | 30.966        | 28.436       |               |               |              |
|     | Mitraguna & Others      | 11.107        | 13.302        | 11.331        | 40.170        | 0,80%        | 0,73%        | 2,57%        | 28.839        | 29.063        | 26.867       |               |               |              |
|     | Pensiun                 | 120           | 455           | 603           | 2.023         | 0,07%        | 0,31%        | 1,04%        | 1.420         | 1.903         | 1.568        |               |               |              |
|     | <b>Total Pembiayaan</b> | <b>30.008</b> | <b>30.694</b> | <b>33.313</b> | <b>40.636</b> | <b>1,18%</b> | <b>1,13%</b> | <b>1,37%</b> | <b>7.323</b>  | <b>10.627</b> | <b>9.941</b> | <b>0,94%</b>  | <b>31,39%</b> | <b>-0,4%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth | PHR & Payroll |        |              | Target Nov'25 |      |      |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|---------------|--------|--------------|---------------|------|------|
|     |                     | Sep-24    | Dec-24    | Sep-25    |              |          | Kinerja       | Posisi | Growth (Mtd) | % Growth      |      |      |
| 1   | Asset (Retail) T    | 4.145.414 | 4.358.798 | 5.069.354 | 923.940      | 5,9%     | PHR           | 3,04   | 3,23         | 3,24          | 0,01 | 0,20 |
| 2   | Contribution Margin | 108.606   | 158.691   | 102.148   |              |          |               |        |              |               |      |      |

### Kineria Pendanaan

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | Growth (1-23 Nov'25) |     |        |         | Target Nov'25 |        |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|-----|--------|---------|---------------|--------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | DtD                  | MtD | %MtD   | YtD     | %YtD          | Posisi | Penc. | Gap    |
| 1   | DPK ISE       | 26.326    | 20.922    | 21.576    | 21.592    | 16                   | 670 | 3,20%  | (4.734) | -17,98%       | -      | 0,00% | 21.592 |
| 2   | Giro ISE      | 3.901     | 3.080     | 3.423     | 3.428     | 5                    | 348 | 11,31% | (473)   | -12,12%       | -      | 0,00% | 3.428  |
| 3   | Tabungan ISE  | 13.925    | 12.342    | 12.653    | 12.664    | 11                   | 322 | 2,61%  | (1.261) | -9,06%        | -      | 0,00% | 12.664 |
| 4   | Deposito ISE  | 8.500     | 5.500     | 5.500     | 5.500     | 0                    | 0   | 0,00%  | (3.000) | -35,29%       | -      | 0,00% | 5.500  |
| 5   | CIF ISE       | 128       | 136       | 137       | 137       | 0                    | 1   | 0,74%  | 9       | 7,03%         | -      | 0,00% | 137    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan<br>(1-25 Oct'25) | Pencairan<br>(1-25 Nov'25) | Pencairan<br>MtM | MtD (1-25<br>Oct'25) | Growth (1-25 Nov'25) |               | Run Off<br>Nov'25 | Target Nov'25  |               |                 |
|-----|-------------------------|----------------|----------------|----------------|----------------------------|----------------------------|------------------|----------------------|----------------------|---------------|-------------------|----------------|---------------|-----------------|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                            |                            |                  |                      | MtD                  | YtD           |                   | Posisi         | Penc.         | Gap             |
| 1   | SME                     | 93.725         | 89.596         | 87.728         | 3.000                      | 190                        | -2.810           | -818                 | -1.868               | -5.996        | 2.058             | 106.513        | 82,36%        | (18.784)        |
|     | Linkage                 | 4.522          | 3.361          | 3.238          | -                          | -                          | -                | -122                 | -123                 | -1.284        | 123               | 10.091         | 32,08%        | (6.853)         |
|     | Non-Linkage             | 89.203         | 86.235         | 84.491         | 3.000                      | 190                        | -2.810           | -696                 | -1.744               | -4.712        | 1.934             | 96.422         | 87,63%        | (11.931)        |
|     | • Local Champion        | 87.849         | 85.239         | 83.530         | 3.000                      | 190                        | -2.810           | -661                 | -1.708               | -4.319        | 1.898             | 91.272         | 91,52%        | (7.741)         |
|     | • Value Chain           | 1.354          | 996            | 960            | -                          | -                          | -                | -36                  | -36                  | -393          | 36                | 5.150          | 18,65%        | (4.190)         |
| 2   | MBG                     | 44.762         | 41.512         | 41.476         | 350                        | 1.055                      | 705              | -765                 | -35                  | -3.286        | 1.090             | 46.400         | 89,39%        | (4.924)         |
|     | KUR                     | 42.954         | 39.297         | 38.947         | 350                        | 705                        | 355              | -699                 | -350                 | -4.007        | 1.055             | 44.605         | 87,32%        | (5.658)         |
|     | Non KUR                 | 1.808          | 2.214          | 2.529          | -                          | 350                        | 350              | -66                  | 315                  | 721           | 35                | 1.795          | 140,87%       | 734             |
| 3   | PWG                     | 25.216         | 36.316         | 36.998         | 7.311                      | 6.622                      | -689             | 1.748                | 682                  | 11.781        | 5.940             | 43.943         | 84,19%        | (6.945)         |
|     | Cilem                   | 10.119         | 17.246         | 17.332         | 1.716                      | 1.306                      | -411             | 338                  | 86                   | 7.213         | 1.220             | 25.949         | 66,79%        | (8.618)         |
|     | Gadai                   | 15.098         | 19.070         | 19.666         | 5.595                      | 5.316                      | -278             | 1.410                | 596                  | 4.568         | 4.720             | 17.994         | 109,29%       | 1.672           |
| 4   | CFG                     | 326.493        | 358.409        | 360.802        | 8.430                      | 10.891                     | 2.461            | 2.388                | 2.393                | 34.309        | 8.498             | 347.257        | 103,90%       | 13.545          |
|     | CF 1                    | 44.529         | 52.963         | 52.605         | 16                         | 500                        | 484              | 1.197                | -358                 | 8.076         | 858               | 46.935         | 112,08%       | 5.670           |
|     | Total Griya             | 33.717         | 42.230         | 42.127         | -                          | 500                        | 500              | 0                    | -103                 | 8.410         | 603               | 34.266         | 122,94%       | 7.861           |
| 1   | • Total Non Program     | 33.717         | 42.230         | 42.127         | -                          | 500                        | 500              | -645                 | -103                 | 8.410         | 603               | 34.266         | 122,94%       | 7.861           |
|     | • Program               | -              | -              | -              | -                          | -                          | 0                | 0                    | 0                    | 0             | -                 | 0              | 0,00%         | 0               |
|     | Oto                     | 10.812         | 10.733         | 10.477         | 16                         | -                          | -16              | 1.197                | -255                 | -334          | 255               | 12.669         | 82,70%        | (2.191)         |
|     | CF 2                    | 281.964        | 305.446        | 308.197        | 8.414                      | 10.391                     | 1.977            | 1.191                | 2.751                | 26.233        | 7.640             | 300.322        | 102,62%       | 7.875           |
|     | Mitraguna & Others      | 268.245        | 288.489        | 290.482        | 8.414                      | 9.385                      | 971              | 1.718                | 1.993                | 22.237        | 7.392             | 285.267        | 101,83%       | 5.215           |
|     | Pensiun                 | 13.719         | 16.957         | 17.714         | -                          | 1.006                      | 1.006            | -527                 | 757                  | 3.996         | 249               | 15.055         | 117,67%       | 2.660           |
|     | <b>Total Pembiayaan</b> | <b>490.195</b> | <b>525.832</b> | <b>527.004</b> | <b>19.091</b>              | <b>18.758</b>              | <b>-333</b>      | <b>2.553</b>         | <b>1.171</b>         | <b>36.808</b> | <b>17.587</b>     | <b>544.113</b> | <b>96,86%</b> | <b>(17.109)</b> |

## Kualitas Pembiayaan (Kol 2)

| No.                     | Segmen/Produk      | Posisi       |              |              |               | % Relatif    |              |              | Net (UG) & DG |               |               | Target Nov'25 |        |       |
|-------------------------|--------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|--------|-------|
|                         |                    | 31-Dec-24    | 30-Sep-25    | 31-Oct-25    | 25-Nov-25     | 31-Dec-24    | 31-Oct-25    | 25-Nov-25    | MtD           | YtD           | MtM           | %             | Penc.  | Gap   |
| 1                       | SME                | 293          | -            | 3.204        | 3.395         | 0,31%        | 3,58%        | 3,87%        | 191           | 3.102         | 3.395         |               |        |       |
|                         | Linkage            | -            | -            | -            | -             | 0,00%        | 0,00%        | 0,00%        | -             | -             | -             |               |        |       |
|                         | Local Champion     | 293          | -            | 3.204        | 3.395         | 0,33%        | 3,71%        | 4,02%        | 191           | 3.102         | 3.395         |               |        |       |
|                         | Value Chain        | -            | -            | -            | -             | 0,00%        | 0,00%        | 0,00%        | -             | -             | -             |               |        |       |
| 2                       | MBG                | 550          | 1.094        | 1.021        | 6.911         | 1,23%        | 2,46%        | 16,66%       | 5.889         | 6.361         | 5.817         |               |        |       |
|                         | KUR                | 550          | 1.094        | 1.021        | 6.322         | 1,28%        | 2,60%        | 16,23%       | 5.301         | 5.772         | 5.228         |               |        |       |
|                         | Non KUR            | -            | -            | -            | 589           | 0,00%        | 0,00%        | 23,28%       | 589           | 589           | 589           |               |        |       |
| 3                       | PWG                | -            | -            | -            | 2.004         | 0,00%        | 0,00%        | 5,42%        | 2.004         | 2.004         | 2.004         |               |        |       |
|                         | Cilem              | -            | -            | -            | 1.433         | 0,00%        | 0,00%        | 8,27%        | 1.433         | 1.433         | 1.433         |               |        |       |
|                         | Gadai              | -            | -            | -            | 571           | 0,00%        | 0,00%        | 2,90%        | 571           | 571           | 571           |               |        |       |
| 4                       | CFG                | 5.180        | 4.311        | 4.286        | 12.902        | 1,59%        | 1,20%        | 3,58%        | 8.616         | 7.721         | 8.591         |               |        |       |
|                         | CF 1               | 174          | 45           | 42           | 8.364         | 0,39%        | 0,08%        | 15,90%       | 8.321         | 8.190         | 8.319         |               |        |       |
|                         | Total Griya        | 174          | 45           | 42           | 8.115         | 0,52%        | 0,10%        | 19,26%       | 8.073         | 7.941         | 8.070         |               |        |       |
|                         | Oto                | -            | -            | -            | 248           | 0,00%        | 0,00%        | 2,37%        | 248           | 248           | 248           |               |        |       |
|                         | CF 2               | 5.006        | 4.266        | 4.244        | 4.538         | 1,78%        | 1,39%        | 1,47%        | 294           | (468)         | 272           |               |        |       |
|                         | Mitraguna & Others | 5.006        | 4.266        | 4.244        | 4.538         | 1,87%        | 1,47%        | 1,56%        | 294           | (468)         | 272           |               |        |       |
|                         | Pensiun            | -            | -            | -            | -             | 0,00%        | 0,00%        | 0,00%        | -             | -             | -             |               |        |       |
| <b>Total Pembiayaan</b> |                    | <b>6.024</b> | <b>5.406</b> | <b>8.511</b> | <b>25.211</b> | <b>1,23%</b> | <b>1,62%</b> | <b>4,78%</b> | <b>16.700</b> | <b>19.188</b> | <b>19.806</b> | 0,49%         | 89,78% | -4,3% |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk           | Posisi       |              |              |               | % Relatif      |                |                | Net (UG) & DG |              |              | Target Nov'25 |               |              |
|-----|-------------------------|--------------|--------------|--------------|---------------|----------------|----------------|----------------|---------------|--------------|--------------|---------------|---------------|--------------|
|     |                         | 31-Dec-24    | 30-Sep-25    | 31-Oct-25    | 25-Nov-25     | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      | MtD           | YtD          | MtM          | %             | Penc.         | Gap          |
| 1   | SME                     | 819          | 1.066        | 1.066        | 4.269         | ● 0,87%        | ● 1,19%        | ● 4,87%        | 3.204         | 3.450        | 3.204        |               |               |              |
|     | Linkage                 | -            | -            | -            | -             | ● 0,00%        | ● 0,00%        | ● 0,00%        | -             | -            | -            |               |               |              |
|     | Non-Linkage             | 819          | 1.066        | 1.066        | 4.269         | ● 0,92%        | ● 1,24%        | ● 5,05%        | 3.204         | 3.450        | 3.204        |               |               |              |
|     | Value Chain             | -            | -            | -            | -             | ● 0,00%        | ● 0,00%        | ● 0,00%        | -             | -            | -            |               |               |              |
| 2   | MBG                     | 699          | 175          | 170          | 350           | ● 1,56%        | ● 0,41%        | ● 0,84%        | 180           | (350)        | 175          |               |               |              |
|     | KUR                     | 609          | 175          | 170          | 350           | ● 1,42%        | ● 0,43%        | ● 0,90%        | 180           | (259)        | 175          |               |               |              |
|     | Non KUR                 | 90           | -            | -            | -             | ● 5,00%        | ● 0,00%        | ● 0,00%        | -             | (90)         | -            |               |               |              |
| 3   | PWG                     | -            | -            | -            | -             | ● 0,00%        | ● 0,00%        | ● 0,00%        | -             | -            | -            |               |               |              |
|     | Cilem                   | -            | -            | -            | -             | ● 0,00%        | ● 0,00%        | ● 0,00%        | -             | -            | -            |               |               |              |
|     | Gadai                   | -            | -            | -            | -             | ● 0,00%        | ● 0,00%        | ● 0,00%        | -             | -            | -            |               |               |              |
| 4   | CFG                     | 4.419        | 4.224        | 4.220        | 6.043         | ● 1,35%        | ● 1,18%        | ● 1,67%        | 1.823         | 1.624        | 1.819        |               |               |              |
|     | CF 1                    | 412          | -            | -            | -             | ● 0,92%        | ● 0,00%        | ● 0,00%        | -             | (412)        | -            |               |               |              |
|     | Total Griya             | 412          | -            | -            | -             | ● 1,22%        | ● 0,00%        | ● 0,00%        | -             | (412)        | -            |               |               |              |
|     | Oto                     | -            | -            | -            | -             | ● 0,00%        | ● 0,00%        | ● 0,00%        | -             | -            | -            |               |               |              |
|     | CF 2                    | 4.007        | 4.224        | 4.220        | 6.043         | ● 1,42%        | ● 1,38%        | ● 1,96%        | 1.823         | 2.036        | 1.819        |               |               |              |
|     | Mitraguna & Others      | 4.007        | 4.224        | 4.220        | 6.043         | ● 1,49%        | ● 1,46%        | ● 2,08%        | 1.823         | 2.036        | 1.819        |               |               |              |
|     | Pensiun                 | -            | -            | -            | -             | ● 0,00%        | ● 0,00%        | ● 0,00%        | -             | -            | -            |               |               |              |
|     | <b>Total Pembiayaan</b> | <b>5.937</b> | <b>5.465</b> | <b>5.456</b> | <b>10.662</b> | <b>● 1,21%</b> | <b>● 1,04%</b> | <b>● 2,02%</b> | <b>5.206</b>  | <b>4.725</b> | <b>5.197</b> | <b>0,64%</b>  | <b>68,18%</b> | <b>-1,4%</b> |

## Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 630.795 | 853.881 | 687.989 | 57.194       |          |
| 2   | Contribution Margin | 21.469  | 30.075  | 21.993  | 524          | -2,4%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,24   | 3,32   | 3,34   | 0,02         | 0,10         |
| CIF Payroll | 2.195  | 2.310  | 2.317  | 7            | 122          |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |              |               |                 |               | Target Nov'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|---------------|-----------------|---------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD          | %MtD          | YtD             | %YtD          | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 18.126         | 10.485         | 6.072          | 6.236          | (3.555)           | 164                  | (4.250)      | -40,53%       | (11.890)        | -65,60%       | 33.616         | 18,55%        | (27.380)        |
| 2   | Tabungan      | 237.991        | 243.202        | 244.928        | 248.792        | (1.888)           | 3.864                | 5.590        | 2,30%         | 10.801          | 4,54%         | 263.026        | 94,59%        | (14.234)        |
| 3   | Deposito      | 192.383        | 156.159        | 154.542        | 154.540        | (51.287)          | (2)                  | (1.619)      | -1,04%        | (37.843)        | -19,67%       | 193.802        | 79,74%        | (39.262)        |
|     | <b>Total</b>  | <b>448.500</b> | <b>409.846</b> | <b>405.542</b> | <b>409.568</b> | <b>(56.729)</b>   | <b>4.026</b>         | <b>(278)</b> | <b>-0,07%</b> | <b>(38.932)</b> | <b>-8,68%</b> | <b>490.444</b> | <b>83,51%</b> | <b>(80.876)</b> |
|     | CASA          | 256.117        | 253.687        | 250.999        | 255.028        | (5.442)           | 4.028                | 1.341        | 0,53%         | (1.089)         | -0,43%        | 296.642        | 85,97%        | (41.614)        |
|     | (%) CASA      | 57,11%         | 61,90%         | 61,89%         | 62,27%         |                   |                      |              |               |                 |               |                |               |                 |
|     | FDR           | 54,70%         | 64,09%         | 63,67%         | 63,04%         |                   |                      |              |               |                 |               |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-23 Nov'25) |     |        |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|--------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |  | DtD                  | MtD | %MtD   | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 11.639    | 9.906     | 10.394    | 10.486    |  | 92                   | 580 | 5,85%  | (1.153) | -9,91%  | -             | 0,00% | 10.486 |
| 2   | Giro ISE      | 2.314     | 454       | 718       | 727       |  | 9                    | 273 | 60,00% | (1.587) | -68,59% | -             | 0,00% | 727    |
| 3   | Tabungan ISE  | 1.452     | 1.580     | 1.804     | 1.887     |  | 83                   | 307 | 19,44% | 434     | 29,89%  | -             | 0,00% | 1.887  |
| 4   | Deposito ISE  | 7.872     | 7.872     | 7.872     | 7.872     |  | 0                    | 0   | 0,00%  | 0       | 0,00%   | -             | 0,00% | 7.872  |
| 5   | CIF ISE       | 286       | 289       | 289       | 289       |  | 0                    | 0   | 0,00%  | 3       | 1,05%   | -             | 0,00% | 289    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25  |               |                 |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap             |
| 1   | SME                     | 17.579         | 15.887         | 14.944         | 100                     | -                       | -100          | -2.842            | -944                 | -2.635        | 944            | 26.993         | 55,36%        | (12.049)        |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 4.100          | 0,00%         | (4.100)         |
|     | Non-Linkage             | 17.579         | 15.887         | 14.944         | 100                     | -                       | -100          | -2.842            | -944                 | -2.635        | 944            | 22.893         | 65,28%        | (7.949)         |
|     | • Local Champion        | 16.492         | 15.487         | 14.543         | 100                     | -                       | -100          | -2.842            | -944                 | -1.949        | 944            | 19.012         | 76,50%        | (4.469)         |
|     | • Value Chain           | 1.087          | 401            | 401            | -                       | -                       | -             | 0                 | -0                   | -686          | 0              | 3.882          | 10,32%        | (3.481)         |
| 2   | MBG                     | 38.270         | 39.122         | 38.325         | 620                     | 595                     | -25           | -254              | -797                 | 56            | 1.392          | 48.666         | 78,75%        | (10.341)        |
|     | KUR                     | 37.787         | 38.582         | 37.797         | 620                     | 595                     | -25           | -195              | -785                 | 9             | 1.380          | 47.501         | 79,57%        | (9.704)         |
|     | Non KUR                 | 483            | 540            | 529            | -                       | -                       | 0             | -59               | -12                  | 46            | 12             | 1.166          | 45,37%        | (637)           |
| 3   | PWG                     | 15.859         | 33.260         | 35.915         | 8.389                   | 6.662                   | -1.728        | 3.002             | 2.655                | 20.056        | 4.007          | 33.597         | 106,90%       | 2.317           |
|     | Cilem                   | 7.657          | 18.706         | 19.434         | 3.817                   | 1.625                   | -2.192        | 2.015             | 728                  | 11.777        | 897            | 21.318         | 91,16%        | (1.884)         |
|     | Gadai                   | 8.201          | 14.554         | 16.480         | 4.573                   | 5.037                   | 464           | 987               | 1.927                | 8.279         | 3.110          | 12.279         | 134,22%       | 4.202           |
| 4   | CFG                     | 173.601        | 174.409        | 169.013        | 1.788                   | 2.150                   | 362           | -424              | -5.396               | -4.588        | 7.546          | 191.714        | 88,16%        | (22.701)        |
|     | CF 1                    | 81.382         | 70.149         | 67.697         | -                       | -                       | 0             | -252              | -2.452               | -13.685       | 2.452          | 83.440         | 81,13%        | (15.743)        |
|     | Total Griya             | 77.096         | 66.200         | 63.977         | -                       | -                       | 0             | 0                 | -2.223               | -13.119       | 2.223          | 77.675         | 82,36%        | (13.698)        |
| 4   | • Total Non Program     | 77.096         | 66.200         | 63.977         | -                       | -                       | 0             | -1.037            | -2.223               | -13.119       | 2.223          | 77.675         | 82,36%        | (13.698)        |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0               |
|     | Oto                     | 4.286          | 3.949          | 3.720          | -                       | -                       | 0             | -252              | -229                 | -566          | 229            | 5.765          | 64,53%        | (2.045)         |
|     | CF 2                    | 92.219         | 104.260        | 101.316        | 1.788                   | 2.150                   | 362           | -172              | -2.944               | 9.097         | 5.094          | 108.274        | 93,57%        | (6.958)         |
|     | Mitraguna & Others      | 90.304         | 99.165         | 95.998         | 1.655                   | 1.900                   | 245           | -180              | -3.167               | 5.694         | 5.067          | 104.949        | 91,47%        | (8.951)         |
|     | Pensiun                 | 1.915          | 5.095          | 5.318          | 133                     | 250                     | 117           | 8                 | 224                  | 3.403         | 26             | 3.326          | 159,92%       | 1.993           |
|     | <b>Total Pembiayaan</b> | <b>245.309</b> | <b>262.678</b> | <b>258.197</b> | <b>10.897</b>           | <b>9.407</b>            | <b>-1.491</b> | <b>-517</b>       | <b>-4.481</b>        | <b>12.888</b> | <b>13.888</b>  | <b>300.970</b> | <b>85,79%</b> | <b>(42.774)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |              |              |              |              | % Relatif    |              |                |              | Net (UG) & DG  |              |               | Target Nov'25 |       |     |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|--------------|----------------|--------------|---------------|---------------|-------|-----|
|     |                         | 31-Dec-24    | 30-Sep-25    | 31-Oct-25    | 25-Nov-25    |              | 31-Dec-24    | 31-Oct-25    | 25-Nov-25      |              | MtD            | YtD          | MtM           | %             | Penc. | Gap |
| 1   | SME                     | 210          | -            | -            | 1.885        |              | 1,20%        | 0,00%        | 12,61%         | 1.885        | 1.674          | 1.885        | -             |               |       |     |
|     | Linkage                 | -            | -            | -            | -            |              | 0,00%        | 0,00%        | 0,00%          | -            | -              | -            | -             |               |       |     |
|     | Local Champion          | 210          | -            | -            | 1.885        |              | 1,20%        | 0,00%        | 12,61%         | 1.885        | 1.674          | 1.885        | -             |               |       |     |
|     | Value Chain             | -            | -            | -            | -            |              | 0,00%        | 0,00%        | 0,00%          | -            | -              | -            | -             |               |       |     |
| 2   | MBG                     | 1.446        | 2.248        | 2.172        | 5.860        |              | 3,78%        | 5,55%        | 15,29%         | 3.688        | 4.414          | 3.612        | -             |               |       |     |
|     | KUR                     | 1.433        | 2.078        | 2.047        | 5.735        |              | 3,79%        | 5,31%        | 15,17%         | 3.688        | 4.302          | 3.657        | -             |               |       |     |
|     | Non KUR                 | 12           | 170          | 125          | 125          |              | 2,54%        | 23,17%       | 23,60%         | (0)          | 113            | (45)         | -             |               |       |     |
| 3   | PWG                     | -            | -            | -            | 5.140        |              | 0,00%        | 0,00%        | 14,31%         | 5.140        | 5.140          | 5.140        | -             |               |       |     |
|     | Cilem                   | -            | -            | -            | 4.845        |              | 0,00%        | 0,00%        | 24,93%         | 4.845        | 4.845          | 4.845        | -             |               |       |     |
|     | Gadai                   | -            | -            | -            | 296          |              | 0,00%        | 0,00%        | 1,80%          | 296          | 296            | 296          | -             |               |       |     |
| 4   | CFG                     | 3.497        | 2.932        | 3.360        | 14.507       |              | 2,01%        | 1,93%        | 8,58%          | 11.148       | 11.010         | 11.576       | -             |               |       |     |
|     | CF 1                    | 3.310        | 2.801        | 3.079        | 10.817       |              | 4,07%        | 4,39%        | 15,98%         | 7.739        | 7.507          | 8.016        | -             |               |       |     |
|     | Total Griya             | 3.310        | 2.698        | 2.976        | 10.703       |              | 4,29%        | 4,50%        | 16,73%         | 7.726        | 7.393          | 8.005        | -             |               |       |     |
|     | Oto                     | -            | 103          | 102          | 115          |              | 0,00%        | 2,59%        | 3,08%          | 12           | 115            | 11           | -             |               |       |     |
|     | CF 2                    | 187          | 130          | 281          | 3.690        |              | 0,20%        | 0,27%        | 3,64%          | 3.409        | 3.503          | 3.560        | -             |               |       |     |
|     | Mitraguna & Others      | 187          | 130          | 88           | 3.497        |              | 0,21%        | 0,09%        | 3,64%          | 3.409        | 3.310          | 3.367        | -             |               |       |     |
|     | Pensiun                 | -            | -            | 193          | 193          |              | 0,00%        | 3,78%        | 3,62%          | (0)          | 193            | 193          | -             |               |       |     |
|     | <b>Total Pembiayaan</b> | <b>3.556</b> | <b>5.273</b> | <b>5.429</b> | <b>2.983</b> | <b>1.45%</b> | <b>2,07%</b> | <b>1,16%</b> | <b>(2.446)</b> | <b>(574)</b> | <b>(2.290)</b> | <b>0,46%</b> | <b>60,36%</b> | <b>-0,7%</b>  |       |     |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth | PHR & Payroll |        |        |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          | Sep-24        | Aug-25 | Sep-25 |
| 1   | Asset (Retail) T    | 408.149 | 448.564 | 466.664 | 58.515       |          | 2,94          | 3,23   | 3,22   |
| 2   | Contribution Margin | 11.524  | 17.543  | 14.308  | 2.784        | -24,2%   | (0,01)        | (663)  | 138    |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |              |              |                 |               | Target Nov'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|-----------------|---------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD          | %MtD         | YtD             | %YtD          | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 1.359          | 1.210          | 863            | 824            | (310)             | (39)                 | (385)        | -31,8%       | (534)           | -39,33%       | 9.983          | 8,26%         | (9.158)         |
| 2   | Tabungan      | 139.020        | 139.895        | 144.641        | 143.740        | (343)             | (901)                | 3.846        | 2,75%        | 4.720           | 3,40%         | 153.063        | 93,91%        | (9.323)         |
| 3   | Deposito      | 91.332         | 76.670         | 77.165         | 76.945         | (2.687)           | (220)                | 275          | 0,36%        | (14.387)        | -15,75%       | 92.121         | 83,53%        | (15.176)        |
|     | <b>Total</b>  | <b>231.711</b> | <b>217.775</b> | <b>222.670</b> | <b>221.509</b> | <b>(3.339)</b>    | <b>(1.160)</b>       | <b>3.735</b> | <b>1,71%</b> | <b>(10.201)</b> | <b>-4,40%</b> | <b>255.167</b> | <b>86,81%</b> | <b>(33.657)</b> |
|     | CASA          | 140.379        | 141.104        | 145.504        | 144.565        | (653)             | (940)                | 3.460        | 2,45%        | 4.186           | 2,98%         | 163.046        | 88,67%        | (18.481)        |
|     | (%) CASA      | 60,58%         | 64,79%         | 65,35%         | 65,26%         |                   |                      |              |              |                 |               |                |               |                 |
|     | FDR           | 52,09%         | 65,09%         | 64,51%         | 64,85%         |                   |                      |              |              |                 |               |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-23 Nov'25) | Growth (1-23 Nov'25) |         |       |         |      | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD     | %MtD  | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 2.773     | 2.354     | 7.946     | 8.406     | 460               | 6.052                | 257,09% | 5.633 | 203,18% | -    | 0,00%         | 8.406 |     |
| 2   | Giro ISE      | 104       | 103       | 103       | 103       | 0                 | (0)                  | -0,03%  | (1)   | -0,65%  | -    | 0,00%         | 103   |     |
| 3   | Tabungan ISE  | 2.669     | 2.251     | 7.843     | 8.303     | 460               | 6.052                | 268,90% | 5.634 | 211,12% | -    | 0,00%         | 8.303 |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0     | #DIV/0! | -    | 0,00%         | 0     |     |
| 5   | CIF ISE       | 84        | 88        | 90        | 90        | 0                 | 2                    | 2,27%   | 6     | 7,14%   | -    | 0,00%         | 90    |     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25  |               |                 |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap             |
| 1   | SME                     | 1.415          | 306            | 306            | -                       | -                       | 0             | -13               | 0                    | -1.108        | -              | 1.415          | 21,65%        | (1.108)         |
|     | Linkage                 | 189            | 155            | 155            | -                       | -                       | -             | -4                | 0                    | -34           | -              | 189            | 82,13%        | (34)            |
|     | Non-Linkage             | 1.226          | 151            | 151            | -                       | -                       | 0             | -9                | 0                    | -1.075        | -              | 1.226          | 12,32%        | (1.075)         |
|     | • Local Champion        | 1.226          | 151            | 151            | -                       | -                       | 0             | -9                | 0                    | -1.075        | -              | 1.226          | 12,32%        | (1.075)         |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0               |
| 2   | MBG                     | -              | 4.993          | 5.223          | -                       | 300                     | 300           | 571               | 230                  | 5.223         | 70             | 3.617          | 144,42%       | 1.607           |
|     | KUR                     | -              | 4.454          | 4.692          | -                       | 300                     | 300           | 579               | 238                  | 4.692         | 62             | 3.445          | 136,19%       | 1.247           |
|     | Non KUR                 | -              | 539            | 531            | -                       | 0                       | 0             | -8                | -8                   | 531           | 8              | 172            | 309,53%       | 360             |
| 3   | PWG                     | 10.318         | 19.674         | 21.292         | 5.133                   | 4.126                   | -1.007        | 632               | 1.617                | 10.974        | 2.509          | 21.891         | 97,26%        | (600)           |
|     | Cilem                   | 4.275          | 11.824         | 12.796         | 1.474                   | 1.593                   | 119           | 619               | 972                  | 8.521         | 621            | 15.011         | 85,24%        | (2.215)         |
|     | Gadai                   | 6.043          | 7.850          | 8.496          | 3.660                   | 2.533                   | -1.126        | 13                | 646                  | 2.453         | 1.888          | 6.881          | 123,48%       | 1.615           |
| 4   | CFG                     | 108.966        | 116.775        | 116.819        | 2.521                   | 2.015                   | -506          | 3.254             | 44                   | 7.854         | 1.971          | 126.793        | 92,13%        | (9.974)         |
|     | CF 1                    | 22.575         | 21.821         | 21.328         | 16                      | -                       | -16           | -98               | -494                 | -1.248        | 494            | 25.867         | 82,45%        | (4.539)         |
|     | Total Griya             | 18.510         | 17.085         | 16.683         | -                       | -                       | 0             | 0                 | -402                 | -1.827        | 402            | 20.337         | 82,03%        | (3.654)         |
| 4   | • Total Non Program     | 18.168         | 16.590         | 16.189         | -                       | -                       | 0             | -1.368            | -401                 | -1.979        | 401            | 18.849         | 85,89%        | (2.660)         |
|     | • Program               | 342            | 495            | 494            | -                       | -                       | 0             | -2                | -1                   | 152           | 1              | 1.489          | 33,18%        | (995)           |
|     | Oto                     | 4.065          | 4.736          | 4.645          | 16                      | -                       | -16           | -98               | -92                  | 579           | 92             | 5.530          | 83,99%        | (885)           |
|     | CF 2                    | 86.390         | 94.953         | 95.492         | 2.505                   | 2.015                   | -490          | 3.352             | 538                  | 9.102         | 1.477          | 100.926        | 94,62%        | (5.434)         |
|     | Mitraguna & Others      | 53.276         | 64.119         | 64.864         | 2.505                   | 2.015                   | -490          | 3.603             | 744                  | 11.588        | 1.271          | 66.415         | 97,66%        | (1.552)         |
|     | Pensiun                 | 33.115         | 30.834         | 30.628         | -                       | -                       | 0             | -251              | -206                 | -2.486        | 206            | 34.511         | 88,75%        | (3.883)         |
|     | <b>Total Pembiayaan</b> | <b>120.698</b> | <b>141.748</b> | <b>143.641</b> | <b>7.654</b>            | <b>6.441</b>            | <b>-1.213</b> | <b>4.444</b>      | <b>1.892</b>         | <b>22.943</b> | <b>4.549</b>   | <b>153.716</b> | <b>93,45%</b> | <b>(10.075)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |            |            |              | MtD (1-25 Oct'25) | % Relatif    |              |              | Net (UG) & DG | Target Nov'25 |            |              |               |              |
|-----|-------------------------|--------------|------------|------------|--------------|-------------------|--------------|--------------|--------------|---------------|---------------|------------|--------------|---------------|--------------|
|     |                         | 31-Dec-24    | 31-Oct-25  | 25-Nov-25  | 31-Dec-24    |                   | 31-Oct-25    | 25-Nov-25    | MtD          |               | %             | Penc.      | Gap          |               |              |
| 1   | SME                     | -            | -          | -          | 306          | 306               | 0,00%        | 0,00%        | 100,00%      | 306           | 306           | 306        |              |               |              |
|     | Linkage                 | -            | -          | -          | 155          | 155               | 0,00%        | 0,00%        | 100,00%      | 155           | 155           | 155        |              |               |              |
|     | Local Champion          | -            | -          | -          | 151          | 151               | 0,00%        | 0,00%        | 100,00%      | 151           | 151           | 151        |              |               |              |
|     | Value Chain             | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -          |              |               |              |
| 2   | MBG                     | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -          |              |               |              |
|     | KUR                     | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -          |              |               |              |
|     | Non KUR                 | -            | -          | -          | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -          |              |               |              |
| 3   | PWG                     | -            | -          | -          | 1.671        | 1.671             | 0,00%        | 0,00%        | 7,85%        | 1.671         | 1.671         | 1.671      |              |               |              |
|     | Cilem                   | -            | -          | -          | 1.640        | 1.640             | 0,00%        | 0,00%        | 12,81%       | 1.640         | 1.640         | 1.640      |              |               |              |
|     | Gadai                   | -            | -          | -          | 32           | 32                | 0,00%        | 0,00%        | 0,37%        | 32            | 32            | 32         |              |               |              |
| 4   | CFG                     | 438          | 2.664      | 2.333      | 5.792        | 5.792             | 0,40%        | 2,00%        | 4,96%        | 3.458         | 5.353         | 3.128      |              |               |              |
|     | CF 1                    | 438          | 1.437      | 1.265      | 1.512        | 1.512             | 1,94%        | 5,80%        | 7,09%        | 247           | 1.074         | 75         |              |               |              |
|     | Total Griya             | 438          | 1.286      | 1.265      | 1.380        | 1.380             | 2,37%        | 7,40%        | 8,27%        | 115           | 941           | 94         |              |               |              |
|     | Oto                     | -            | 151        | -          | 132          | 132               | 0,00%        | 0,00%        | 2,85%        | 132           | 132           | (19)       |              |               |              |
|     | CF 2                    | -            | 1.227      | 1.068      | 4.279        | 4.279             | 0,00%        | 1,12%        | 4,48%        | 3.211         | 4.279         | 3.053      |              |               |              |
|     | Mitraguna & Others      | -            | 1.227      | 1.068      | 3.795        | 3.795             | 0,00%        | 1,67%        | 5,85%        | 2.726         | 3.795         | 2.568      |              |               |              |
|     | Pensiun                 | -            | -          | -          | 485          | 485               | 0,00%        | 0,00%        | 1,58%        | 485           | 485           | 485        |              |               |              |
|     | <b>Total Pembiayaan</b> | <b>1.438</b> | <b>784</b> | <b>980</b> | <b>1.713</b> | <b>1.713</b>      | <b>1,19%</b> | <b>0,69%</b> | <b>1,19%</b> | <b>732</b>    | <b>275</b>    | <b>929</b> | <b>0,24%</b> | <b>79,75%</b> | <b>-1,0%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 228.311 | 232.327 | 221.354 | (6.957)      |          |
| 2   | Contribution Margin | 6.387   | 9.061   | 6.182   | (205)        | 3,2%     |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,72   | 2,91   | 2,89   | (0,01)       | 0,17         |
| CIF Payroll | 836    | 895    | 908    | 13           | 72           |

### Kinerja Pendanaan

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | Growth (1-23 Nov'25) |     |       |         | Target Nov'25 |        |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|-----|-------|---------|---------------|--------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 | DtD                  | MtD | %MtD  | YtD     | %YtD          | Posisi | Penc. | Gap    |
| 1   | DPK ISE       | 9.078     | 10.320    | 10.548    | 10.636    | 87                   | 316 | 3,06% | 1.557   | 17,15%        | -      | 0,00% | 10.636 |
| 2   | Giro ISE      | 2.308     | 2.000     | 2.028     | 2.028     | 0                    | 28  | 1,39% | (280)   | -12,12%       |        | 0,00% | 2.028  |
| 3   | Tabungan ISE  | 1.370     | 4.019     | 4.220     | 4.307     | 87                   | 288 | 7,17% | 2.937   | 214,30%       |        | 0,00% | 4.307  |
| 4   | Deposito ISE  | 5.400     | 4.300     | 4.300     | 4.300     | 0                    | 0   | 0,00% | (1.100) | -20,37%       |        | 0,00% | 4.300  |
| 5   | CIF ISE       | 58        | 67        | 68        | 68        | 0                    | 1   | 1,49% | 10      | 17,24%        |        | 0,00% | 68     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan<br>(1-25 Oct'25) | Pencairan<br>(1-25 Nov'25) | Pencairan<br>MtM | MtD (1-25<br>Oct'25) | Growth (1-25 Nov'25) |               | Run Off<br>Nov'25 | Target Nov'25  |               |                 |         |
|-----|-------------------------|----------------|----------------|----------------|----------------------------|----------------------------|------------------|----------------------|----------------------|---------------|-------------------|----------------|---------------|-----------------|---------|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                            |                            |                  |                      | MtD                  | YtD           |                   | Posisi         | Penc.         | Gap             |         |
| 1   | SME                     | 20.130         | 21.495         | 20.886         | -                          | -                          | 0                | -361                 | -609                 | 756           | 609               | 30.920         | 67,55%        | (10,034)        |         |
|     | Linkage                 | -              | -              | -              | -                          | -                          | -                | 0                    | 0                    | 0             | 0                 | 4.699          | 0,00%         | (4,699)         |         |
|     | Non-Linkage             | 20.130         | 21.495         | 20.886         | -                          | -                          | 0                | -361                 | -609                 | 756           | 609               | 26.221         | 79,65%        | (5,335)         |         |
|     | • Local Champion        | 18.621         | 20.216         | 19.646         | -                          | -                          | 0                | -323                 | -570                 | 1.024         | 570               | 21.509         | 91,34%        | (1,863)         |         |
|     | • Value Chain           | 1.509          | 1.280          | 1.241          | -                          | -                          | -                | -38                  | -39                  | -268          | 39                | 4.712          | 26,33%        | (3,472)         |         |
| 2   | MBG                     | 53.102         | 56.338         | 55.895         | 600                        | 700                        | 100              | 940                  | -442                 | 2.794         | 1.142             | 64.025         | 87,30%        | (8,130)         |         |
|     | KUR                     | 50.813         | 54.812         | 54.441         | 600                        | 700                        | 100              | 1.010                | -371                 | 3.629         | 1.071             | 61.091         | 89,11%        | (6,650)         |         |
|     | Non KUR                 | 2.289          | 1.525          | 1.454          | -                          | -                          | 0                | 0                    | -70                  | -71           | -835              | 71             | 2.934         | 49,56%          | (1,480) |
| 3   | PWG                     | 17.782         | 25.816         | 27.076         | 5.974                      | 4.913                      | -1.061           | 1.961                | 1.260                | 9.294         | 3.653             | 33.143         | 81,69%        | (6,067)         |         |
|     | Cilem                   | 6.518          | 15.281         | 15.548         | 1.534                      | 1.535                      | 1                | 24                   | 267                  | 9.031         | 1.268             | 20.343         | 76,43%        | (4,794)         |         |
|     | Gadai                   | 11.264         | 10.554         | 11.528         | 4.440                      | 3.378                      | -1.062           | 1.937                | 993                  | 263           | 2.385             | 12.800         | 90,06%        | (1,273)         |         |
| 4   | CFG                     | 129.053        | 158.843        | 162.366        | 6.210                      | 6.337                      | 127              | 3.390                | 3.522                | 33.313        | 2.815             | 158.758        | 102,27%       | 3.608           |         |
|     | CF 1                    | 19.758         | 17.484         | 17.474         | -                          | 250                        | 250              | -264                 | -10                  | -2.283        | 260               | 33.408         | 52,31%        | (15,934)        |         |
|     | Total Griya             | 14.572         | 12.909         | 13.027         | -                          | 250                        | 250              | 0                    | 118                  | -1.544        | 132               | 26.744         | 48,71%        | (13,716)        |         |
|     | • Total Non Program     | 11.408         | 10.033         | 10.162         | -                          | 250                        | 250              | -173                 | 129                  | -1.246        | 121               | 12.963         | 78,40%        | (2,800)         |         |
|     | • Program               | 3.163          | 2.877          | 2.865          | -                          | -                          | 0                | -31                  | -12                  | -298          | 12                | 13.781         | 20,79%        | (10,916)        |         |
|     | Oto                     | 5.186          | 4.575          | 4.447          | -                          | -                          | 0                | -264                 | -128                 | -739          | 128               | 6.665          | 66,73%        | (2,217)         |         |
|     | CF 2                    | 109.295        | 141.359        | 144.891        | 6.210                      | 6.087                      | -123             | 3.654                | 3.532                | 35.596        | 2.555             | 125.350        | 115,59%       | 19.542          |         |
|     | Mitraguna & Others      | 90.925         | 122.975        | 126.454        | 6.090                      | 5.930                      | -160             | 3.912                | 3.479                | 35.529        | 2.451             | 105.569        | 119,78%       | 20.885          |         |
|     | Pensiun                 | 18.370         | 18.384         | 18.437         | 120                        | 157                        | 37               | -257                 | 53                   | 67            | 104               | 19.780         | 93,21%        | (1,343)         |         |
|     | <b>Total Pembiayaan</b> | <b>220.067</b> | <b>262.492</b> | <b>266.224</b> | <b>12.784</b>              | <b>11.950</b>              | <b>-834</b>      | <b>5.930</b>         | <b>3.731</b>         | <b>46.157</b> | <b>8.219</b>      | <b>286.846</b> | <b>92,81%</b> | <b>(20,623)</b> |         |

## Kualitas Pembiayaan (Kol 2)

## Kualitas Pembiayaan (NPF)

| No.                     | Segmen/Produk      | Posisi       |              |              |              | % Relatif    |              |              | Net (UG) & DG |              |            | Target Nov'25 |                 |             |
|-------------------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|------------|---------------|-----------------|-------------|
|                         |                    | 31-Dec-24    | 30-Sep-25    | 31-Oct-25    | 25-Nov-25    | 31-Dec-24    | 31-Oct-25    | 25-Nov-25    | MtD           | YtD          | MtM        | %             | Penc.           | Gap         |
| 1                       | SME                | 156          | -            | -            | -            | 0,77%        | 0,00%        | 0,00%        | -             | (156)        | -          |               |                 |             |
|                         | Linkage            | -            | -            | -            | -            | 0,00%        | 0,00%        | 0,00%        | -             | -            | -          |               |                 |             |
|                         | Non-Linkage        | 156          | -            | -            | -            | 0,77%        | 0,00%        | 0,00%        | -             | (156)        | -          |               |                 |             |
|                         | Value Chain        | -            | -            | -            | -            | 0,00%        | 0,00%        | 0,00%        | -             | -            | -          |               |                 |             |
| 2                       | MBG                | 1.531        | 904          | 812          | 984          | 2,88%        | 1,44%        | 1,76%        | 172           | (547)        | 80         |               |                 |             |
|                         | KUR                | 855          | 460          | 378          | 600          | 1,68%        | 0,69%        | 1,10%        | 222           | (255)        | 140        |               |                 |             |
|                         | Non KUR            | 677          | 444          | 434          | 384          | 29,56%       | 28,44%       | 26,41%       | (50)          | (292)        | (60)       |               |                 |             |
|                         | PWG                | -            | -            | -            | -            | 0,00%        | 0,00%        | 0,00%        | -             | -            | -          |               |                 |             |
| 3                       | Cilem              | -            | -            | -            | -            | 0,00%        | 0,00%        | 0,00%        | -             | -            | -          |               |                 |             |
|                         | Gadai              | -            | -            | -            | -            | 0,00%        | 0,00%        | 0,00%        | -             | -            | -          |               |                 |             |
|                         | CFG                | 761          | 499          | 439          | 583          | 0,59%        | 0,28%        | 0,36%        | 144           | (178)        | 84         |               |                 |             |
|                         | CF 1               | 321          | 480          | 419          | 564          | 1,63%        | 2,40%        | 3,23%        | 144           | 243          | 84         |               |                 |             |
| 4                       | Total Griya        | 321          | 480          | 419          | 564          | 2,20%        | 3,25%        | 4,33%        | 144           | 243          | 84         |               |                 |             |
|                         | Oto                | -            | -            | -            | -            | 0,00%        | 0,00%        | 0,00%        | -             | -            | -          |               |                 |             |
|                         | CF 2               | 440          | 19           | 19           | 19           | 0,40%        | 0,01%        | 0,01%        | -             | (421)        | -          |               |                 |             |
|                         | Mitraguna & Others | 385          | 19           | 19           | 19           | 0,42%        | 0,02%        | 0,02%        | -             | (366)        | -          |               |                 |             |
| Pensiun                 |                    | 55           | -            | -            | -            | 0,03%        | 0,00%        | 0,00%        | -             | (55)         | -          |               |                 |             |
| <b>Total Pembiayaan</b> |                    | <b>2.449</b> | <b>1.403</b> | <b>1.251</b> | <b>1.567</b> | <b>1,11%</b> | <b>0,48%</b> | <b>0,59%</b> | <b>316</b>    | <b>(881)</b> | <b>164</b> | <b>1,58%</b>  | <b>-168,98%</b> | <b>1,0%</b> |

## Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |           | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|-----------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 425.727 | 377.865 | 1.009.901 | 584.174      |          |
| 2   | Contribution Margin | 13.432  | 18.467  | 17.172    | 3.740        | -27,8%   |

## **PHR & Payroll**

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,02   | 3,25   | 3,30   | 0,05         | 0,28         |
| CIF Payroll | 1.901  | 2.145  | 2.009  | (136)        | 108          |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |              |              |               |               | Target Nov'25  |                |              |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|--------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD          | %MtD         | YtD           | %YtD          | Posisi         | Penc.          | Gap          |
| 1   | Giro          | 9.495          | 6.863          | 7.091          | 6.611          | (884)             | (480)                | (252)        | -3,67%       | (2.884)       | -30,37%       | 15.938         | 41,48%         | (9.327)      |
| 2   | Tabungan      | 99.410         | 121.220        | 126.119        | 126.013        | 4.389             | (106)                | 4.793        | 3,95%        | 26.603        | 26,76%        | 109.902        | 114,66%        | 16.111       |
| 3   | Deposito      | 64.192         | 61.782         | 61.998         | 61.897         | 415               | (101)                | 115          | 0,19%        | (2.294)       | -3,57%        | 64.781         | 95,55%         | (2.884)      |
|     | <b>Total</b>  | <b>173.097</b> | <b>189.865</b> | <b>195.208</b> | <b>194.522</b> | <b>3.920</b>      | <b>(686)</b>         | <b>4.657</b> | <b>2,45%</b> | <b>21.424</b> | <b>12,38%</b> | <b>190.622</b> | <b>102,05%</b> | <b>3.900</b> |
|     | CASA          | 108.906        | 128.083        | 133.210        | 132.624        | 3.505             | (585)                | 4.541        | 3,55%        | 23.719        | 21,78%        | 125.841        | 105,39%        | 6.783        |
|     | (%) CASA      | 62,92%         | 67,46%         | 68,24%         | 68,18%         |                   |                      |              |              |               |               |                |                |              |
|     | FDR           | 57,60%         | 62,38%         | 59,51%         | 59,72%         |                   |                      |              |              |               |               |                |                |              |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-23 Nov'25) | Growth (1-23 Nov'25) |        |         |         |      | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|---------|---------|------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD    | %MtD    | YtD     | %YtD | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 13.303    | 11.447    | 13.195    | 13.262    | 67                | 1.815                | 15,85% | (41)    | -0,31%  |      | -             | 0,00% | 13.262 |
| 2   | Giro ISE      | 6.014     | 2.591     | 3.917     | 3.945     | 28                | 1.354                | 52,25% | (2.069) | -34,40% |      |               | 0,00% | 3.945  |
| 3   | Tabungan ISE  | 6.490     | 8.056     | 8.478     | 8.517     | 39                | 461                  | 5,72%  | 2.027   | 31,24%  |      |               | 0,00% | 8.517  |
| 4   | Deposito ISE  | 800       | 800       | 800       | 800       | 0                 | 0                    | 0,00%  | 0       | 0,00%   |      |               | 0,00% | 800    |
| 5   | CIF ISE       | 44        | 54        | 54        | 54        | 0                 | 0                    | 0,00%  | 10      | 22,73%  |      |               | 0,00% | 54     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |                |                | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25  |               |              |
|-----|-------------------------|---------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|--------------|
|     |                         | 31-Dec-24     | 31-Oct-25      | 25-Nov-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap          |
| 1   | SME                     | -             | 5.842          | 5.711          | -                       | -                       | 0             | -131              | -131                 | 5.711         | 131            | 0              | 0,00%         | 5.711        |
|     | Linkage                 | -             | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0            |
|     | Non-Linkage             | -             | 5.842          | 5.711          | -                       | -                       | 0             | -131              | -131                 | 5.711         | 131            | 0              | 0,00%         | 5.711        |
|     | • Local Champion        | -             | 1.986          | 1.884          | -                       | -                       | 0             | -102              | -102                 | 1.884         | 102            | 0              | 0,00%         | 1.884        |
|     | • Value Chain           | -             | 3.856          | 3.827          | -                       | -                       | -             | -29               | -29                  | 3.827         | 29             | 0              | 0,00%         | 3.827        |
| 2   | MBG                     | 40            | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -40           | -              | 40             | 0,00%         | (40)         |
|     | KUR                     | -             | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0            |
|     | Non KUR                 | 40            | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -40           | -              | 40             | 0,00%         | (40)         |
| 3   | PWG                     | 23.729        | 35.658         | 34.654         | 8.000                   | 4.835                   | -3.164        | 915               | -1.004               | 10.925        | 5.839          | 31.275         | 110,81%       | 3.379        |
|     | Cilem                   | 8.075         | 16.250         | 15.704         | 2.181                   | 882                     | -1.299        | 562               | -545                 | 7.629         | 1.427          | 13.319         | 117,91%       | 2.386        |
|     | Gadai                   | 15.654        | 19.408         | 18.950         | 5.818                   | 3.953                   | -1.865        | 353               | -458                 | 3.296         | 4.412          | 17.956         | 105,53%       | 993          |
| 4   | CFG                     | 75.933        | 76.937         | 75.797         | 1.251                   | 200                     | -1.051        | 746               | -1.140               | -136          | 1.340          | 85.579         | 88,57%        | (9.782)      |
|     | CF 1                    | 16.979        | 16.082         | 15.819         | -                       | -                       | 0             | -84               | -263                 | -1.160        | 263            | 18.301         | 86,44%        | (2.482)      |
|     | Total Griya             | 15.306        | 13.981         | 13.771         | -                       | -                       | 0             | 0                 | -210                 | -1.535        | 210            | 15.789         | 87,22%        | (2.018)      |
| 4   | • Total Non Program     | 15.306        | 13.981         | 13.771         | -                       | -                       | 0             | 0                 | -208                 | -1.535        | 210            | 15.789         | 87,22%        | (2.018)      |
|     | • Program               | -             | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0            |
|     | Oto                     | 1.673         | 2.101          | 2.048          | -                       | -                       | 0             | -84               | -53                  | 375           | 53             | 2.512          | 81,52%        | (464)        |
|     | CF 2                    | 58.954        | 60.855         | 59.978         | 1.251                   | 200                     | -1.051        | 830               | -877                 | 1.024         | 1.077          | 67.278         | 89,15%        | (7.300)      |
|     | Mitraguna & Others      | 51.295        | 53.770         | 52.948         | 1.251                   | 200                     | -1.051        | 630               | -822                 | 1.653         | 1.022          | 58.819         | 90,02%        | (5.871)      |
|     | Pensiun                 | 7.658         | 7.085          | 7.030          | -                       | -                       | 0             | 200               | -55                  | -629          | 55             | 8.458          | 83,11%        | (1.429)      |
|     | <b>Total Pembiayaan</b> | <b>99.702</b> | <b>118.437</b> | <b>116.162</b> | <b>9.251</b>            | <b>5.035</b>            | <b>-4.215</b> | <b>1.530</b>      | <b>-2.275</b>        | <b>16.460</b> | <b>7.311</b>   | <b>116.894</b> | <b>99,37%</b> | <b>(732)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |            |            |            | MtD (1-25 Oct'25) | MtD          | YtD          | MtM      | Target Nov'25 |           |              |               |              |
|-----|-------------------------|------------|------------|------------|------------|-------------------|--------------|--------------|----------|---------------|-----------|--------------|---------------|--------------|
|     |                         | 31-Dec-24  | 30-Sep-25  | 31-Oct-25  | 25-Nov-25  |                   |              |              |          | %             | Penc.     | Gap          |               |              |
| 1   | SME                     | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         | -            |               |              |
|     | Linkage                 | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         | -            |               |              |
|     | Local Champion          | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         | -            |               |              |
|     | Value Chain             | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         | -            |               |              |
| 2   | MBG                     | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         | -            |               |              |
|     | KUR                     | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         | -            |               |              |
|     | Non KUR                 | 40         | -          | -          | -          | 100,00%           | 0,00%        | 0,00%        | (40)     | -             | -         | -            |               |              |
| 3   | PWG                     | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         | -            |               |              |
|     | Cilem                   | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         | -            |               |              |
|     | Gadai                   | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         | -            |               |              |
| 4   | CFG                     | 682        | 620        | 645        | 645        | 0,90%             | 0,84%        | 0,85%        | -        | (37)          | 25        |              |               |              |
|     | CF 1                    | 52         | -          | -          | -          | 0,31%             | 0,00%        | 0,00%        | -        | (52)          | -         |              |               |              |
|     | Total Griya             | 52         | -          | -          | -          | 0,34%             | 0,00%        | 0,00%        | -        | (52)          | -         |              |               |              |
|     | Oto                     | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         |              |               |              |
|     | CF 2                    | 630        | 620        | 645        | 645        | 1,07%             | 1,06%        | 1,08%        | -        | 15            | 25        |              |               |              |
|     | Mitraguna & Others      | 630        | 620        | 645        | 645        | 1,23%             | 1,20%        | 1,22%        | -        | 15            | 25        |              |               |              |
|     | Pensiun                 | -          | -          | -          | -          | 0,00%             | 0,00%        | 0,00%        | -        | -             | -         |              |               |              |
|     | <b>Total Pembiayaan</b> | <b>721</b> | <b>620</b> | <b>645</b> | <b>645</b> | <b>0,72%</b>      | <b>0,54%</b> | <b>0,56%</b> | <b>-</b> | <b>(76)</b>   | <b>25</b> | <b>0,26%</b> | <b>53,50%</b> | <b>-0,3%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth | Target Nov'25 |        |        |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          | Sep-24        | Sep-25 | Sep-25 |
| 1   | Asset (Retail) T    | 160.500 | 173.097 | 185.945 | 25.445       |          |               |        |        |
| 2   | Contribution Margin | 3.646   | 5.207   | 6.225   | 2.579        | -70,7%   |               |        |        |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Sep-25 | Sep-25 |              |              |
| PHR         | 2,99   | 3,09   | 3,09   | 0,00         | 0,10         |
| CIF Payroll | 836    | 793    | 798    | 5            | (38)         |

## Kinerja Pendanaan

| No.      | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |                |               |                 |                | Target Nov'25  |               |                 |
|----------|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|-----------------|----------------|----------------|---------------|-----------------|
|          |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD            | %MtD          | YtD             | %YtD           | Posisi         | Penc.         | Gap             |
| 1        | Giro          | 3.508          | 2.471          | 2.297          | 2.243          | (3.083)           | (54)                 | (228)          | -9,22%        | (1.265)         | -36,07%        | 8.802          | 25,48%        | (6.559)         |
| 2        | Tabungan      | 88.498         | 84.131         | 77.566         | 78.995         | 103               | 1.429                | (5.136)        | -6,11%        | (9.503)         | -10,74%        | 97.117         | 81,34%        | (18.122)        |
| 3        | Deposito      | 50.176         | 25.230         | 22.786         | 22.786         | (1.116)           | (0)                  | (2.444)        | -9,69%        | (27.390)        | -54,59%        | 50.660         | 44,98%        | (27.874)        |
|          | <b>Total</b>  | <b>142.182</b> | <b>111.831</b> | <b>102.649</b> | <b>104.024</b> | <b>(4.096)</b>    | <b>1.375</b>         | <b>(7.808)</b> | <b>-6,98%</b> | <b>(38.158)</b> | <b>-26,84%</b> | <b>156.578</b> | <b>66,44%</b> | <b>(52.554)</b> |
|          | CASA          | 92.006         | 86.602         | 79.863         | 81.238         | (2.980)           | 1.375                | (5.364)        | -6,19%        | (10.768)        | -11,70%        |                |               |                 |
| (%) CASA |               | 64,71%         | 77,44%         | 77,80%         | 78,10%         |                   |                      |                |               |                 |                |                |               |                 |
| FDR      |               | 46,30%         | 76,68%         | 84,32%         | 83,21%         |                   |                      |                |               |                 |                |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-23 Nov'25) | Growth (1-23 Nov'25) |     |         |         |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|---------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 3.257     | 656       | 689       | 695       |                   | 6                    | 39  | 5,88%   | (2.562) | -78,66% |               | 0,00% | 695 |
| 2   | Giro ISE      | 705       | 158       | 172       | 175       |                   | 3                    | 17  | 10,94%  | (529)   | -75,14% |               | 0,00% | 175 |
| 3   | Tabungan ISE  | 2.552     | 498       | 518       | 520       |                   | 2                    | 21  | 4,28%   | (2.032) | -79,63% |               | 0,00% | 520 |
| 4   | Deposito ISE  | -         | -         | -         | -         |                   | 0                    | 0   | #DIV/0! | 0       | #DIV/0! |               | 0,00% | 0   |
| 5   | CIF ISE       | 147       | 154       | 154       | 154       |                   | 0                    | 0   | 0,00%   | 7       | 4,76%   |               | 0,00% | 154 |

## Kinerja Pembiayaan

| No.              | Segmen/Produk           | Posisi        |               |               | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25 |                |              |
|------------------|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
|                  |                         | 31-Dec-24     | 31-Oct-25     | 25-Nov-25     |                         |                         |               |                   | MtD                  | YtD           |                | Posisi        | Penc.          | Gap          |
| 1                | SME                     | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|                  | Linkage                 | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|                  | Non-Linkage             | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
| • Local Champion | -                       | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
| • Value Chain    | -                       | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
| 2                | MBG                     | -             | 4.142         | 4.580         | -                       | 500                     | 500           | -91               | 438                  | 4.580         | 62             | 3.633         | 126,07%        | 947          |
|                  | KUR                     | -             | 4.055         | 4.495         | -                       | 500                     | 500           | -89               | 440                  | 4.495         | 60             | 3.445         | 130,48%        | 1.050        |
|                  | Non KUR                 | -             | 87            | 85            | -                       | 0                       | 0             | -2                | -2                   | 85            | 2              | 188           | 45,19%         | (103)        |
| 3                | PWG                     | 2.349         | 5.988         | 6.369         | 520                     | 724                     | 204           | 144               | 381                  | 4.020         | 343            | 6.181         | 103,05%        | 189          |
|                  | Cilem                   | 2.349         | 5.988         | 6.369         | 520                     | 724                     | 204           | 144               | 381                  | 4.020         | 343            | 6.181         | 103,05%        | 189          |
|                  | Gadai                   | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
| 4                | CFG                     | 63.486        | 75.620        | 75.608        | 1.070                   | 714                     | -356          | 307               | -11                  | 12.122        | 725            | 74.615        | 101,33%        | 993          |
|                  | CF 1                    | 26.468        | 28.175        | 27.947        | 220                     | 49                      | -171          | -88               | -229                 | 1.478         | 278            | 27.892        | 100,20%        | 55           |
|                  | Total Griya             | 25.069        | 24.440        | 24.252        | 220                     | -                       | -220          | 0                 | -188                 | -817          | 188            | 25.514        | 95,05%         | (1.262)      |
| 4                | • Total Non Program     | 25.069        | 24.440        | 24.252        | 220                     | -                       | -220          | 326               | -188                 | -817          | 188            | 25.514        | 95,05%         | (1.262)      |
|                  | • Program               | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|                  | Oto                     | 1.399         | 3.735         | 3.694         | -                       | 49                      | 49            | -88               | -41                  | 2.295         | 90             | 2.377         | 155,40%        | 1.317        |
|                  | CF 2                    | 37.018        | 47.444        | 47.662        | 850                     | 665                     | -185          | 394               | 218                  | 10.644        | 447            | 46.723        | 102,01%        | 938          |
|                  | Mitraguna & Others      | 36.826        | 47.238        | 47.460        | 850                     | 665                     | -185          | 399               | 222                  | 10.634        | 443            | 45.599        | 104,08%        | 1.861        |
|                  | Pensiun                 | -             | 192           | 206           | 202                     | -                       | -             | 0                 | -5                   | -5            | 10             | 1.125         | 17,92%         | (923)        |
|                  | <b>Total Pembiayaan</b> | <b>65.835</b> | <b>85.750</b> | <b>86.558</b> | <b>1.590</b>            | <b>1.938</b>            | <b>348</b>    | <b>360</b>        | <b>808</b>           | <b>20.722</b> | <b>1.131</b>   | <b>84.429</b> | <b>102,52%</b> | <b>2.129</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |            |            |              | 31-Dec-24    | 31-Oct-25    | 25-Nov-25    | % Relatif    |              | MtD          | YtD          | MtM           | Target Nov'25 |       |     |  |
|-----|-------------------------|------------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|-------|-----|--|
|     |                         | 31-Dec-24  | 30-Sep-25  | 31-Oct-25  | 25-Nov-25    |              |              |              | MtD          | YtD          |              |              |               | %             | Penc. | Gap |  |
| 1   | SME                     | -          | -          | -          | -            | 0            | 0,00%        | 0            | 0,00%        | 0            | -            | -            | -             |               |       |     |  |
|     | Linkage                 | -          | -          | -          | -            | 0            | 0,00%        | 0            | 0,00%        | 0            | -            | -            | -             |               |       |     |  |
|     | Local Champion          | -          | -          | -          | -            | 0            | 0,00%        | 0            | 0,00%        | 0            | -            | -            | -             |               |       |     |  |
|     | Value Chain             | -          | -          | -          | -            | 0            | 0,00%        | 0            | 0,00%        | 0            | -            | -            | -             |               |       |     |  |
| 2   | MBG                     | -          | -          | -          | -            | 480          | 0,00%        | 0,00%        | 10,47%       | 480          | 480          | 480          |               |               |       |     |  |
|     | KUR                     | -          | -          | -          | -            | 480          | 0,00%        | 0,00%        | 10,67%       | 480          | 480          | 480          |               |               |       |     |  |
|     | Non KUR                 | -          | -          | -          | -            | 0            | 0,00%        | 0            | 0,00%        | 0            | -            | -            | -             |               |       |     |  |
| 3   | PWG                     | -          | -          | -          | -            | 775          | 0,00%        | 0,00%        | 12,17%       | 775          | 775          | 775          |               |               |       |     |  |
|     | Cilem                   | -          | -          | -          | -            | 775          | 0,00%        | 0,00%        | 12,17%       | 775          | 775          | 775          |               |               |       |     |  |
|     | Gadai                   | -          | -          | -          | -            | 0            | 0,00%        | 0            | 0,00%        | 0            | -            | -            | -             |               |       |     |  |
| 4   | CFG                     | 1.097      | 1.553      | 1.482      | 4.748        | 1.736        | 1,73%        | 1,96%        | 6,28%        | 3.266        | 3.651        | 3.195        |               |               |       |     |  |
|     | CF 1                    | 1.097      | 1.183      | 1.182      | 4.404        | 1.415        | 4,15%        | 4,20%        | 15,76%       | 3.222        | 3.307        | 3.221        |               |               |       |     |  |
|     | Total Griya             | 1.097      | 1.040      | 1.038      | 4.167        | 1.438        | 4,25%        | 4,25%        | 17,18%       | 3.129        | 3.070        | 3.127        |               |               |       |     |  |
|     | Oto                     | -          | 143        | 144        | 237          | 0,00%        | 0,00%        | 3,85%        | 6,41%        | 93           | 237          | 94           |               |               |       |     |  |
|     | CF 2                    | -          | 370        | 300        | 344          | 0,00%        | 0,00%        | 0,63%        | 0,72%        | 44           | 344          | (27)         |               |               |       |     |  |
|     | Mitraguna & Others      | -          | 370        | 300        | 344          | 0,00%        | 0,00%        | 0,64%        | 0,72%        | 44           | 344          | (27)         |               |               |       |     |  |
|     | Pensiun                 | -          | -          | -          | -            | 0            | 0,00%        | 0            | 0,00%        | 0            | -            | -            |               |               |       |     |  |
|     | <b>Total Pembiayaan</b> | <b>120</b> | <b>840</b> | <b>840</b> | <b>2.163</b> | <b>0,18%</b> | <b>0,98%</b> | <b>2,50%</b> | <b>1.323</b> | <b>2.043</b> | <b>1.323</b> | <b>0,94%</b> | <b>62,32%</b> | <b>-1,6%</b>  |       |     |  |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 140.794 | 142.182 | 115.928 | (24.866)     |          |
| 2   | Contribution Margin | 2.365   | 3.810   | 2.748   | 383          | -16,2%   |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,71   | 2,94   | 2,90   | (0,04)       | 0,19         |
| CIF Payroll | 1.129  | 930    | 1.282  | 352          | 153          |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |                |               |               |              | Target Nov'25  |               |                |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|--------------|----------------|---------------|----------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD            | %MtD          | YtD           | %YtD         | Posisi         | Penc.         | Gap            |
| 1   | Giro          | 4.276          | 3.353          | 3.937          | 3.937          | (1.376)           | 0                    | 584            | 17,42%        | (339)         | -7,93%       | 13.937         | 28,25%        | (10.000)       |
| 2   | Tabungan      | 143.334        | 173.220        | 165.797        | 165.944        | 6.171             | 147                  | (7.276)        | -4,20%        | 22.610        | 15,77%       | 159.063        | 104,33%       | 6.881          |
| 3   | Deposito      | 111.952        | 109.799        | 108.727        | 108.727        | (15.522)          | 1                    | (1.071)        | -0,98%        | (3.225)       | -2,88%       | 112.836        | 96,36%        | (4.109)        |
|     | <b>Total</b>  | <b>259.563</b> | <b>286.371</b> | <b>278.461</b> | <b>278.608</b> | <b>(10.728)</b>   | <b>147</b>           | <b>(7.763)</b> | <b>-2,71%</b> | <b>19.045</b> | <b>7,34%</b> | <b>285.836</b> | <b>97,47%</b> | <b>(7.228)</b> |
|     | CASA          | 147.610        | 176.573        | 169.734        | 169.881        | 4.794             | 147                  | (6.692)        | -3,79%        | 22.271        | 15,09%       | 173.000        | 98,20%        | (3.119)        |
|     | (%) CASA      | 56,87%         | 61,66%         | 60,95%         | 60,97%         |                   |                      |                |               |               |              |                |               |                |
|     | FDR           | 26,72%         | 30,26%         | 31,14%         | 31,13%         |                   |                      |                |               |               |              |                |               |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-23 Nov'25) | Growth (1-23 Nov'25) |         |      |         |      | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD     | %MtD | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 2.337     | 2.255     | 2.293     | 2.273     | (21)              | 17                   | 0,77%   | (65) | -2,77%  | -    | 0,00%         | 2.273 |     |
| 2   | Giro ISE      | 22        | 24        | 24        | 24        | 0                 | (0)                  | -0,02%  | 3    | 11,65%  | -    | 0,00%         | 24    |     |
| 3   | Tabungan ISE  | 2.316     | 2.231     | 2.269     | 2.248     | (21)              | 17                   | 0,78%   | (67) | -2,90%  | -    | 0,00%         | 2.248 |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0    | #DIV/0! | -    | 0,00%         | 0     |     |
| 5   | CIF ISE       | 107       | 113       | 116       | 116       | 0                 | 3                    | 2,65%   | 9    | 8,41%   | -    | 0,00%         | 116   |     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |               |               | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25 |               |                |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|---------------|----------------|
|     |                         | 31-Dec-24     | 31-Oct-25     | 25-Nov-25     |                         |                         |               |                   | MtD                  | YtD           |                | Posisi        | Penc.         | Gap            |
| 1   | SME                     | 764           | 593           | 593           | -                       | -                       | 0             | 0                 | -0                   | -171          | 0              | 764           | 77,65%        | (171)          |
|     | Linkage                 | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | Non-Linkage             | 764           | 593           | 593           | -                       | -                       | 0             | 0                 | -0                   | -171          | 0              | 764           | 77,65%        | (171)          |
|     | • Local Champion        | 764           | 593           | 593           | -                       | -                       | 0             | 0                 | -0                   | -171          | 0              | 764           | 77,65%        | (171)          |
|     | • Value Chain           | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
| 2   | MBG                     | 194           | 8.342         | 9.146         | 200                     | 950                     | 750           | 116               | 804                  | 8.952         | 146            | 3.788         | 241,46%       | 5.358          |
|     | KUR                     | 194           | 7.561         | 8.186         | 200                     | 750                     | 550           | 140               | 625                  | 7.993         | 125            | 3.600         | 227,41%       | 4.586          |
|     | Non KUR                 | -             | 780           | 960           | -                       | 200                     | 200           | -24               | 179                  | 960           | 21             | 188           | 510,70%       | 772            |
| 3   | PWG                     | 3.438         | 5.534         | 5.388         | 171                     | 195                     | 24            | -581              | -146                 | 1.950         | 342            | 9.388         | 57,39%        | (4.000)        |
|     | Cilem                   | 3.438         | 5.534         | 5.388         | 171                     | 195                     | 24            | -581              | -146                 | 1.950         | 342            | 9.388         | 57,39%        | (4.000)        |
|     | Gadai                   | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
| 4   | CFG                     | 64.963        | 72.182        | 71.592        | 730                     | 1.142                   | 412           | 1.336             | -590                 | 6.630         | 1.732          | 77.036        | 92,93%        | (5.444)        |
|     | CF 1                    | 19.068        | 19.140        | 19.212        | -                       | 250                     | 250           | -69               | 72                   | 144           | 178            | 20.608        | 93,23%        | (1.395)        |
|     | Total Griya             | 17.646        | 16.678        | 16.811        | -                       | 250                     | 250           | 0                 | 133                  | -835          | 117            | 18.124        | 92,76%        | (1.313)        |
| 4   | • Total Non Program     | 17.646        | 16.678        | 16.811        | -                       | 250                     | 250           | -106              | 133                  | -835          | 117            | 18.124        | 92,76%        | (1.313)        |
|     | • Program               | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | Oto                     | 1.422         | 2.462         | 2.401         | -                       | -                       | 0             | -69               | -62                  | 979           | 62             | 2.483         | 96,68%        | (83)           |
|     | CF 2                    | 45.895        | 53.042        | 52.380        | 730                     | 892                     | 162           | 1.405             | -661                 | 6.485         | 1.553          | 56.429        | 92,83%        | (4.048)        |
|     | Mitraguna & Others      | 40.397        | 47.281        | 46.300        | -                       | 550                     | -180          | 1.432             | -981                 | 5.903         | 1.531          | 49.918        | 92,75%        | (3.618)        |
|     | Pensiun                 | 5.498         | 5.761         | 6.080         | -                       | 342                     | 342           | -27               | 320                  | 582           | 22             | 6.510         | 93,39%        | (430)          |
|     | <b>Total Pembiayaan</b> | <b>69.359</b> | <b>86.651</b> | <b>86.719</b> | <b>1.101</b>            | <b>2.287</b>            | <b>1.186</b>  | <b>871</b>        | <b>68</b>            | <b>17.361</b> | <b>2.220</b>   | <b>90.976</b> | <b>95,32%</b> | <b>(4.256)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |              |              |              | MtD (1-25 Oct'25) | % Relatif    |              |            |              | Target Nov'25 |              |               |              |
|-----|-------------------------|------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|--------------|---------------|--------------|---------------|--------------|
|     |                         | 31-Dec-24  | 30-Sep-25    | 31-Oct-25    | 25-Nov-25    |                   | %            | MtD          | YtD        | MtM          | %             | Penc.        | Gap           |              |
| 1   | SME                     | 764        | -            | -            | -            | (100,00%)         | 0,00%        | 0,00%        | -          | (764)        | -             | -            | -             | -            |
|     | Linkage                 | -          | -            | -            | -            | (0,00%)           | 0,00%        | 0,00%        | -          | -            | -             | -            | -             | -            |
|     | Local Champion          | 764        | -            | -            | -            | (100,00%)         | 0,00%        | 0,00%        | -          | (764)        | -             | -            | -             | -            |
|     | Value Chain             | -          | -            | -            | -            | (0,00%)           | 0,00%        | 0,00%        | -          | -            | -             | -            | -             | -            |
| 2   | MBG                     | -          | -            | -            | 1.007        | (0,00%)           | 0,00%        | 0,00%        | 11,01%     | 1.007        | 1.007         | 1.007        | -             | -            |
|     | KUR                     | -          | -            | -            | 834          | (0,00%)           | 0,00%        | 0,00%        | 10,18%     | 834          | 834           | 834          | -             | -            |
|     | Non KUR                 | -          | -            | -            | 174          | (0,00%)           | 0,00%        | 0,00%        | 18,09%     | 174          | 174           | 174          | -             | -            |
| 3   | PWG                     | -          | -            | -            | 920          | (0,00%)           | 0,00%        | 0,00%        | 17,07%     | 920          | 920           | 920          | -             | -            |
|     | Cilem                   | -          | -            | -            | 920          | (0,00%)           | 0,00%        | 0,00%        | 17,07%     | 920          | 920           | 920          | -             | -            |
|     | Gadai                   | -          | -            | -            | -            | (0,00%)           | 0,00%        | 0,00%        | -          | -            | -             | -            | -             | -            |
| 4   | CFG                     | 1.060      | 1.293        | 4.096        | 7.341        | (1.63%)           | 5.68%        | 10,25%       | 3.244      | 6.281        | 6.048         | -            | -             | -            |
|     | CF 1                    | 648        | -            | 3.784        | 5.872        | (3,40%)           | 19,77%       | 30,56%       | 2.089      | 5.224        | 5.872         | -            | -             | -            |
|     | Total Griya             | 648        | -            | 3.784        | 5.872        | (3,67%)           | 22,69%       | 34,93%       | 2.089      | 5.224        | 5.872         | -            | -             | -            |
|     | Oto                     | -          | -            | -            | -            | (0,00%)           | 0,00%        | 0,00%        | -          | -            | -             | -            | -             | -            |
|     | CF 2                    | -          | 365          | 1.318        | 1.318        | (0,00%)           | 2,49%        | 2,52%        | -          | 1.318        | 953           | -            | -             | -            |
|     | Mitraguna & Others      | -          | 365          | 1.318        | 1.318        | (0,00%)           | 2,79%        | 2,85%        | -          | 1.318        | 953           | -            | -             | -            |
|     | Pensiun                 | -          | -            | -            | -            | (0,00%)           | 0,00%        | 0,00%        | -          | -            | -             | -            | -             | -            |
|     | <b>Total Pembiayaan</b> | <b>267</b> | <b>1.828</b> | <b>2.661</b> | <b>2.766</b> | <b>(0,39%)</b>    | <b>3,07%</b> | <b>3,19%</b> | <b>105</b> | <b>2.499</b> | <b>938</b>    | <b>2,15%</b> | <b>32,71%</b> | <b>-1,0%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 217.623 | 259.564 | 297.099 | 79.476       |          |
| 2   | Contribution Margin | 3.691   | 5.407   | 4.409   | 718          | -19,5%   |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,95   | 3,24   | 3,21   | (0,03)       | 0,26         |
| CIF Payroll | 949    | 934    | 971    | 37           | 22           |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |            |              |              |              | Target Nov'25  |               |                |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|------------|--------------|--------------|--------------|----------------|---------------|----------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD        | %MtD         | YtD          | %YtD         | Posisi         | Penc.         | Gap            |
| 1   | Giro          | 3.817          | 14.078         | 16.605         | 15.626         | (964)             | (979)                | 1.548      | 10,99%       | 11.809       | 309,34%      | 10.173         | 153,60%       | 5.453          |
| 2   | Tabungan      | 117.085        | 115.849        | 115.366        | 115.399        | 3.632             | 33                   | (451)      | -0,39%       | (1.687)      | -1,44%       | 127.435        | 90,55%        | (12.036)       |
| 3   | Deposito      | 49.844         | 47.990         | 47.425         | 47.425         | (547)             | 0                    | (565)      | -1,18%       | (2.419)      | -4,85%       | 50.425         | 94,05%        | (3.000)        |
|     | <b>Total</b>  | <b>170.746</b> | <b>177.918</b> | <b>179.395</b> | <b>178.449</b> | <b>2.121</b>      | <b>(946)</b>         | <b>532</b> | <b>0,30%</b> | <b>7.703</b> | <b>4,51%</b> | <b>188.033</b> | <b>94,90%</b> | <b>(9.584)</b> |
|     | CASA          | 120.903        | 129.928        | 131.971        | 131.025        | 2.668             | (946)                | 1.097      | 0,84%        | 10.122       | 8,37%        | 137.608        | 95,22%        | (6.584)        |
|     | (%) CASA      | 70,81%         | 73,03%         | 73,56%         | 73,42%         |                   |                      |            |              |              |              |                |               |                |
|     | FDR           | 80,42%         | 77,98%         | 77,42%         | 77,83%         |                   |                      |            |              |              |              |                |               |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-23 Nov'25) | Growth (1-23 Nov'25) |      |         |       |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|-------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD  | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.691     | 785       | 784       | 785       |                   | 1                    | (0)  | -0,06%  | (906) | -53,60% | -             | 0,00% | 785 |
| 2   | Giro ISE      | 436       | 84        | 72        | 72        |                   | 0                    | (12) | -13,83% | (364) | -83,39% | -             | 0,00% | 72  |
| 3   | Tabungan ISE  | 1.254     | 701       | 711       | 712       |                   | 1                    | 11   | 1,59%   | (542) | -43,24% | -             | 0,00% | 712 |
| 4   | Deposito ISE  | -         | -         | -         | -         |                   | 0                    | 0    | #DIV/0! | 0     | #DIV/0! | -             | 0,00% | 0   |
| 5   | CIF ISE       | 68        | 75        | 75        | 75        |                   | 0                    | 0    | 0,00%   | 7     | 10,29%  | -             | 0,00% | 75  |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |              | Run Off Nov'25 | Target Nov'25  |               |                 |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                         |                         |               |                   | MtD                  | YtD          |                | Posisi         | Penc.         | Gap             |
| 1   | SME                     | 4.436          | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -4.436       | -              | 4.436          | 0,00%         | (4.436)         |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0            | -              | 0              | 0,00%         | 0               |
|     | Non-Linkage             | 4.436          | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -4.436       | -              | 4.436          | 0,00%         | (4.436)         |
|     | • Local Champion        | 4.436          | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -4.436       | -              | 4.436          | 0,00%         | (4.436)         |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0            | -              | 0              | 0,00%         | 0               |
| 2   | MBG                     | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0            | -              | 0              | 0,00%         | 0               |
|     | KUR                     | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0            | -              | 0              | 0,00%         | 0               |
|     | Non KUR                 | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0            | -              | 0              | 0,00%         | 0               |
| 3   | PWG                     | 13.550         | 21.994         | 23.118         | 5.053                   | 3.385                   | -1.668        | 1.462             | 1.124                | 9.568        | 2.261          | 21.977         | 105,19%       | 1.140           |
|     | Cilem                   | 7.456          | 11.398         | 11.895         | 1.467                   | 1.156                   | -310          | 655               | 497                  | 4.440        | 659            | 12.976         | 91,68%        | (1.080)         |
|     | Gadai                   | 6.094          | 10.595         | 11.222         | 3.586                   | 2.229                   | -1.357        | 806               | 627                  | 5.128        | 1.602          | 9.002          | 124,67%       | 2.221           |
| 4   | CFG                     | 119.321        | 116.751        | 115.778        | 1.174                   | 1.723                   | 549           | -599              | -974                 | -3.544       | 2.697          | 131.690        | 87,92%        | (15.912)        |
|     | CF 1                    | 15.625         | 17.890         | 17.736         | 461                     | -                       | -461          | -70               | -154                 | 2.111        | 154            | 17.374         | 102,08%       | 361             |
|     | Total Griya             | 13.902         | 15.769         | 15.669         | 461                     | -                       | -461          | 0                 | -99                  | 1.767        | 99             | 14.395         | 108,85%       | 1.274           |
| 4   | • Total Non Program     | 13.902         | 15.769         | 15.669         | 461                     | -                       | -461          | 355               | -99                  | 1.767        | 99             | 14.395         | 108,85%       | 1.274           |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0            | -              | 0              | 0,00%         | 0               |
|     | Oto                     | 1.723          | 2.121          | 2.066          | -                       | -                       | 0             | -70               | -55                  | 344          | 55             | 2.979          | 69,36%        | (913)           |
|     | CF 2                    | 103.696        | 98.862         | 98.042         | 713                     | 1.723                   | 1.010         | -529              | -820                 | -5.654       | 2.543          | 114.315        | 85,76%        | (16.274)        |
|     | Mitraguna & Others      | 94.197         | 89.050         | 87.967         | 233                     | 1.145                   | 912           | -803              | -1.083               | -6.230       | 2.228          | 103.618        | 84,89%        | (15.652)        |
|     | Pensiun                 | 9.499          | 9.812          | 10.075         | 480                     | 578                     | 98            | 275               | 264                  | 576          | 314            | 10.697         | 94,19%        | (622)           |
|     | <b>Total Pembiayaan</b> | <b>137.307</b> | <b>138.745</b> | <b>138.895</b> | <b>6.227</b>            | <b>5.108</b>            | <b>-1.119</b> | <b>863</b>        | <b>150</b>           | <b>1.588</b> | <b>4.957</b>   | <b>158.103</b> | <b>87,85%</b> | <b>(19.208)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |            |            |            | 31-Dec-24    | 31-Oct-25    | 25-Nov-25    | % Relatif |            | MtD        | YtD          | MtM            | Target Nov'25 |       |     |  |  |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|-----------|------------|------------|--------------|----------------|---------------|-------|-----|--|--|
|     |                         | 31-Dec-24  | 30-Sep-25  | 31-Oct-25  | 25-Nov-25  |              |              |              | MtD       | YtD        |            |              |                | %             | Penc. | Gap |  |  |
| 1   | SME                     | -          | -          | -          | -          | 0,00%        | 0,00%        | 0,00%        | -         | -          | -          | -            | -              |               |       |     |  |  |
|     | Linkage                 | -          | -          | -          | -          | 0,00%        | 0,00%        | 0,00%        | -         | -          | -          | -            | -              |               |       |     |  |  |
|     | Local Champion          | -          | -          | -          | -          | 0,00%        | 0,00%        | 0,00%        | -         | -          | -          | -            | -              |               |       |     |  |  |
|     | Value Chain             | -          | -          | -          | -          | 0,00%        | 0,00%        | 0,00%        | -         | -          | -          | -            | -              |               |       |     |  |  |
| 2   | MBG                     | -          | -          | -          | -          | 0,00%        | 0,00%        | 0,00%        | -         | -          | -          | -            | -              |               |       |     |  |  |
|     | KUR                     | -          | -          | -          | -          | 0,00%        | 0,00%        | 0,00%        | -         | -          | -          | -            | -              |               |       |     |  |  |
|     | Non KUR                 | -          | -          | -          | -          | 0,00%        | 0,00%        | 0,00%        | -         | -          | -          | -            | -              |               |       |     |  |  |
| 3   | PWG                     | -          | -          | -          | -          | 2.893        | 0,00%        | 0,00%        | 12,51%    | 2.893      | 2.893      | 2.893        |                |               |       |     |  |  |
|     | Cilem                   | -          | -          | -          | -          | 2.007        | 0,00%        | 0,00%        | 16,88%    | 2.007      | 2.007      | 2.007        |                |               |       |     |  |  |
|     | Gadai                   | -          | -          | -          | -          | 885          | 0,00%        | 0,00%        | 7,89%     | 885        | 885        | 885          |                |               |       |     |  |  |
| 4   | CFG                     | 1.942      | 2.012      | 506        | 5.462      | 1.63%        | 0,43%        | 4,72%        | 4.956     | 3.521      | 3.450      |              |                |               |       |     |  |  |
|     | CF 1                    | 86         | 209        | -          | 2.121      | 0,55%        | 0,00%        | 11,96%       | 2.121     | 2.035      | 1.912      |              |                |               |       |     |  |  |
|     | Total Griya             | -          | -          | -          | 2.121      | 0,00%        | 0,00%        | 13,54%       | 2.121     | 2.121      | 2.121      |              |                |               |       |     |  |  |
|     | Oto                     | 86         | 209        | -          | 4,99%      | 0,00%        | 0,00%        | 0,00%        | -         | (86)       | (209)      |              |                |               |       |     |  |  |
|     | CF 2                    | 1.856      | 1.803      | 506        | 3.341      | 1,79%        | 0,51%        | 3,41%        | 2.835     | 1.486      | 1.538      |              |                |               |       |     |  |  |
|     | Mitraguna & Others      | 1.856      | 1.803      | 506        | 3.341      | 1,97%        | 0,57%        | 3,80%        | 2.835     | 1.486      | 1.538      |              |                |               |       |     |  |  |
|     | Pensiun                 | -          | -          | -          | -          | 0,00%        | 0,00%        | 0,00%        | -         | -          | -          |              |                |               |       |     |  |  |
|     | <b>Total Pembiayaan</b> | <b>331</b> | <b>479</b> | <b>602</b> | <b>617</b> | <b>0,24%</b> | <b>0,43%</b> | <b>0,44%</b> | <b>15</b> | <b>286</b> | <b>138</b> | <b>0,63%</b> | <b>-42,94%</b> | <b>0,2%</b>   |       |     |  |  |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 172.182 | 170.746 | 175.797 | 3.615        |          |
| 2   | Contribution Margin | 5.707   | 7.910   | 7.278   | 1.571        | -27,5%   |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,03   | 3,33   | 3,32   | (0,01)       | 0,30         |
| CIF Payroll | 665    | 542    | 545    | 3            | (120)        |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |                 |               |               |              | Target Nov'25  |               |                |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|---------------|--------------|----------------|---------------|----------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD             | %MtD          | YtD           | %YtD         | Posisi         | Penc.         | Gap            |
| 1   | Giro          | 13.930         | 12.470         | 9.012          | 7.427          | (7.910)           | (1.585)              | (5.043)         | -40,44%       | (6.504)       | -46,69%      | 22.731         | 32,67%        | (15.304)       |
| 2   | Tabungan      | 118.671        | 158.029        | 156.458        | 156.208        | 8.241             | (250)                | (1.821)         | -1,15%        | 37.537        | 31,63%       | 133.410        | 117,09%       | 22.798         |
| 3   | Deposito      | 125.329        | 134.600        | 111.758        | 111.758        | 10.955            | (0)                  | (22.842)        | -16,97%       | (13.571)      | -10,83%      | 126.098        | 88,63%        | (14.340)       |
|     | <b>Total</b>  | <b>257.931</b> | <b>305.100</b> | <b>277.228</b> | <b>275.393</b> | <b>11.286</b>     | <b>(1.835)</b>       | <b>(29.707)</b> | <b>-9,74%</b> | <b>17.462</b> | <b>6,77%</b> | <b>282.239</b> | <b>97,57%</b> | <b>(6.846)</b> |
|     | CASA          | 132.602        | 170.500        | 165.470        | 163.635        | 331               | (1.835)              | (6.865)         | -4,03%        | 31.033        | 23,40%       | 156.141        | 104,80%       | 7.494          |
|     | (%) CASA      | 51,41%         | 55,88%         | 59,69%         | 59,42%         |                   |                      |                 |               |               |              |                |               |                |
|     | FDR           | 59,82%         | 60,13%         | 67,20%         | 67,65%         |                   |                      |                 |               |               |              |                |               |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-23 Nov'25) | Growth (1-23 Nov'25) |     |         |       | Target Nov'25 |        |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|---------------|--------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD | %MtD    | YtD   | %YtD          | Posisi | Penc. | Gap   |
| 1   | DPK ISE       | 3.538     | 4.148     | 4.621     | 4.622     |                   | 1                    | 475 | 11,45%  | 1.084 | 30,65%        | -      | 0,00% | 4.622 |
| 2   | Giro ISE      | 1         | 1         | 1         | 1         |                   | 0                    | (0) | -2,12%  | (0)   | -35,06%       | 0      | 0,00% | 1     |
| 3   | Tabungan ISE  | 3.537     | 4.147     | 4.621     | 4.622     |                   | 1                    | 475 | 11,45%  | 1.085 | 30,67%        | 0      | 0,00% | 4.622 |
| 4   | Deposito ISE  | -         | -         | -         | -         |                   | 0                    | 0   | #DIV/0! | 0     | #DIV/0!       | 0      | 0,00% | 0     |
| 5   | CIF ISE       | 45        | 49        | 49        | 49        |                   | 0                    | 0   | 0,00%   | 4     | 8,89%         | 49     | 0,00% | 49    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25  |                |               |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.          | Gap           |
| 1   | SME                     | -              | 8.409          | 8.358          | 1.000                   | -                       | -1.000        | 8.409             | -51                  | 8.358         | 51             | 0              | 0,00%          | 8.358         |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0             |
|     | Non-Linkage             | -              | 8.409          | 8.358          | 1.000                   | -                       | -1.000        | 8.409             | -51                  | 8.358         | 51             | 0              | 0,00%          | 8.358         |
|     | • Local Champion        | -              | 8.409          | 8.358          | 1.000                   | -                       | -1.000        | 8.409             | -51                  | 8.358         | 51             | 0              | 0,00%          | 8.358         |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0             |
| 2   | MBG                     | 317            | 74             | 72             | -                       | -                       | 0             | 24                | -2                   | -245          | 2              | 317            | 22,61%         | (245)         |
|     | KUR                     | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0             |
|     | Non KUR                 | 317            | 74             | 72             | -                       | -                       | 0             | 24                | -2                   | -245          | 2              | 317            | 22,61%         | (245)         |
| 3   | PWG                     | 17.010         | 25.951         | 27.112         | 3.719                   | 3.548                   | -170          | 2.838             | 1.161                | 10.102        | 2.387          | 22.618         | 119,87%        | 4.493         |
|     | Cilem                   | 7.758          | 11.911         | 12.361         | 792                     | 1.056                   | 264           | 343               | 450                  | 4.603         | 606            | 12.110         | 102,07%        | 251           |
|     | Gadai                   | 9.252          | 14.040         | 14.751         | 2.927                   | 2.492                   | -435          | 2.495             | 711                  | 5.500         | 1.781          | 10.508         | 140,37%        | 4.243         |
| 4   | CFG                     | 136.962        | 149.035        | 150.749        | 2.692                   | 4.111                   | 1.419         | 859               | 1.714                | 13.787        | 2.397          | 151.758        | 99,34%         | (1.008)       |
|     | CF 1                    | 16.548         | 16.454         | 16.281         | 257                     | -                       | -257          | 158               | -173                 | -267          | 173            | 18.143         | 89,74%         | (1.862)       |
|     | Total Griya             | 15.017         | 13.737         | 13.629         | -                       | -                       | 0             | 0                 | -107                 | -1.388        | 107            | 15.466         | 88,12%         | (1.837)       |
| 4   | • Total Non Program     | 15.017         | 13.737         | 13.629         | -                       | -                       | 0             | 0                 | -107                 | -1.388        | 107            | 15.466         | 88,12%         | (1.837)       |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0             |
|     | Oto                     | 1.532          | 2.717          | 2.652          | 257                     | -                       | -257          | 158               | -65                  | 1.120         | 65             | 2.676          | 99,08%         | (25)          |
|     | CF 2                    | 120.414        | 132.581        | 134.468        | 2.435                   | 4.111                   | 1.676         | 701               | 1.887                | 14.055        | 2.224          | 133.615        | 100,64%        | 854           |
|     | Mitraguna & Others      | 110.777        | 121.822        | 123.555        | 1.970                   | 3.631                   | 1.661         | 317               | 1.732                | 12.777        | 1.899          | 122.887        | 100,54%        | 668           |
|     | Pensiun                 | 9.636          | 10.759         | 10.913         | 465                     | 480                     | 15            | 384               | 154                  | 1.277         | 326            | 10.728         | 101,73%        | 185           |
|     | <b>Total Pembiayaan</b> | <b>154.289</b> | <b>183.469</b> | <b>186.291</b> | <b>7.411</b>            | <b>7.659</b>            | <b>249</b>    | <b>12.130</b>     | <b>2.822</b>         | <b>32.003</b> | <b>4.837</b>   | <b>174.693</b> | <b>106,64%</b> | <b>11.599</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |              |              |              | MtD (1-25 Oct'25) | % Relatif    | Net (UG) & DG | Target Nov'25 |            |            |              |                |              |
|-----|-------------------------|------------|--------------|--------------|--------------|-------------------|--------------|---------------|---------------|------------|------------|--------------|----------------|--------------|
|     |                         | 31-Dec-24  | 31-Oct-25    | 25-Nov-25    | MtD          |                   |              |               | %             | 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                     | 148        | 50           | 74           | -            | 46,61%            | 100,00%      | 0,00%         | (74)          | (148)      | (50)       |              |                |              |
|     | KUR                     | -          | -            | -            | -            | 0,00%             | 0,00%        | 0,00%         | -             | -          | -          |              |                |              |
|     | Non KUR                 | 148        | 50           | 74           | -            | 46,61%            | 100,00%      | 0,00%         | (74)          | (148)      | (50)       |              |                |              |
| 3   | PWG                     | -          | -            | -            | -            | 2.881             | 0,00%        | 0,00%         | 10,62%        | 2.881      | 2.881      |              |                |              |
|     | Cilem                   | -          | -            | -            | -            | 2.362             | 0,00%        | 0,00%         | 19,11%        | 2.362      | 2.362      |              |                |              |
|     | Gadai                   | -          | -            | -            | -            | 518               | 0,00%        | 0,00%         | 3,51%         | 518        | 518        |              |                |              |
| 4   | CFG                     | 334        | 1.041        | 415          | 3.825        | 0,24%             | 0,28%        | 0,28%         | 2,54%         | 3.410      | 3.491      | 2.784        |                |              |
|     | CF 1                    | -          | 569          | 195          | 1.212        | 0,00%             | 0,00%        | 1,18%         | 7,44%         | 1.017      | 1.212      | 643          |                |              |
|     | Total Griya             | -          | 569          | 44           | 1.061        | 0,00%             | 0,00%        | 0,32%         | 7,78%         | 1.017      | 1.061      | 492          |                |              |
|     | Oto                     | -          | -            | 151          | 151          | 0,00%             | 0,00%        | 5,54%         | 5,68%         | -          | 151        | 151          |                |              |
|     | CF 2                    | 334        | 472          | 220          | 2.613        | 0,28%             | 0,17%        | 0,17%         | 1,94%         | 2.393      | 2.279      | 2.141        |                |              |
|     | Mitraguna & Others      | 334        | 472          | 220          | 2.613        | 0,30%             | 0,18%        | 0,18%         | 2,11%         | 2.393      | 2.279      | 2.141        |                |              |
|     | Pensiun                 | -          | -            | -            | -            | 0,00%             | 0,00%        | 0,00%         | -             | -          | -          |              |                |              |
|     | <b>Total Pembiayaan</b> | <b>863</b> | <b>1.203</b> | <b>1.276</b> | <b>1.471</b> | <b>0,56%</b>      | <b>0,70%</b> | <b>0,79%</b>  | <b>195</b>    | <b>609</b> | <b>268</b> | <b>0,00%</b> | <b>100,00%</b> | <b>-0,8%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 216.304 | 258.971 | 294.424 | 78.120       |          |
| 2   | Contribution Margin | 7.083   | 10.698  | 8.086   | 1.003        | -14,2%   |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,22   | 3,35   | 3,43   | 0,07         | 0,20         |
| CIF Payroll | 1.941  | 2.473  | 2.451  | (22)         | 510          |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |                |               |               |               | Target Nov'25  |                |              |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|---------------|----------------|----------------|--------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD            | %MtD          | YtD           | %YtD          | Posisi         | Penc.          | Gap          |
| 1   | Giro          | 8.580          | 6.544          | 11.592         | 8.395          | (7.020)           | (3.197)              | 1.851          | 28,28%        | (185)         | -2,16%        | 19.111         | 43,93%         | (10.716)     |
| 2   | Tabungan      | 115.717        | 139.694        | 136.388        | 138.497        | 10.026            | 2.109                | (1.197)        | -0,86%        | 22.780        | 19,69%        | 130.187        | 106,38%        | 8.310        |
| 3   | Deposito      | 158.683        | 172.137        | 167.646        | 167.646        | (5.821)           | (0)                  | (4.491)        | -2,61%        | 8.964         | 5,65%         | 159.611        | 105,03%        | 8.036        |
|     | <b>Total</b>  | <b>282.980</b> | <b>318.375</b> | <b>315.627</b> | <b>314.539</b> | <b>(2.815)</b>    | <b>(1.089)</b>       | <b>(3.836)</b> | <b>-1,21%</b> | <b>31.559</b> | <b>11,15%</b> | <b>308.909</b> | <b>101,82%</b> | <b>5.629</b> |
|     | CASA          | 124.297        | 146.238        | 147.981        | 146.892        | 3.006             | (1.089)              | 654            | 0,45%         | 22.595        | 18,18%        | 149.298        | 98,39%         | (2.406)      |
|     | (%) CASA      | 43,92%         | 45,93%         | 46,88%         | 46,70%         |                   |                      |                |               |               |               |                |                |              |
|     | FDR           | 77,18%         | 77,84%         | 79,09%         | 79,37%         |                   |                      |                |               |               |               |                |                |              |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-23 Nov'25) | Growth (1-23 Nov'25) |         |       |         |      | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD     | %MtD  | YtD     | %YtD | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.319     | 8.818     | 6.216     | 6.217     | 0                 | (2.601)              | -29,50% | 2.897 | 87,29%  |      | -             | 0,00% | 6.217 |
| 2   | Giro ISE      | 510       | 227       | 486       | 486       | 0                 | 258                  | 113,77% | (24)  | -4,74%  |      |               | 0,00% | 486   |
| 3   | Tabungan ISE  | 2.559     | 8.341     | 5.481     | 5.481     | 0                 | (2.860)              | -34,29% | 2.921 | 114,14% |      |               | 0,00% | 5.481 |
| 4   | Deposito ISE  | 250       | 250       | 250       | 250       | 0                 | 0                    | 0,00%   | 0     | 0,00%   |      |               | 0,00% | 250   |
| 5   | CIF ISE       | 50        | 56        | 56        | 56        | 0                 | 0                    | 0,00%   | 6     | 12,00%  |      |               | 0,00% | 56    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25  |               |                |       |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|-------|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap            |       |
| 1   | SME                     | 4.509          | 4.117          | 4.006          | -                       | -                       | 0             | -124              | -111                 | -503          | 111            | 7.994          | 50,11%        | (3.988)        |       |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 1.518          | 0,00%         | (1.518)        |       |
|     | Non-Linkage             | 4.509          | 4.117          | 4.006          | -                       | -                       | 0             | -124              | -111                 | -503          | 111            | 6.476          | 61,85%        | (2.470)        |       |
|     | • Local Champion        | 4.509          | 4.117          | 4.006          | -                       | -                       | 0             | -124              | -111                 | -503          | 111            | 5.442          | 73,61%        | (1.436)        |       |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 1.035          | 0,00%         | (1.035)        |       |
| 2   | MBG                     | 9.912          | 12.255         | 12.058         | 275                     | 280                     | 5             | 251               | -196                 | 2.146         | 476            | 12.148         | 99,26%        | (89)           |       |
|     | KUR                     | 9.027          | 10.798         | 10.798         | 200                     | 280                     | 80            | 222               | -0                   | 1.771         | 280            | 11.171         | 96,66%        | (373)          |       |
|     | Non KUR                 | 885            | 1.456          | 1.260          | 75                      | -                       | -75           | 28                | -196                 | 375           | 196            | 977            | 129,00%       | 283            |       |
| 3   | PWG                     | 13.890         | 23.684         | 24.219         | 2.526                   | 3.129                   | 603           | 490               | 536                  | 10.329        | 2.593          | 26.829         | 90,27%        | (2.610)        |       |
|     | Cilem                   | 5.699          | 14.241         | 14.674         | 599                     | 1.388                   | 789           | -430              | 433                  | 8.975         | 956            | 15.972         | 91,87%        | (1.298)        |       |
|     | Gadai                   | 8.191          | 9.442          | 9.545          | 1.927                   | 1.740                   | -186          | 919               | 103                  | 1.354         | 1.637          | 10.857         | 87,92%        | (1.312)        |       |
| 4   | CFG                     | 190.097        | 207.781        | 209.353        | 4.009                   | 6.379                   | 2.370         | -303              | 1.572                | 19.256        | 4.807          | 205.092        | 102,08%       | 4.261          |       |
|     | CF 1                    | 25.896         | 28.102         | 27.450         | -                       | -                       | 0             | -122              | -652                 | 1.554         | 652            | 27.742         | 98,95%        | (292)          |       |
|     | Total Griya             | 21.834         | 24.165         | 23.971         | -                       | -                       | 0             | 0                 | -195                 | 2.137         | 195            | 22.354         | 107,23%       | 1.617          |       |
|     | • Total Non Program     | 21.834         | 24.165         | 23.971         | -                       | -                       | 0             | 0                 | -202                 | -195          | 2.137          | 195            | 22.354        | 107,23%        | 1.617 |
|     | • Program               | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0              |       |
|     | Oto                     | 4.062          | 3.936          | 3.479          | -                       | -                       | 0             | -122              | -457                 | -583          | 457            | 5.388          | 64,57%        | (1.909)        |       |
|     | CF 2                    | 164.201        | 179.679        | 181.903        | 4.009                   | 6.379                   | 2.370         | -181              | 2.224                | 17.702        | 4.155          | 177.351        | 102,57%       | 4.553          |       |
|     | Mitraguna & Others      | 145.925        | 160.670        | 163.014        | 3.723                   | 6.337                   | 2.614         | -189              | 2.345                | 17.089        | 3.992          | 157.811        | 103,30%       | 5.203          |       |
|     | Pensiun                 | 18.276         | 19.010         | 18.889         | 286                     | 42                      | -244          | 7                 | -121                 | 613           | 163            | 19.540         | 96,67%        | (651)          |       |
|     | <b>Total Pembiayaan</b> | <b>218.409</b> | <b>247.836</b> | <b>249.636</b> | <b>6.810</b>            | <b>9.788</b>            | <b>2.978</b>  | <b>314</b>        | <b>1.800</b>         | <b>31.228</b> | <b>7.988</b>   | <b>252.063</b> | <b>99,04%</b> | <b>(2.427)</b> |       |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |            |            |               | MtD (1-25 Oct'25) | % Relatif    |              |               | Net (UG) & DG | Target Nov'25 |              |               |              |
|-----|-------------------------|------------|------------|------------|---------------|-------------------|--------------|--------------|---------------|---------------|---------------|--------------|---------------|--------------|
|     |                         | 31-Dec-24  | 30-Sep-25  | 31-Oct-25  | 25-Nov-25     |                   | 31-Dec-24    | 31-Oct-25    | 25-Nov-25     |               | %             | Penc.        | Gap           |              |
| 1   | SME                     | -          | -          | -          | -             | 0                 | 0,00%        | 0,00%        | 0,00%         | -             | -             | -            | -             |              |
|     | Linkage                 | -          | -          | -          | -             | 0                 | 0,00%        | 0,00%        | 0,00%         | -             | -             | -            | -             |              |
|     | Local Champion          | -          | -          | -          | -             | 0                 | 0,00%        | 0,00%        | 0,00%         | -             | -             | -            | -             |              |
|     | Value Chain             | -          | -          | -          | -             | 0                 | 0,00%        | 0,00%        | 0,00%         | -             | -             | -            | -             |              |
| 2   | MBG                     | 284        | -          | 100        | 721           | 284               | 2,87%        | 0,82%        | 5,98%         | 621           | 437           | 721          |               |              |
|     | KUR                     | 284        | -          | 100        | 721           | 31,15%            | 0,93%        | 6,68%        | 621           | 437           | 721           |              |               |              |
|     | Non KUR                 | -          | -          | -          | -             | 0                 | 0,00%        | 0,00%        | 0,00%         | -             | -             | -            |               |              |
| 3   | PWG                     | -          | -          | 26         | 2.788         | 0                 | 0,00%        | 0,11%        | 11,51%        | 2.762         | 2.788         | 2.788        |               |              |
|     | Cilem                   | -          | -          | -          | 2.633         | 0                 | 0,00%        | 0,00%        | 17,95%        | 2.633         | 2.633         | 2.633        |               |              |
|     | Gadai                   | -          | -          | 26         | 155           | 0                 | 0,00%        | 0,28%        | 1,62%         | 129           | 155           | 155          |               |              |
| 4   | CFG                     | 85         | 484        | 467        | 10.258        | 85                | 0,04%        | 0,00%        | 0,00%         | 9.791         | 10.173        | 9.774        |               |              |
|     | CF 1                    | 52         | 484        | 467        | 1.282         | 0                 | 0,20%        | 0,22%        | 4,90%         | 815           | 1.230         | 797          |               |              |
|     | Total Griya             | 52         | 48         | 48         | 1.037         | 0                 | 0,24%        | 0,20%        | 4,33%         | 989           | 985           | 989          |               |              |
|     | Oto                     | -          | 436        | 419        | 245           | 0                 | 0,00%        | 10,65%       | 7,04%         | (174)         | 245           | (191)        |               |              |
|     | CF 2                    | 33         | -          | -          | 8.976         | 0                 | 0,02%        | 0,00%        | 4,93%         | 8.976         | 8.944         | 8.976        |               |              |
|     | Mitraguna & Others      | 33         | -          | -          | 8.976         | 0                 | 0,02%        | 0,00%        | 5,51%         | 8.976         | 8.944         | 8.976        |               |              |
|     | Pensiun                 | -          | -          | -          | -             | 0                 | 0,00%        | 0,00%        | 0,00%         | -             | -             | -            |               |              |
|     | <b>Total Pembiayaan</b> | <b>369</b> | <b>484</b> | <b>593</b> | <b>13.768</b> | <b>0,17</b>       | <b>0,24%</b> | <b>5,52%</b> | <b>13.175</b> | <b>13.399</b> | <b>13.283</b> | <b>0,18%</b> | <b>96,81%</b> | <b>-5,3%</b> |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-25 Oct'25) | % Relatif |           |           | Net (UG) & DG | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|---------------|---------------|-------|-----|
|     |               | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 25-Nov-25 |                   | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 |               | %             | Penc. | Gap |
| 1   | SME           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |
|     | Linkage       | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |
|     | Non-Linkage   | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |
|     | Value Chain   | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |
| 2   | MBG           | 4         | -         | -         | -         | 4                 | 0,04%     | 0,00%     | 0,00%     | (4)           | -             | -     | -   |
|     | KUR           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |
|     | Non KUR       | 4         | -         | -         | -         | 0,50%             | 0,00%     | 0,00%     | 0,00%     | (4)           | -             | -     | -   |
| 3   | PWG           | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00%     | -             | -             | -     | -   |
|     | Cilem         | -         | -         | -         | -         | 0                 | 0,00%     | 0,00%     | 0,00      |               |               |       |     |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |                |               |                 |               | Target Nov'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|-----------------|---------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD            | %MtD          | YtD             | %YtD          | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 8.554          | 3.398          | 3.175          | 3.142          | (4.792)           | (33)                 | (256)          | -7,53%        | (5.412)         | -63,27%       | 15.576         | 20,17%        | (12.435)        |
| 2   | Tabungan      | 104.558        | 103.775        | 99.276         | 99.632         | 4.473             | 356                  | (4.143)        | -3,99%        | (4.926)         | -4,71%        | 116.810        | 85,29%        | (17.178)        |
| 3   | Deposito      | 118.514        | 111.806        | 111.694        | 111.694        | (5.325)           | 0                    | (112)          | -0,10%        | (6.820)         | -5,75%        | 119.096        | 93,78%        | (7.402)         |
|     | <b>Total</b>  | <b>231.625</b> | <b>218.978</b> | <b>214.145</b> | <b>214.468</b> | <b>(5.644)</b>    | <b>323</b>           | <b>(4.510)</b> | <b>-2,06%</b> | <b>(17.157)</b> | <b>-7,41%</b> | <b>251.482</b> | <b>85,28%</b> | <b>(37.015)</b> |
|     | CASA          | 113.112        | 107.173        | 102.451        | 102.774        | (319)             | 323                  | (4.399)        | -4,10%        | (10.338)        | -9,14%        | 132.386        | 77,63%        | (29.612)        |
|     | (%) CASA      | 48,83%         | 48,94%         | 47,84%         | 47,92%         |                   |                      |                |               |                 |               |                |               |                 |
|     | FDR           | 61,23%         | 68,43%         | 70,58%         | 70,48%         |                   |                      |                |               |                 |               |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-23 Nov'25) | Growth (1-23 Nov'25) |        |       |        | Target Nov'25 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|-------|--------|---------------|--------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD    | %MtD  | YtD    | %YtD          | Posisi | Penc. |
| 1   | DPK ISE       | 2.660     | 4.420     | 4.395     | 4.347     | (47)              | (72)                 | -1,63% | 1.688 | 63,45% | -             | 0,00%  | 4.347 |
| 2   | Giro ISE      | 666       | 1.060     | 1.042     | 1.042     | 0                 | (18)                 | -1,70% | 376   | 56,39% | -             | 0,00%  | 1.042 |
| 3   | Tabungan ISE  | 1.893     | 3.259     | 3.253     | 3.205     | (47)              | (54)                 | -1,66% | 1.312 | 69,28% | -             | 0,00%  | 3.205 |
| 4   | Deposito ISE  | 100       | 100       | 100       | 100       | 0                 | 0                    | 0,00%  | 0     | 0,00%  | -             | 0,00%  | 100   |
| 5   | CIF ISE       | 73        | 78        | 78        | 78        | 0                 | 0                    | 0,00%  | 5     | 6,85%  | -             | 0,00%  | 78    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |              | Run Off Nov'25 | Target Nov'25  |               |                 |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                         |                         |               |                   | MtD                  | YtD          |                | Posisi         | Penc.         | Gap             |
| 1   | SME                     | -              | 1.724          | 1.687          | -                       | -                       | 0             | -40               | -37                  | 1.687        | 37             | 0              | 0,00%         | 1.687           |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0            | -              | 0              | 0,00%         | 0               |
|     | Non-Linkage             | -              | 1.724          | 1.687          | -                       | -                       | 0             | -40               | -37                  | 1.687        | 37             | 0              | 0,00%         | 1.687           |
|     | • Local Champion        | -              | 1.724          | 1.687          | -                       | -                       | 0             | -40               | -37                  | 1.687        | 37             | 0              | 0,00%         | 1.687           |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0            | -              | 0              | 0,00%         | 0               |
| 2   | MBG                     | 76             | 59             | 59             | -                       | -                       | 0             | -2                | 0                    | -17          | -              | 76             | 77,74%        | (17)            |
|     | KUR                     | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0            | -              | 0              | 0,00%         | 0               |
|     | Non KUR                 | 76             | 59             | 59             | -                       | -                       | 0             | -2                | 0                    | -17          | -              | 76             | 77,74%        | (17)            |
| 3   | PWG                     | 18.643         | 25.017         | 26.090         | 3.659                   | 3.415                   | -244          | 1.304             | 1.074                | 7.447        | 2.342          | 28.064         | 92,97%        | (1.974)         |
|     | Cilem                   | 13.169         | 14.403         | 14.788         | 919                     | 1.050                   | 130           | -208              | 385                  | 1.619        | 665            | 18.830         | 78,53%        | (4.042)         |
|     | Gadai                   | 5.474          | 10.614         | 11.302         | 2.739                   | 2.365                   | -374          | 1.513             | 689                  | 5.828        | 1.677          | 9.234          | 122,40%       | 2.068           |
| 4   | CFG                     | 123.108        | 123.055        | 123.315        | 1.300                   | 1.495                   | 195           | 84                | 260                  | 207          | 1.235          | 137.225        | 89,86%        | (13.910)        |
|     | CF 1                    | 17.304         | 13.823         | 13.573         | -                       | -                       | 0             | -191              | -250                 | -3.731       | 250            | 19.095         | 71,08%        | (5.522)         |
|     | Total Griya             | 13.206         | 10.394         | 10.239         | -                       | -                       | 0             | 0                 | -155                 | -2.967       | 155            | 13.694         | 74,77%        | (3.455)         |
| 4   | • Total Non Program     | 13.206         | 10.394         | 10.239         | -                       | -                       | 0             | -787              | -155                 | -2.967       | 155            | 13.694         | 74,77%        | (3.455)         |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0            | -              | 0              | 0,00%         | 0               |
|     | Oto                     | 4.098          | 3.429          | 3.334          | -                       | -                       | 0             | -191              | -95                  | -763         | 95             | 5.401          | 61,73%        | (2.067)         |
|     | CF 2                    | 105.804        | 109.232        | 109.742        | 1.300                   | 1.495                   | 195           | 274               | 510                  | 3.938        | 985            | 118.130        | 92,90%        | (8.388)         |
|     | Mitraguna & Others      | 72.025         | 76.346         | 77.222         | 1.300                   | 1.495                   | 195           | 707               | 876                  | 5.198        | 619            | 83.166         | 92,85%        | (5.944)         |
|     | Pensiun                 | 33.780         | 32.886         | 32.520         | -                       | -                       | 0             | -433              | -367                 | -1.260       | 367            | 34.964         | 93,01%        | (2.444)         |
|     | <b>Total Pembiayaan</b> | <b>141.827</b> | <b>149.855</b> | <b>151.151</b> | <b>4.959</b>            | <b>4.910</b>            | <b>-49</b>    | <b>1.346</b>      | <b>1.297</b>         | <b>9.325</b> | <b>3.614</b>   | <b>165.365</b> | <b>91,40%</b> | <b>(14.213)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi    |            |            |            | MtD (1-25 Oct'25) | % Relatif    | Net (UG) & DG | Target Nov'25 |                 |             |
|-----|-------------------------|-----------|------------|------------|------------|-------------------|--------------|---------------|---------------|-----------------|-------------|
|     |                         | 31-Dec-24 | 30-Sep-25  | 31-Oct-25  | 25-Nov-25  |                   |              |               | %             | Penc.           | Gap         |
| 1   | SME                     | -         | -          | -          | 514        | 0,00%             | 0,00%        | 30,47%        | 514           | 514             | 514         |
|     | Linkage                 | -         | -          | -          | -          | 0,00%             | 0,00%        | 0,00%         | -             | -               | -           |
|     | Local Champion          | -         | -          | -          | 514        | 0,00%             | 0,00%        | 30,47%        | 514           | 514             | 514         |
|     | Value Chain             | -         | -          | -          | -          | 0,00%             | 0,00%        | 0,00%         | -             | -               | -           |
| 2   | MBG                     | -         | -          | -          | 59         | 0,00%             | 0,00%        | 100,00%       | 59            | 59              | 59          |
|     | KUR                     | -         | -          | -          | -          | 0,00%             | 0,00%        | 0,00%         | -             | -               | -           |
|     | Non KUR                 | -         | -          | -          | 59         | 0,00%             | 0,00%        | 100,00%       | 59            | 59              | 59          |
| 3   | PWG                     | -         | -          | -          | 3.111      | 0,00%             | 0,00%        | 11,92%        | 3.111         | 3.111           | 3.111       |
|     | Cilem                   | -         | -          | -          | 2.644      | 0,00%             | 0,00%        | 17,88%        | 2.644         | 2.644           | 2.644       |
|     | Gadai                   | -         | -          | -          | 467        | 0,00%             | 0,00%        | 4,13%         | 467           | 467             | 467         |
| 4   | CFG                     | 370       | 965        | 1.341      | 2.124      | 0,30%             | 1,09%        | 1,72%         | 783           | 1.755           | 1.159       |
|     | CF 1                    | 206       | 654        | 891        | 1.072      | 1,19%             | 6,45%        | 7,90%         | 181           | 866             | 418         |
|     | Total Griya             | 92        | 559        | 798        | 1.072      | 0,69%             | 7,68%        | 10,47%        | 273           | 980             | 513         |
|     | Oto                     | 114       | 95         | 93         | -          | 2,79%             | 2,70%        | 0,00%         | (93)          | (114)           | (95)        |
|     | CF 2                    | 164       | 311        | 450        | 1.052      | 0,15%             | 0,41%        | 0,96%         | 602           | 889             | 741         |
|     | Mitraguna & Others      | 164       | 311        | 352        | 303        | 0,23%             | 0,46%        | 0,89%         | 333           | 522             | 374         |
|     | Pensiun                 | -         | -          | 98         | 217        | 0,00%             | 0,30%        | 1,13%         | 270           | 367             | 367         |
|     | <b>Total Pembiayaan</b> | <b>5</b>  | <b>325</b> | <b>625</b> | <b>621</b> | <b>0,00%</b>      | <b>0,42%</b> | <b>0,41%</b>  | <b>(5)</b>    | <b>616</b>      | <b>296</b>  |
|     |                         |           |            |            |            |                   |              |               | <b>2,10%</b>  | <b>-410,82%</b> | <b>1,7%</b> |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 222.570 | 231.625 | 224.623 | 2.053        |          |
| 2   | Contribution Margin | 5.016   | 7.365   | 6.362   | 1.346        | -26,8%   |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,06   | 3,22   | 3,21   | (0,02)       | 0,15         |
| CIF Payroll | 1.010  | 1.088  | 1.108  | 20           | 98           |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |              |              |               |               | Target Nov'25  |                |            |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD          | %MtD         | YtD           | %YtD          | Posisi         | Penc.          | Gap        |
| 1   | Giro          | 1.615          | 3.412          | 4.432          | 3.699          | (1.230)           | (733)                | 288          | 8,43%        | 2.084         | 129,01%       | 6.881          | 53,76%         | (3.182)    |
| 2   | Tabungan      | 101.049        | 104.238        | 103.769        | 105.108        | (1.606)           | 1.339                | 870          | 0,83%        | 4.059         | 4,02%         | 109.623        | 95,88%         | (4.515)    |
| 3   | Deposito      | 38.774         | 45.450         | 47.759         | 47.765         | (520)             | 6                    | 2.315        | 5,09%        | 8.991         | 23,19%        | 39.255         | 121,68%        | 8.509      |
|     | <b>Total</b>  | <b>141.438</b> | <b>153.100</b> | <b>155.960</b> | <b>156.571</b> | <b>(3.355)</b>    | <b>612</b>           | <b>3.472</b> | <b>2,27%</b> | <b>15.133</b> | <b>10,70%</b> | <b>155.759</b> | <b>100,52%</b> | <b>812</b> |
|     | CASA          | 102.664        | 107.650        | 108.201        | 108.807        | (2.836)           | 606                  | 1.157        | 1,08%        | 6.142         | 5,98%         | 116.504        | 93,39%         | (7.697)    |
|     | (%) CASA      | 72,59%         | 70,31%         | 69,38%         | 69,49%         |                   |                      |              |              |               |               |                |                |            |
|     | FDR           | 91,03%         | 105,36%        | 103,96%        | 103,55%        |                   |                      |              |              |               |               |                |                |            |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-23 Nov'25) | Growth (1-23 Nov'25) |       |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.298     | 2.949     | 2.521     | 2.538     |                   | 17                   | (411) | -13,94% | (761) | -23,06% | -             | 0,00% | 2.538 |
| 2   | Giro ISE      | 186       | 257       | 153       | 153       |                   | 0                    | (104) | -40,35% | (32)  | -17,45% | -             | 0,00% | 153   |
| 3   | Tabungan ISE  | 2.913     | 2.682     | 2.357     | 2.374     |                   | 17                   | (308) | -11,47% | (538) | -18,48% | -             | 0,00% | 2.374 |
| 4   | Deposito ISE  | 200       | 10        | 10        | 10        |                   | 0                    | 0     | 0,00%   | (190) | -95,00% | -             | 0,00% | 10    |
| 5   | CIF ISE       | 94        | 102       | 103       | 103       |                   | 0                    | 1     | 0,98%   | 9     | 9,57%   | -             | 0,00% | 103   |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25  |                |              |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.          | Gap          |
| 1   | SME                     | 415            | 20.120         | 20.118         | 150                     | -                       | -150          | 148               | -2                   | 19.703        | 2              | 415            | 4847,96%       | 19.703       |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%          | 0            |
|     | Non-Linkage             | 415            | 20.120         | 20.118         | 150                     | -                       | -150          | 148               | -2                   | 19.703        | 2              | 415            | 4847,96%       | 19.703       |
|     | • Local Champion        | 415            | 20.120         | 19.972         | 150                     | -                       | -150          | 148               | -148                 | 19.557        | 148            | 415            | 4812,70%       | 19.557       |
|     | • Value Chain           | -              | -              | 146            | -                       | -                       | -             | 0                 | 146                  | 146           | (146)          | 0              | 0,00%          | 146          |
| 2   | MBG                     | 241            | 6.899          | 6.874          | 450                     | 90                      | -360          | 331               | -25                  | 6.633         | 115            | 3.851          | 178,52%        | 3.023        |
|     | KUR                     | 103            | 6.283          | 6.272          | 450                     | 90                      | -360          | 349               | -11                  | 6.169         | 101            | 3.549          | 176,72%        | 2.723        |
|     | Non KUR                 | 139            | 616            | 602            | -                       | -                       | 0             | -17               | -13                  | 464           | 13             | 302            | 199,70%        | 301          |
| 3   | PWG                     | 20.398         | 30.373         | 31.902         | 7.446                   | 5.559                   | -1.888        | 2.240             | 1.530                | 11.504        | 4.029          | 31.029         | 102,81%        | 873          |
|     | Cilem                   | 7.170          | 12.746         | 13.131         | 1.910                   | 1.378                   | -532          | 809               | 385                  | 5.962         | 993            | 15.989         | 82,13%         | (2.858)      |
|     | Gadai                   | 13.229         | 17.627         | 18.771         | 5.536                   | 4.180                   | -1.356        | 1.431             | 1.145                | 5.543         | 3.035          | 15.040         | 124,81%        | 3.731        |
| 4   | CFG                     | 107.701        | 103.913        | 103.238        | 1.834                   | 830                     | -1.004        | 580               | -675                 | -4.463        | 1.505          | 119.299        | 86,54%         | (16.061)     |
|     | CF 1                    | 13.161         | 13.563         | 13.502         | -                       | 119                     | 119           | -83               | -61                  | 340           | 180            | 14.643         | 92,21%         | (1.141)      |
|     | Total Griya             | 10.223         | 10.121         | 10.005         | -                       | -                       | 0             | 0                 | -116                 | -218          | 116            | 10.685         | 93,64%         | (680)        |
|     | • Total Non Program     | 10.223         | 9.949          | 9.833          | -                       | -                       | 0             | -122              | -116                 | -390          | 116            | 10.685         | 92,03%         | (852)        |
|     | • Program               | -              | 172            | 172            | -                       | -                       | 0             | -1                | -1                   | 172           | 1              | 0              | 0,00%          | 172          |
|     | Oto                     | 2.938          | 3.442          | 3.497          | -                       | 119                     | 119           | -83               | 55                   | 558           | 63             | 3.958          | 88,35%         | (461)        |
|     | CF 2                    | 94.540         | 90.350         | 89.736         | 1.834                   | 711                     | -1.123        | 664               | -614                 | -4.804        | 1.325          | 104.656        | 85,74%         | (14.920)     |
|     | Mitraguna & Others      | 89.171         | 84.140         | 83.490         | 1.060                   | 521                     | -539          | -55               | -650                 | -5.682        | 1.171          | 98.315         | 84,92%         | (14.825)     |
|     | Pensiun                 | 5.368          | 6.211          | 6.246          | -                       | 774                     | 190           | -584              | 719                  | 36            | 878            | 6.341          | 98,51%         | (94)         |
|     | <b>Total Pembiayaan</b> | <b>128.755</b> | <b>161.305</b> | <b>162.133</b> | <b>9.880</b>            | <b>6.478</b>            | <b>-3.402</b> | <b>3.300</b>      | <b>828</b>           | <b>33.377</b> | <b>5.650</b>   | <b>154.593</b> | <b>104,88%</b> | <b>7.539</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |              |              |              | MtD (1-25 Oct'25) | % Relatif    |              |              | MtD        | YtD          | MtM        | Target Nov'25 |                |              |  |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|------------|--------------|------------|---------------|----------------|--------------|--|
|     |                         | 31-Dec-24    | 30-Sep-25    | 31-Oct-25    | 25-Nov-25    |                   | 31-Dec-24    | 31-Oct-25    | 25-Nov-25    |            |              |            | %             | Penc.          | Gap          |  |
| 1   | SME                     | -            | -            | -            | 146          | 0                 | 0,00%        | 0,00%        | 0,73%        | 146        | 146          | 146        |               |                |              |  |
|     | Linkage                 | -            | -            | -            | -            | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -            | -          |               |                |              |  |
|     | Local Champion          | -            | -            | -            | -            | 146               | 0,00%        | 0,00%        | 0,00%        | -          | -            | -          |               |                |              |  |
|     | Value Chain             | -            | -            | -            | -            | 146               | 0,00%        | 0,00%        | 0,73%        | 146        | 146          | 146        |               |                |              |  |
| 2   | MBG                     | -            | -            | -            | 1.847        | 0                 | 0,00%        | 0,00%        | 26,87%       | 1.847      | 1.847        | 1.847      |               |                |              |  |
|     | KUR                     | -            | -            | -            | 1.622        | 0                 | 0,00%        | 0,00%        | 25,87%       | 1.622      | 1.622        | 1.622      |               |                |              |  |
|     | Non KUR                 | -            | -            | -            | 225          | 0                 | 0,00%        | 0,00%        | 37,32%       | 225        | 225          | 225        |               |                |              |  |
| 3   | PWG                     | -            | -            | -            | 5.204        | 0                 | 0,00%        | 0,00%        | 16,31%       | 5.204      | 5.204        | 5.204      |               |                |              |  |
|     | Cilem                   | -            | -            | -            | 3.516        | 0                 | 0,00%        | 0,00%        | 26,78%       | 3.516      | 3.516        | 3.516      |               |                |              |  |
|     | Gadai                   | -            | -            | -            | 1.688        | 0                 | 0,00%        | 0,00%        | 8,99%        | 1.688      | 1.688        | 1.688      |               |                |              |  |
| 4   | CFG                     | 1.919        | 960          | 1.884        | 2.698        | 0                 | 100,00%      | 1,78%        | 1,81%        | 2.61%      | 813          | 779        | 1.738         |                |              |  |
|     | CF 1                    | 107          | 77           | 167          | 580          | 0                 | 0,81%        | 0,81%        | 1,23%        | 429        | 413          | 473        |               |                |              |  |
|     | Total Griya             | 107          | -            | 167          | 510          | 0                 | 0,00%        | 1,04%        | 5,10%        | 343        | 403          | 510        |               |                |              |  |
|     | Oto                     | 23           | 77           | -            | 70           | 0                 | 0,00%        | 0,00%        | 1,99%        | 70         | 70           | (7)        |               |                |              |  |
|     | CF 2                    | 1.812        | 883          | 1.717        | 2.118        | 0                 | 1,92%        | 1,90%        | 2,36%        | 401        | 306          | 1.235      |               |                |              |  |
|     | Mitraguna & Others      | 1.812        | 883          | 1.717        | 1.829        | 0                 | 2,03%        | 0,00%        | 2,19%        | 112        | 17           | 947        |               |                |              |  |
|     | Pensiun                 | -            | -            | -            | 289          | 0                 | 0,00%        | 0,00%        | 4,62%        | 289        | 289          | 289        |               |                |              |  |
|     | <b>Total Pembiayaan</b> | <b>2.920</b> | <b>2.121</b> | <b>2.530</b> | <b>2.529</b> | <b>0</b>          | <b>2,27%</b> | <b>1,57%</b> | <b>1,56%</b> | <b>(0)</b> | <b>(391)</b> | <b>409</b> | <b>0,00%</b>  | <b>100,00%</b> | <b>-1,6%</b> |  |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth | Target Nov'25 |        |              |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          | Sep-24        | Sep-25 | Growth (Mtd) |
| 1   | Asset (Retail) T    | 125.537 | 141.438 | 161.771 | 36.234       |          | 2.95          | 3.17   | 0,02         |
| 2   | Contribution Margin | 4.892   | 6.401   | 6.523   | 1.631        | -33,3%   | 762           | 785    | 3            |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |              | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------------|--------------|--------------|
|             | Sep-24 | Sep-25 | Growth (Mtd) |              |              |
| PHR         | 2.95   | 3.17   | 0,02         | 0,23         | 0,23         |
| CIF Payroll | 762    | 785    | 3            | 26           | 26           |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |            |            |            | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |           |               |           |                | Target Nov'25 |                |           |
|-----|---------------|-----------|------------|------------|------------|-------------------|----------------------|-----------|---------------|-----------|----------------|---------------|----------------|-----------|
|     |               | 31-Dec-24 | 31-Oct-25  | 24-Nov-25  | 25-Nov-25  |                   | DtD                  | MtD       | %MtD          | YtD       | %YtD           | Posisi        | Penc.          | Gap       |
| 1   | Giro          | -         | -          | -          | -          | 0                 | 0                    | 0         | #DIV/0!       | 0         | #DIV/0!        | 0             | 0,00%          | 0         |
| 2   | Tabungan      | 35        | 110        | 119        | 121        | (16)              | 2                    | 11        | 10,16%        | 86        | 244,76%        | 40            | 305,08%        | 81        |
| 3   | Deposito      | -         | -          | -          | -          | 0                 | 0                    | 0         | #DIV/0!       | 0         | #DIV/0!        | 0             | 0,00%          | 0         |
|     | <b>Total</b>  | <b>35</b> | <b>110</b> | <b>119</b> | <b>121</b> | <b>(16)</b>       | <b>2</b>             | <b>11</b> | <b>10,16%</b> | <b>86</b> | <b>244,76%</b> | <b>40</b>     | <b>305,08%</b> | <b>81</b> |
|     | CASA          | 35        | 110        | 119        | 121        | (16)              | 2                    | 11        | 10,16%        | 86        | 244,76%        | 40            | 305,08%        | 81        |
|     | (%) 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 (1-23 Nov'25) |     |         |     |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | -             | 0,00% | 0   |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | -             | 0,00% | 0   |
| 3   | Tabungan ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | -             | 0,00% | 0   |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | -             | 0,00% | 0   |
| 5   | CIF ISE       | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | -             | 0,00% | 0   |

## Kinerja Pembiayaan

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

## Kualitas Pembiayaan (Kol 2)

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

## Kualitas Pembiayaan (NPF)

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

## Asset &amp; Contribution Margin

| No. | Neraca | Posisi |  |  | Growth (YoY |
|-----|--------|--------|--|--|-------------|
|-----|--------|--------|--|--|-------------|

### Kinerja Pendanaan

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-23 Nov'25) |       |         |     | Target Nov'25 |        |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-----|---------------|--------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD | %YtD          | Posisi | Penc. | Gap |
| 1   | DPK ISE       | 0         | 195       | 0         | 0         |  | 0                    | (195) | -99,95% | 0   | 0,00%         | -      | 0,00% | 0   |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0!       |        | 0,00% | 0   |
| 3   | Tabungan ISE  | 0         | 195       | 0         | 0         |  | 0                    | (195) | -99,95% | 0   | 0,00%         |        | 0,00% | 0   |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0!       |        | 0,00% | 0   |
| 5   | CIF ISE       | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0!       |        | 0,00% | 0   |

## Kinerja Pembiayaan

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

## Kualitas Pembiayaan (Kol 2)

## Kualitas Pembiayaan (NPF)

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

## Total Pembayaran

| No. | Neraca              | Posisi |        |        | Growth (YoY) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Sep-24 | Dec-24 | Sep-25 |              |          |
| 1   | Asset (Retail) T    | 258    | 438    | 1.168  | 910          |          |
| 2   | Contribution Margin | (227)  | (280)  | (138)  | 89           | 39,2%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,75   | 4,25   | 4,25   | -            | 0,50         |
| CIF Payroll | 4      | 8      | 8      | -            | 4            |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               |              |               |              | Target Nov'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|---------------|--------------|---------------|--------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD           | %MtD         | YtD           | %YtD         | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 21.452         | 44.415         | 44.839         | 41.537         | 5.703             | (3.303)              | (2.878)       | -6,48%       | 20.085        | 93,63%       | 31.025         | 133,88%       | 10.511          |
| 2   | Tabungan      | 103.481        | 122.013        | 117.873        | 117.155        | 7.231             | (718)                | (4.858)       | -3,98%       | 13.674        | 13,21%       | 119.071        | 98,39%        | (1.915)         |
| 3   | Deposito      | 132.303        | 85.939         | 109.145        | 108.795        | (6.648)           | (350)                | 22.856        | 26,60%       | (23.508)      | -17,77%      | 133.190        | 81,68%        | (24.396)        |
|     | <b>Total</b>  | <b>257.235</b> | <b>252.367</b> | <b>271.857</b> | <b>267.486</b> | <b>6.286</b>      | <b>(4.370)</b>       | <b>15.119</b> | <b>5,99%</b> | <b>10.251</b> | <b>3,99%</b> | <b>283.286</b> | <b>94,42%</b> | <b>(15.800)</b> |
|     | CASA          | 124.933        | 166.428        | 162.712        | 158.692        | 12.934            | (4.020)              | (7.736)       | -4,65%       | 33.759        | 27,02%       | 150.096        | 105,73%       | 8.596           |
|     | (%) CASA      | 48,57%         | 65,95%         | 59,85%         | 59,33%         |                   |                      |               |              |               |              |                |               |                 |
|     | FDR           | 70,83%         | 83,50%         | 79,19%         | 80,49%         |                   |                      |               |              |               |              |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-23 Nov'25) | Growth (1-23 Nov'25) |         |         |          |      | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|----------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD     | %MtD    | YtD      | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 7.936     | 8.471     | 7.413     | 6.457     | (956)             | (2.014)              | -23,78% | (1.479) | -18,63%  | -    | 0,00%         | 6.457 |     |
| 2   | Giro ISE      | 4.026     | 3.734     | 3.548     | 3.589     | 42                | (145)                | -3,88%  | (437)   | -10,85%  | -    | 0,00%         | 3.589 |     |
| 3   | Tabungan ISE  | 2.910     | 4.737     | 3.866     | 2.868     | (998)             | (1.869)              | -39,46% | (42)    | -1,44%   | -    | 0,00%         | 2.868 |     |
| 4   | Deposito ISE  | 1.000     | -         | -         | -         | 0                 | 0                    | #DIV/0! | (1.000) | -100,00% | -    | 0,00%         | 0     |     |
| 5   | CIF ISE       | 62        | 64        | 65        | 65        | 0                 | 1                    | 1,56%   | 3       | 4,84%    | -    | 0,00%         | 65    |     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25  |               |                |     |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|-----|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap            |     |
| 1   | SME                     | 45.235         | 38.775         | 38.945         | -                       | 640                     | 640           | -388              | 170                  | -6.290        | 470            | 54.048         | 72,06%        | (15.103)       |     |
|     | Linkage                 | 14.656         | 14.627         | 14.627         | -                       | -                       | -             | 1                 | 0                    | -29           | -              | 18.494         | 79,09%        | (3.867)        |     |
|     | Non-Linkage             | 30.579         | 24.148         | 24.318         | -                       | 640                     | 640           | -390              | 170                  | -6.261        | 470            | 35.554         | 68,40%        | (11.236)       |     |
|     | • Local Champion        | 28.121         | 21.313         | 21.650         | -                       | 640                     | 640           | -215              | 336                  | -6.472        | 304            | 30.480         | 71,03%        | (8.830)        |     |
|     | • Value Chain           | 2.457          | 2.835          | 2.668          | -                       | -                       | -             | -174              | -167                 | 211           | 167            | 5.074          | 52,58%        | (2.406)        |     |
| 2   | MBG                     | 4.919          | 2.874          | 2.828          | -                       | -                       | 0             | -219              | -46                  | -2.091        | 46             | 4.919          | 57,49%        | (2.091)        |     |
|     | KUR                     | 4.804          | 2.874          | 2.828          | -                       | -                       | 0             | -219              | -46                  | -1.977        | 46             | 4.804          | 58,86%        | (1.977)        |     |
|     | Non KUR                 | 115            | -              | -              | -                       | -                       | 0             | 0                 | 0                    | -115          | -              | 115            | 0,00%         | (115)          |     |
| 3   | PWG                     | 23.337         | 39.533         | 42.273         | 11.278                  | 7.915                   | -3.362        | 3.166             | 2.740                | 18.936        | 5.175          | 39.389         | 107,32%       | 2.884          |     |
|     | Cilem                   | 6.677          | 17.447         | 18.171         | 3.075                   | 1.634                   | -1.442        | 1.920             | 725                  | 11.494        | 909            | 19.951         | 91,08%        | (1.779)        |     |
|     | Gadai                   | 16.660         | 22.086         | 24.102         | 8.202                   | 6.282                   | -1.921        | 1.246             | 2.015                | 7.442         | 4.267          | 19.438         | 123,99%       | 4.663          |     |
| 4   | CFG                     | 108.703        | 129.533        | 131.249        | 2.607                   | 3.995                   | 1.388         | 2.647             | 1.716                | 22.546        | 2.279          | 121.184        | 108,31%       | 10.065         |     |
|     | CF 1                    | 24.869         | 27.555         | 27.180         | 27                      | 19                      | -8            | -108              | -375                 | 2.311         | 394            | 26.405         | 102,94%       | 775            |     |
|     | Total Griya             | 19.873         | 21.431         | 21.243         | -                       | -                       | 0             | 0                 | -188                 | 1.370         | 188            | 20.306         | 104,61%       | 937            |     |
|     | • Total Non Program     | 19.873         | 21.431         | 21.243         | -                       | -                       | 0             | 0                 | -424                 | -188          | 1.370          | 188            | 20.306        | 104,61%        | 937 |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0              |     |
|     | Oto                     | 4.997          | 6.124          | 5.938          | 27                      | 19                      | -8            | -108              | -186                 | 941           | 205            | 6.099          | 97,35%        | (162)          |     |
|     | CF 2                    | 83.833         | 101.978        | 104.068        | 2.580                   | 3.976                   | 1.396         | 2.755             | 2.091                | 20.235        | 1.885          | 94.779         | 109,80%       | 9.289          |     |
|     | Mitraguna & Others      | 62.328         | 78.196         | 79.710         | 2.180                   | 3.206                   | 1.026         | 2.567             | 1.514                | 17.382        | 1.692          | 72.223         | 110,37%       | 7.488          |     |
|     | Pensiun                 | 21.505         | 23.782         | 24.358         | 400                     | 770                     | 370           | 189               | 576                  | 2.853         | 194            | 22.557         | 107,99%       | 1.801          |     |
|     | <b>Total Pembiayaan</b> | <b>182.193</b> | <b>210.715</b> | <b>215.294</b> | <b>13.885</b>           | <b>12.551</b>           | <b>-1.334</b> | <b>5.206</b>      | <b>4.580</b>         | <b>33.101</b> | <b>7.971</b>   | <b>219.540</b> | <b>98,07%</b> | <b>(4.246)</b> |     |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |              |              |               | MtD (UG) & DG | Run Off Nov'25 | Target Nov'25 |              |               |              |
|-----|-------------------------|------------|--------------|--------------|---------------|---------------|----------------|---------------|--------------|---------------|--------------|
|     |                         | 31-Dec-24  | 30-Sep-25    | 31-Oct-25    | 25-Nov-25     |               |                | Posisi        | Penc.        | Gap           |              |
| 1   | SME                     | -          | -            | -            | 2.850         | 0,00%         | 0,00%          | 7,32%         | 2.850        | 2.850         |              |
|     | Linkage                 | -          | -            | -            | -             | 0,00%         | 0,00%          | 0,00%         | -            | -             |              |
|     | Local Champion          | -          | -            | -            | 2.730         | 0,00%         | 0,00%          | 11,22%        | 2.730        | 2.730         |              |
|     | Value Chain             | -          | -            | -            | 120           | 0,00%         | 0,00%          | 0,55%         | 120          | 120           |              |
| 2   | MBG                     | 121        | 20           | 32           | 97            | 2,46%         | 1,11%          | 3,44%         | 65           | 77            |              |
|     | KUR                     | 83         | 20           | 32           | 97            | 1,72%         | 1,11%          | 3,44%         | 65           | 77            |              |
|     | Non KUR                 | 38         | -            | -            | -             | 33,52%        | 0,00%          | 0,00%         | -            | -             |              |
| 3   | PWG                     | -          | -            | -            | 4.142         | 0,00%         | 0,00%          | 9,80%         | 4.142        | 4.142         |              |
|     | Cilem                   | -          | -            | -            | 2.559         | 0,00%         | 0,00%          | 14,08%        | 2.559        | 2.559         |              |
|     | Gadai                   | -          | -            | -            | 1.583         | 0,00%         | 0,00%          | 6,57%         | 1.583        | 1.583         |              |
| 4   | CFG                     | 330        | 1.698        | 1.506        | 3.593         | 0,30%         | 1,16%          | 2,74%         | 2.086        | 3.263         |              |
|     | CF 1                    | 209        | 63           | -            | 946           | 0,84%         | 0,00%          | 3,48%         | 946          | 882           |              |
|     | Total Griya             | -          | -            | -            | 787           | 0,00%         | 0,00%          | 3,71%         | 787          | 787           |              |
|     | Oto                     | 209        | 63           | -            | 158           | 4,19%         | 0,00%          | 2,66%         | 158          | 95            |              |
|     | CF 2                    | 120        | 1.635        | 1.506        | 2.647         | 0,14%         | 1,48%          | 2,54%         | 1.141        | 2.527         |              |
|     | Mitraguna & Others      | -          | 1.495        | 1.506        | 2.310         | 0,00%         | 1,93%          | 2,90%         | 804          | 2.310         |              |
|     | Pensiun                 | 120        | 140          | -            | 337           | 0,56%         | 0,00%          | 1,38%         | 337          | 216           |              |
|     | <b>Total Pembiayaan</b> | <b>451</b> | <b>1.718</b> | <b>1.538</b> | <b>10.681</b> | <b>0,25%</b>  | <b>0,73%</b>   | <b>4,96%</b>  | <b>9.143</b> | <b>10.230</b> | <b>8.963</b> |
|     |                         |            |              |              |               |               |                |               | 3,29%        | 33,73%        | -1,7%        |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (UG) & DG | Run Off Nov'25 | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|---------------|----------------|---------------|-------|-------|
|     |               | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 25-Nov-25 |               |                | Posisi        | Penc. | Gap   |
| 1   | SME           | 5.726     | 6.156     | 6.156     | 6.156     | 12,66%        | 15,88%         | 15,81%        | 430   | -     |
|     | Linkage       | 23        | -         | -         | -         | 0,15%         | 0,00%          | 0,00%         | -     | (23)  |
|     | Non-Linkage   | 5.703     | 6.156     | 6.156     | 6.156     | 18,65%        | 25,49%         | 25,31%        | 453   | -     |
|     | Value Chain   | -         | -         | -         | -         | 0,00%         | 0,00%          | 0,00%         | -     | -     |
| 2   | MBG           | 372       | 73        | -         | -         | 7,57%         | 0,00%          | 0,00%         | (372) | (73)  |
|     | KUR           | 296       | 73        | -         | -         | 6,16%         | 0,00%          | 0,00%         | (296) | (73)  |
|     | Non KUR       | 76        | -         | -         | -         | 66,48%        | 0,00%          | 0,00%         | -     | (76)  |
| 3   | PWG           | -         | -         | -         | -         | 0,00%         | 0,00%          | 0,00%         | -     | -     |
|     | Cilem         | -         | -         | -         | -         | 0,00%         | 0,00%          | 0,00%         | -     | -     |
|     | Gadai         | -         | -         | -         | -         | 0,00%         | 0,00%          | 0,00%         | -     | -     |
| 4   | CFG           | 2.684     | 199       | 397       | 1.901     | 2,47%         | 0,31%          | 1,45%         | 1.504 | (783) |
|     | CF 1          | 107       | 199       | 261       | 261       | 0,43%         | 0,95%          | 0,96%         | -     | 153   |
|     | Total Griya   | -         | -         | -         | -         | 0,00%         | 0,00%          | 0,00%         | -     | 62    |
|     | Oto           | 107       | 199       | 261       | 261       | 2,15%         | 4,25%          | 4,39%         | -     | 153   |
|     | CF 2          | 2.577</   |           |           |           |               |                |               |       |       |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |              |              |               |              | Target Nov'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|--------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD          | %MtD         | YtD           | %YtD         | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 17.704         | 40.076         | 23.886         | 18.441         | 16.346            | (5.445)              | (21.635)     | -53,98%      | 737           | 4,16%        | 27.730         | 66,50%        | (9.289)         |
| 2   | Tabungan      | 74.047         | 76.608         | 77.399         | 78.250         | 1.205             | 851                  | 1.641        | 2,14%        | 4.203         | 5,68%        | 90.374         | 86,58%        | (12.124)        |
| 3   | Deposito      | 177.676        | 159.231        | 187.557        | 188.557        | (2.193)           | 1.000                | 29.326       | 18,42%       | 10.881        | 6,12%        | 178.593        | 105,58%       | 9.964           |
|     | <b>Total</b>  | <b>269.427</b> | <b>275.916</b> | <b>288.842</b> | <b>285.248</b> | <b>15.359</b>     | <b>(3.594)</b>       | <b>9.332</b> | <b>3,38%</b> | <b>15.821</b> | <b>5,87%</b> | <b>296.698</b> | <b>96,14%</b> | <b>(11.450)</b> |
|     | CASA          | 91.751         | 116.684        | 101.285        | 96.691         | 17.551            | (4.594)              | (19.993)     | -17,13%      | 4.940         | 5,38%        | 118.105        | 81,87%        | (21.414)        |
|     | (%) CASA      | 34,05%         | 42,29%         | 35,07%         | 33,90%         |                   |                      |              |              |               |              |                |               |                 |
|     | FDR           | 66,93%         | 75,15%         | 72,23%         | 73,14%         |                   |                      |              |              |               |              |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | DtD | Growth (1-23 Nov'25) |         |         |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-----|----------------------|---------|---------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |     | MtD                  | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.699     | 1.827     | 2.658     | 2.668     | 10  | 840                  | 45,98%  | (1.031) | -27,88% | -             | 0,00% | 2.668 |
| 2   | Giro ISE      | 1.245     | 198       | 645       | 646       | 1   | 448                  | 226,18% | (599)   | -48,14% | -             | 0,00% | 646   |
| 3   | Tabungan ISE  | 2.454     | 1.630     | 2.013     | 2.022     | 9   | 393                  | 24,09%  | (432)   | -17,61% | -             | 0,00% | 2.022 |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0   | 0                    | #DIV/0! | 0       | #DIV/0! | -             | 0,00% | 0     |
| 5   | CIF ISE       | 78        | 83        | 84        | 84        | 0   | 1                    | 1,20%   | 6       | 7,69%   | -             | 0,00% | 84    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi         |                |                | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25  |               |              |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|--------------|
|     |                         | 31-Dec-24      | 31-Oct-25      | 25-Nov-25      |                         |                         |               |                   | MtD                  | YtD           |                | Posisi         | Penc.         | Gap          |
| 1   | SME                     | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0            |
|     | Linkage                 | -              | -              | -              | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0            |
|     | Non-Linkage             | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0            |
|     | • Local Champion        | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0            |
|     | • Value Chain           | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0            |
| 2   | MBG                     | 7.500          | 10.464         | 10.436         | 30                      | 200                     | 170           | 214               | -28                  | 2.936         | 228            | 10.279         | 101,52%       | 157          |
|     | KUR                     | 5.814          | 8.922          | 8.908          | 30                      | 200                     | 170           | 252               | -15                  | 3.093         | 215            | 8.593          | 103,66%       | 314          |
|     | Non KUR                 | 1.686          | 1.542          | 1.528          | -                       | -                       | 0             | 38                | -13                  | -158          | 13             | 1.686          | 90,65%        | (158)        |
| 3   | PWG                     | 25.637         | 37.586         | 39.426         | 7.825                   | 8.035                   | 210           | 2.015             | 1.840                | 13.789        | 6.195          | 37.092         | 106,29%       | 2.334        |
|     | Cilem                   | 7.478          | 16.013         | 16.798         | 2.753                   | 1.698                   | -1.055        | 1.735             | 785                  | 9.321         | 913            | 17.536         | 95,79%        | (738)        |
|     | Gadai                   | 18.160         | 21.573         | 22.628         | 5.072                   | 6.337                   | 1.265         | 280               | 1.054                | 4.468         | 5.282          | 19.556         | 115,71%       | 3.072        |
| 4   | CFG                     | 147.202        | 159.308        | 158.761        | 3.258                   | 2.772                   | -486          | 1.851             | -546                 | 11.559        | 3.318          | 161.418        | 98,35%        | (2.657)      |
|     | CF 1                    | 16.107         | 19.021         | 20.121         | 257                     | 1.290                   | 1.033         | -201              | 1.100                | 4.014         | 190            | 18.142         | 110,91%       | 1.979        |
|     | Total Griya             | 8.451          | 13.214         | 14.437         | 257                     | 1.290                   | 1.033         | 0                 | 1.223                | 5.986         | 67             | 8.981          | 160,75%       | 5.456        |
| 4   | • Total Non Program     | 8.451          | 13.214         | 14.437         | 257                     | 1.290                   | 1.033         | 189               | 1.223                | 5.986         | 67             | 8.981          | 160,75%       | 5.456        |
|     | • Program               | -              | -              | -              | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0              | 0,00%         | 0            |
|     | Oto                     | 7.656          | 5.807          | 5.684          | -                       | -                       | 0             | -201              | -123                 | -1.971        | 123            | 9.161          | 62,05%        | (3.477)      |
|     | CF 2                    | 131.096        | 140.287        | 138.640        | 3.001                   | 1.482                   | -1.519        | 2.052             | -1.646               | 7.545         | 3.128          | 143.276        | 96,76%        | (4.635)      |
|     | Mitraguna & Others      | 128.138        | 136.656        | 135.002        | 2.766                   | 1.447                   | -1.319        | 1.845             | -1.654               | 6.864         | 3.101          | 138.882        | 97,21%        | (3.879)      |
|     | Pensiun                 | 2.957          | 3.631          | 3.638          | 235                     | 35                      | -200          | 208               | 8                    | 681           | 27             | 4.394          | 82,79%        | (756)        |
|     | <b>Total Pembiayaan</b> | <b>180.340</b> | <b>207.358</b> | <b>208.623</b> | <b>11.112</b>           | <b>11.007</b>           | <b>-105</b>   | <b>4.080</b>      | <b>1.265</b>         | <b>28.284</b> | <b>9.742</b>   | <b>208.789</b> | <b>99,92%</b> | <b>(166)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi       |              |              |              | 31-Dec-24    | 31-Oct-25    | 25-Nov-25    | % Relatif  |              | MtD        | YtD          | MtM           | Target Nov'25 |         |         |         |         |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|------------|--------------|---------------|---------------|---------|---------|---------|---------|
|     |                         | 31-Dec-24    | 30-Sep-25    | 31-Oct-25    | 25-Nov-25    |              |              |              | MtD        | YtD          |            |              |               | %             | Penc.   | Gap     |         |         |
| 1   | SME                     | -            | -            | -            | -            | 0            | 0,00%        | 0            | 0,00%      | 0            | -          | -            | -             |               |         |         |         |         |
|     | Linkage                 | -            | -            | -            | -            | 0            | 0,00%        | 0            | 0,00%      | 0            | -          | -            | -             |               |         |         |         |         |
|     | Local Champion          | -            | -            | -            | -            | 0            | 0,00%        | 0            | 0,00%      | 0            | -          | -            | -             |               |         |         |         |         |
|     | Value Chain             | -            | -            | -            | -            | 0            | 0,00%        | 0            | 0,00%      | 0            | -          | -            | -             |               |         |         |         |         |
| 2   | MBG                     | 453          | 156          | 151          | 2.141        | 6,04%        | 1.44%        | 20,52%       | 1.991      | 1.689        | 1.985      |              |               |               |         |         |         |         |
|     | KUR                     | 363          | 83           | 80           | 1.903        | 6,24%        | 0,90%        | 21,36%       | 1.822      | 1.540        | 1.819      |              |               |               |         |         |         |         |
|     | Non KUR                 | 90           | 73           | 70           | 239          | 5,33%        | 4,57%        | 15,63%       | 168        | 149          | 166        |              |               |               |         |         |         |         |
| 3   | PWG                     | -            | -            | -            | -            | 4.115        | 0,00%        | 0,00%        | 10,44%     | 4.115        | 4.115      | 4.115        |               |               |         |         |         |         |
|     | Cilem                   | -            | -            | -            | -            | 3.268        | 0,00%        | 0,00%        | 19,46%     | 3.268        | 3.268      | 3.268        |               |               |         |         |         |         |
|     | Gadai                   | -            | -            | -            | -            | 846          | 0,00%        | 0,00%        | 3,74%      | 846          | 846        | 846          |               |               |         |         |         |         |
| 4   | CFG                     | 537          | 1.372        | 1.213        | 6.375        | 0,36%        | 0,76%        | 4,02%        | 5.162      | 5.838        | 5.003      |              |               |               |         |         |         |         |
|     | CF 1                    | 200          | 783          | 336          | 1.712        | 1,24%        | 1,77%        | 8,51%        | 1.376      | 1.513        | 929        |              |               |               |         |         |         |         |
|     | Total Griya             | -            | -            | -            | -            | 621          | 0,00%        | 0,00%        | 4,30%      | 621          | 621        | 621          |               |               |         |         |         |         |
|     | Oto                     | 200          | 783          | 336          | 1.092        | 2,61%        | 5,79%        | 19,21%       | 755        | 892          | 309        |              |               |               |         |         |         |         |
|     | CF 2                    | 337          | 589          | 876          | 4.662        | 0,26%        | 0,62%        | 3,36%        | 3.786      | 4.325        | 4.074      |              |               |               |         |         |         |         |
|     | Mitraguna & Others      | 337          | 589          | 876          | 4.623        | 0,26%        | 0,64%        | 3,42%        | 3.746      | 4.285        | 4.034      |              |               |               |         |         |         |         |
|     | Pensiun                 | -            | -            | -            | -            | 40           | 0,00%        | 0,00%        | 1,09%      | 40           | 40         | 40           |               |               |         |         |         |         |
|     | <b>Total Pembiayaan</b> | <b>1.219</b> | <b>2.824</b> | <b>2.867</b> | <b>3.326</b> | <b>0,68%</b> | <b>1,38%</b> | <b>1,59%</b> | <b>459</b> | <b>2.107</b> | <b>503</b> | <b>0,06%</b> | <b>95,97%</b> | <b>-1,5%</b>  | <b></b> | <b></b> | <b></b> | <b></b> |

## Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi    |           |           |           | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | % Relatif |     | MtD | YtD | MtM | Target Nov'25 |       |     |  |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|-----|-----|---------------|-------|-----|--|
|     |               | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 25-Nov-25 |           |           |           | MtD       | YtD |     |     |     | %             | Penc. | Gap |  |
| 1   | SME           | -         | -         | -         | -         | 0         | 0,00%     | 0         | 0,00%     | 0   | -   | -   | -   |               |       |     |  |
|     | Linkage       | -         | -         | -         | -         | 0         | 0,00%     | 0         | 0,00%     | 0   | -   | -   | -   |               |       |     |  |
|     | Non-Linkage   | -         | -         | -         | -         | 0         | 0,00%     | 0         | 0,00%     | 0   | -   | -   | -   |               |       |     |  |
|     | Value Chain   | -         | -         | -         | -         | 0         | 0,00%     | 0         | 0,00%     | 0   | -   | -   | -   |               |       |     |  |
| 2   | MBG           | 70        | 199       | 198       | 198       | 0,93%     | 1,90%</   |           |           |     |     |     |     |               |       |     |  |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |                |               |              |              | Target Nov'25  |               |                |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|----------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD            | %MtD          | YtD          | %YtD         | Posisi         | Penc.         | Gap            |
| 1   | Giro          | 12.950         | 14.546         | 14.820         | 15.038         | (614)             | 218                  | 492            | 3,38%         | 2.088        | 16,12%       | 17.890         | 84,06%        | (2.853)        |
| 2   | Tabungan      | 76.505         | 85.359         | 82.556         | 82.550         | 6.313             | (6)                  | (2.810)        | -3,29%        | 6.045        | 7,90%        | 85.927         | 96,07%        | (3.377)        |
| 3   | Deposito      | 21.770         | 21.261         | 20.831         | 20.810         | 72                | (20)                 | (450)          | -2,12%        | (960)        | -4,41%       | 22.258         | 93,50%        | (1.448)        |
|     | <b>Total</b>  | <b>111.225</b> | <b>121.166</b> | <b>118.206</b> | <b>118.398</b> | <b>5.771</b>      | <b>192</b>           | <b>(2.768)</b> | <b>-2,28%</b> | <b>7.173</b> | <b>6,45%</b> | <b>126.075</b> | <b>93,91%</b> | <b>(7.677)</b> |
|     | CASA          | 89.454         | 99.905         | 97.376         | 97.588         | 5.700             | 212                  | (2.317)        | -2,32%        | 8.133        | 9,09%        | 103.817        | 94,00%        | (6.230)        |
|     | (%) CASA      | 80,43%         | 82,45%         | 82,38%         | 82,42%         |                   |                      |                |               |              |              |                |               |                |
|     | FDR           | 45,34%         | 58,33%         | 60,29%         | 60,19%         |                   |                      |                |               |              |              |                |               |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-25 Oct'25) | Growth (1-23 Nov'25) |         |      |         |      | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD     | %MtD | YtD     | %YtD | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1.158     | 1.451     | 1.494     | 1.495     | 0                 | 43                   | 2,96%   | 336  | 29,04%  | -    | 0,00%         | 1.495 |     |
| 2   | Giro ISE      | 199       | 118       | 138       | 138       | 0                 | 20                   | 17,20%  | (61) | -30,68% | -    | 0,00%         | 138   |     |
| 3   | Tabungan ISE  | 959       | 1.334     | 1.356     | 1.356     | 0                 | 23                   | 1,71%   | 397  | 41,44%  | -    | 0,00%         | 1.356 |     |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0                 | 0                    | #DIV/0! | 0    | #DIV/0! | -    | 0,00%         | 0     |     |
| 5   | CIF ISE       | 50        | 55        | 55        | 55        | 0                 | 0                    | 0,00%   | 5    | 10,00%  | -    | 0,00%         | 55    |     |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |               |               | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25 |               |                |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|---------------|----------------|
|     |                         | 31-Dec-24     | 31-Oct-25     | 25-Nov-25     |                         |                         |               |                   | MtD                  | YtD           |                | Posisi        | Penc.         | Gap            |
| 1   | SME                     | 2             | 2             | 2             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 2             | 100,00%       | 0              |
|     | Linkage                 | 2             | 2             | 2             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 2             | 100,00%       | 0              |
|     | Non-Linkage             | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | • Local Champion        | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | • Value Chain           | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
| 2   | MBG                     | 103           | 4.767         | 5.198         | -                       | 500                     | 500           | 232               | 431                  | 5.095         | 69             | 3.735         | 139,19%       | 1.464          |
|     | KUR                     | 103           | 4.563         | 4.994         | -                       | 500                     | 500           | 234               | 431                  | 4.891         | 69             | 3.547         | 140,81%       | 1.447          |
|     | Non KUR                 | -             | 204           | 204           | -                       | 0                       | 0             | -2                | 0                    | 204           | -              | 188           | 108,59%       | 16             |
| 3   | PWG                     | 12.227        | 18.330        | 19.571        | 3.460                   | 3.714                   | 254           | 1.055             | 1.241                | 7.344         | 2.473          | 27.410        | 71,40%        | (7.839)        |
|     | Cilem                   | 5.118         | 10.278        | 10.939        | 683                     | 1.316                   | 633           | 284               | 660                  | 5.820         | 655            | 17.009        | 64,31%        | (6.071)        |
|     | Gadai                   | 7.109         | 8.052         | 8.632         | 2.777                   | 2.398                   | (379)         | 771               | 581                  | 1.523         | 1.817          | 10.400        | 83,00%        | (1.768)        |
| 4   | CFG                     | 38.093        | 47.576        | 46.496        | 1.138                   | 570                     | (568)         | 614               | (1.081)              | 8.402         | 1.651          | 46.389        | 100,23%       | 107            |
|     | CF 1                    | 11.280        | 11.393        | 11.084        | 15                      | -                       | (15)          | (341)             | (309)                | (196)         | 309            | 12.354        | 89,72%        | (1.270)        |
|     | Total Griya             | 5.847         | 6.704         | 6.545         | -                       | -                       | 0             | 0                 | (159)                | 699           | 159            | 6.132         | 106,73%       | 413            |
|     | • Total Non Program     | 5.847         | 6.026         | 5.869         | -                       | -                       | 0             | 0                 | (84)                 | 22            | 157            | 6.132         | 95,71%        | (263)          |
|     | • Program               | -             | 678           | 676           | -                       | -                       | 0             | 0                 | (2)                  | 676           | 2              | 0             | 0,00%         | 676            |
|     | Oto                     | 5.433         | 4.688         | 4.539         | 15                      | -                       | (15)          | (341)             | (150)                | (894)         | 150            | 6.221         | 72,95%        | (1.683)        |
|     | CF 2                    | 26.814        | 36.184        | 35.412        | 1.123                   | 570                     | (553)         | 955               | (772)                | 8.598         | 1.342          | 34.035        | 104,05%       | 1.377          |
|     | Mitraguna & Others      | 24.934        | 33.989        | 33.197        | 1.123                   | 530                     | (593)         | 910               | (791)                | 8.264         | 1.321          | 31.461        | 105,52%       | 1.736          |
|     | Pensiun                 | 1.880         | 2.195         | 2.215         | -                       | 40                      | 40            | 45                | 19                   | 335           | 21             | 2.574         | 86,04%        | (359)          |
|     | <b>Total Pembiayaan</b> | <b>50.425</b> | <b>70.675</b> | <b>71.266</b> | <b>4.598</b>            | <b>4.784</b>            | <b>186</b>    | <b>1.900</b>      | <b>591</b>           | <b>20.842</b> | <b>4.193</b>   | <b>77.535</b> | <b>91,92%</b> | <b>(6.268)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi     |            |              |            | MtD (1-25 Oct'25) | % Relatif    |              |              | MtD        | YtD        | MtM          | Target Nov'25  |              |     |
|-----|-------------------------|------------|------------|--------------|------------|-------------------|--------------|--------------|--------------|------------|------------|--------------|----------------|--------------|-----|
|     |                         | 31-Dec-24  | 30-Sep-25  | 31-Oct-25    | 25-Nov-25  |                   | 31-Dec-24    | 31-Oct-25    | 25-Nov-25    |            |            |              | %              | Penc.        | Gap |
| 1   | SME                     | -          | -          | -            | -          | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -          | -            |                |              |     |
|     | Linkage                 | -          | -          | -            | -          | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -          | -            |                |              |     |
|     | Local Champion          | -          | -          | -            | -          | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -          | -            |                |              |     |
|     | Value Chain             | -          | -          | -            | -          | 0                 | 0,00%        | 0,00%        | 0,00%        | -          | -          | -            |                |              |     |
| 2   | MBG                     | -          | -          | -            | -          | 1.256             | 0,00%        | 0,00%        | 24,17%       | 1.256      | 1.256      | 1.256        |                |              |     |
|     | KUR                     | -          | -          | -            | -          | 1.052             | 0,00%        | 0,00%        | 21,07%       | 1.052      | 1.052      | 1.052        |                |              |     |
|     | Non KUR                 | -          | -          | -            | -          | 204               | 0,00%        | 0,00%        | 100,00%      | 204        | 204        | 204          |                |              |     |
| 3   | PWG                     | -          | -          | -            | -          | 2.182             | 0,00%        | 0,00%        | 11,15%       | 2.182      | 2.182      | 2.182        |                |              |     |
|     | Cilem                   | -          | -          | -            | -          | 1.982             | 0,00%        | 0,00%        | 18,12%       | 1.982      | 1.982      | 1.982        |                |              |     |
|     | Gadai                   | -          | -          | -            | -          | 200               | 0,00%        | 0,00%        | 2,32%        | 200        | 200        | 200          |                |              |     |
| 4   | CFG                     | 182        | 943        | 361          | 440        | 1.138             | 0,48%        | 0,76%        | 0,95%        | 79         | 258        | (503)        |                |              |     |
|     | CF 1                    | 77         | 348        | 272          | 314        | 0,68%             | 0,29%        | 0,28%        | 0,23%        | 42         | 237        | (34)         |                |              |     |
|     | Total Griya             | 1          | -          | -            | -          | 0,02%             | 0,00%        | 0,00%        | -            | (1)        | -          | -            |                |              |     |
|     | Oto                     | 76         | 348        | 272          | 314        | 1,39%             | 5,80%        | 6,91%        | 4,04%        | 42         | 238        | (34)         |                |              |     |
|     | CF 2                    | 105        | 595        | 89           | 126        | 0,39%             | 0,25%        | 0,36%        | 1,85%        | 37         | 22         | (469)        |                |              |     |
|     | Mitraguna & Others      | 105        | 595        | 89           | 126        | 0,42%             | 0,26%        | 0,38%        | 1,98%        | 37         | 22         | (469)        |                |              |     |
|     | Pensiun                 | -          | -          | -            | -          | 0,00%             | 0,00%        | 0,00%        | -            | -          | -          | -            |                |              |     |
|     | <b>Total Pembiayaan</b> | <b>190</b> | <b>513</b> | <b>1.008</b> | <b>774</b> | <b>0,38%</b>      | <b>1,43%</b> | <b>1,09%</b> | <b>(235)</b> | <b>583</b> | <b>261</b> | <b>0,00%</b> | <b>100,00%</b> | <b>-1,1%</b> |     |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi |         |         | Growth (YoY) | % Growth |
|-----|---------------------|--------|---------|---------|--------------|----------|
|     |                     | Sep-24 | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 99.167 | 111.225 | 115.395 | 16.228       |          |
| 2   | Contribution Margin | 2.958  | 4.726   | 3.088   | 130          | -4,4%    |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,16   | 3,28   | 3,26   | (0,02)       | 0,09         |
| CIF Payroll | 375    | 432    | 452    | 20           | 77           |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |                |               |              |              | Target Nov'25  |               |                 |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD            | %MtD          | YtD          | %YtD         | Posisi         | Penc.         | Gap             |
| 1   | Giro          | 17.434         | 5.366          | 8.511          | 8.310          | 199               | (201)                | 2.944          | 54,86%        | (9.124)      | -52,34%      | 22.385         | 37,12%        | (14.075)        |
| 2   | Tabungan      | 88.077         | 86.195         | 77.399         | 77.572         | (7.659)           | 173                  | (8.624)        | -10,00%       | (10.506)     | -11,93%      | 97.031         | 79,95%        | (19.460)        |
| 3   | Deposito      | 27.462         | 48.947         | 49.624         | 49.623         | 9.993             | (1)                  | 677            | 1,38%         | 22.161       | 80,70%       | 27.903         | 177,84%       | 21.720          |
|     | <b>Total</b>  | <b>132.974</b> | <b>140.508</b> | <b>135.534</b> | <b>135.505</b> | <b>2.533</b>      | <b>(29)</b>          | <b>(5.003)</b> | <b>-3,56%</b> | <b>2.531</b> | <b>1,90%</b> | <b>147.320</b> | <b>91,98%</b> | <b>(11.815)</b> |
|     | CASA          | 105.512        | 91.561         | 85.910         | 85.882         | (7.460)           | (28)                 | (5.680)        | -6,20%        | (19.630)     | -18,60%      | 119.416        | 71,92%        | (33.535)        |
|     | (%) CASA      | 79,35%         | 65,16%         | 63,39%         | 63,38%         |                   |                      |                |               |              |              |                |               |                 |
|     | FDR           | 8,88%          | 16,51%         | 18,20%         | 18,21%         |                   |                      |                |               |              |              |                |               |                 |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-25 Oct'25) | Growth (1-23 Nov'25) |         |         |         |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 12.730    | 7.799     | 6.953     | 6.962     | 9                 | (836)                | (5.767) | -10,72% | (5.767) | -45,31% | -             | 0,00% | 6.962 |
| 2   | Giro ISE      | 9.787     | 158       | 1.046     | 1.054     | 8                 | 896                  | 565,90% | (8.733) | (8.733) | -89,23% | -             | 0,00% | 1.054 |
| 3   | Tabungan ISE  | 2.943     | 7.140     | 5.407     | 5.408     | 1                 | (1.732)              | (2.466) | -24,25% | 2.466   | 83,78%  | -             | 0,00% | 5.408 |
| 4   | Deposito ISE  | -         | 500       | 500       | 500       | 0                 | 0                    | 0,00%   | 500     | #DIV/0! | -       | -             | 0,00% | 500   |
| 5   | CIF ISE       | 32        | 36        | 36        | 36        | 0                 | 0                    | 0,00%   | 4       | 12,50%  | -       | -             | 0,00% | 36    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |               |               | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25 |                |              |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
|     |                         | 31-Dec-24     | 31-Oct-25     | 25-Nov-25     |                         |                         |               |                   | MtD                  | YtD           |                | Posisi        | Penc.          | Gap          |
| 1   | SME                     | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|     | Linkage                 | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|     | Non-Linkage             | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|     | • Local Champion        | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|     | • Value Chain           | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
| 2   | MBG                     | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|     | KUR                     | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|     | Non KUR                 | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
| 3   | PWG                     | 3.072         | 5.385         | 5.421         | 305                     | 307                     | 2             | -32               | 36                   | 2.349         | 271            | 3.201         | 169,33%        | 2.219        |
|     | Cilem                   | 3.072         | 5.385         | 5.421         | 305                     | 307                     | 2             | -32               | 36                   | 2.349         | 271            | 3.201         | 169,33%        | 2.219        |
|     | Gadai                   | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
| 4   | CFG                     | 8.743         | 17.820        | 19.249        | 875                     | 1.575                   | 700           | 973               | 1.429                | 10.506        | 146            | 17.590        | 109,43%        | 1.659        |
|     | CF 1                    | 1.694         | 1.865         | 1.848         | -                       | -                       | 0             | -24               | -17                  | 154           | 17             | 2.718         | 67,99%         | (870)        |
|     | Total Griya             | 398           | 867           | 863           | -                       | -                       | 0             | 0                 | -3                   | 465           | 3              | 696           | 124,03%        | 167          |
| 4   | • Total Non Program     | 398           | 867           | 863           | -                       | -                       | 0             | 0                 | -3                   | 465           | 3              | 696           | 124,03%        | 167          |
|     | • Program               | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0            |
|     | Oto                     | 1.296         | 998           | 985           | -                       | -                       | 0             | -24               | -14                  | -312          | 14             | 2.022         | 48,69%         | (1.037)      |
|     | CF 2                    | 7.049         | 15.955        | 17.401        | 875                     | 1.575                   | 700           | 997               | 1.446                | 10.353        | 129            | 14.872        | 117,00%        | 2.529        |
|     | Mitraguna & Others      | 6.955         | 15.863        | 17.310        | 875                     | 1.575                   | 700           | 997               | 1.447                | 10.355        | 128            | 14.204        | 121,87%        | 3.106        |
|     | Pensiun                 | 94            | 92            | 92            | -                       | -                       | 0             | -0                | -0                   | -2            | 0              | 668           | 13,70%         | (577)        |
|     | <b>Total Pembiayaan</b> | <b>11.815</b> | <b>23.204</b> | <b>24.670</b> | <b>1.180</b>            | <b>1.882</b>            | <b>702</b>    | <b>941</b>        | <b>1.465</b>         | <b>12.855</b> | <b>416</b>     | <b>20.791</b> | <b>118,65%</b> | <b>3.878</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi    |           |           |            | MtD (1-25 Oct'25) | % Relatif    | Net (UG) & DG |              |            | Run Off Nov'25 | Target Nov'25 |              |                 |
|-----|-------------------------|-----------|-----------|-----------|------------|-------------------|--------------|---------------|--------------|------------|----------------|---------------|--------------|-----------------|
|     |                         | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 25-Nov-25  |                   |              | MtD           | YtD          | MtM        |                | %             | Penc.        | Gap             |
| 1   | SME                     | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
|     | Linkage                 | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
|     | Local Champion          | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
|     | Value Chain             | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
| 2   | MBG                     | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
|     | KUR                     | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
|     | Non KUR                 | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
| 3   | PWG                     | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
|     | Cilem                   | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
|     | Gadai                   | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
| 4   | CFG                     | 223       | -         | 339       | 809        | 230               | 0,00%        | 2,55%         | 1,90%        | 421        | 471            | 586           | 809          |                 |
|     | CF 1                    | 223       | -         | 184       | 353        | 184               | 13,18%       | 9,86%         | 19,08%       | 169        | 129            | 353           |              |                 |
|     | Total Griya             | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
|     | Oto                     | 223       | -         | 184       | 353        | 184               | 17,22%       | 18,42%        | 35,81%       | 169        | 129            | 353           |              |                 |
|     | CF 2                    | -         | -         | 155       | 457        | 155               | 0,00%        | 0,97%         | 2,63%        | 302        | 457            | 457           |              |                 |
|     | Mitraguna & Others      | -         | -         | 155       | 457        | 155               | 0,00%        | 0,98%         | 2,64%        | 302        | 457            | 457           |              |                 |
|     | Pensiun                 | -         | -         | -         | -          | 551               | 0,00%        | 0,00%         | 10,17%       | 551        | 551            | 551           |              |                 |
|     | <b>Total Pembiayaan</b> | <b>-</b>  | <b>76</b> | <b>76</b> | <b>230</b> | <b>551</b>        | <b>0,00%</b> | <b>0,33%</b>  | <b>0,93%</b> | <b>154</b> | <b>230</b>     | <b>154</b>    | <b>5,99%</b> | <b>-544,15%</b> |
|     |                         |           |           |           |            |                   |              |               |              |            |                |               | 5,1%         |                 |

## Asset &amp; Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 137.177 | 132.974 | 137.975 | 798          |          |
| 2   | Contribution Margin | 1.985   | 2.841   | 2.227   | 242          | -12,2%   |

## PHR &amp; Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,90   | 3,15   | 3,16   | 0,01         | 0,26         |
| CIF Payroll | 250    | 268    | 278    | 10           | 28           |

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi         |                |                |                | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |                |               |               |               | Target Nov'25  |                |               |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|---------------|---------------|----------------|----------------|---------------|
|     |               | 31-Dec-24      | 31-Oct-25      | 24-Nov-25      | 25-Nov-25      |                   | DtD                  | MtD            | %MtD          | YtD           | %YtD          | Posisi         | Penc.          | Gap           |
| 1   | Giro          | 19.025         | 36.420         | 36.875         | 36.882         | (4.985)           | 6                    | 462            | 1,27%         | 17.856        | 93,86%        | 24.527         | 150,37%        | 12.355        |
| 2   | Tabungan      | 42.453         | 54.176         | 52.055         | 51.121         | 2.399             | (935)                | (3.055)        | -5,64%        | 8.667         | 20,42%        | 50.594         | 101,04%        | 526           |
| 3   | Deposito      | 43.338         | 45.527         | 45.107         | 45.107         | 1.425             | 0                    | (419)          | -0,92%        | 1.769         | 4,08%         | 43.913         | 102,72%        | 1.194         |
|     | <b>Total</b>  | <b>104.817</b> | <b>136.122</b> | <b>134.038</b> | <b>133.109</b> | <b>(1.161)</b>    | <b>(928)</b>         | <b>(3.013)</b> | <b>-2,21%</b> | <b>28.292</b> | <b>26,99%</b> | <b>119.034</b> | <b>111,82%</b> | <b>14.075</b> |
|     | CASA          | 61.479         | 90.595         | 88.930         | 88.002         | (2.586)           | (928)                | (2.593)        | -2,86%        | 26.523        | 43,14%        | 75.121         | 117,15%        | 12.881        |
|     | (%) CASA      | 58,65%         | 66,55%         | 66,35%         | 66,11%         |                   |                      |                |               |               |               |                |                |               |
|     | FDR           | 25,79%         | 41,74%         | 43,56%         | 43,86%         |                   |                      |                |               |               |               |                |                |               |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-25 Oct'25) | Growth (1-23 Nov'25) |     |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |                   | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.382     | 1.683     | 1.917     | 1.927     |                   | 11                   | 244 | 14,52%  | 546   | 39,50%  | -             | 0,00% | 1.927 |
| 2   | Giro ISE      | 167       | 58        | 53        | 53        |                   | 0                    | (5) | -8,93%  | (114) | -68,20% |               | 0,00% | 53    |
| 3   | Tabungan ISE  | 1.214     | 1.625     | 1.864     | 1.874     |                   | 11                   | 250 | 15,36%  | 660   | 54,35%  |               | 0,00% | 1.874 |
| 4   | Deposito ISE  | -         | -         | -         | -         |                   | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 26        | 33        | 36        | 36        |                   | 0                    | 3   | 9,09%   | 10    | 38,46%  |               | 0,00% | 36    |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi        |               |               | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25 |                |               |
|-----|-------------------------|---------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|---------------|
|     |                         | 31-Dec-24     | 31-Oct-25     | 25-Nov-25     |                         |                         |               |                   | MtD                  | YtD           |                | Posisi        | Penc.          | Gap           |
| 1   | SME                     | -             | -             | 2.000         | -                       | 2.000                   | 2.000         | 0                 | 2.000                | 2.000         | -              | 0             | 0,00%          | 2.000         |
|     | Linkage                 | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
|     | Non-Linkage             | -             | -             | 2.000         | -                       | 2.000                   | 2.000         | 0                 | 2.000                | 2.000         | -              | 0             | 0,00%          | 2.000         |
|     | • Local Champion        | -             | -             | 2.000         | -                       | 2.000                   | 2.000         | 0                 | 2.000                | 2.000         | -              | 0             | 0,00%          | 2.000         |
|     | • Value Chain           | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
| 2   | MBG                     | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
|     | KUR                     | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
|     | Non KUR                 | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
| 3   | PWG                     | 4.744         | 10.868        | 10.384        | 1.270                   | 416                     | -854          | 358               | -484                 | 5.640         | 900            | 5.399         | 192,33%        | 4.985         |
|     | Cilem                   | 4.744         | 10.868        | 10.384        | 1.270                   | 416                     | -854          | 358               | -484                 | 5.640         | 900            | 5.399         | 192,33%        | 4.985         |
|     | Gadai                   | -             | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
| 4   | CFG                     | 22.287        | 45.946        | 45.997        | 3.043                   | 1.478                   | -1.565        | 1.685             | 52                   | 23.710        | 1.426          | 31.309        | 146,91%        | 14.688        |
|     | CF 1                    | 3.598         | 7.925         | 7.839         | 791                     | -                       | -791          | 906               | -86                  | 4.240         | 86             | 4.708         | 166,49%        | 3.130         |
|     | Total Griya             | 1.186         | 3.167         | 3.129         | -                       | -                       | 0             | 0                 | -38                  | 1.943         | 38             | 1.499         | 208,76%        | 1.630         |
| 4   | • Total Non Program     | 1.186         | 3.167         | 3.129         | -                       | -                       | 0             | 0                 | -38                  | 1.943         | 38             | 1.499         | 208,76%        | 1.630         |
|     | • Program               | -             | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%          | 0             |
|     | Oto                     | 2.412         | 4.758         | 4.710         | 791                     | -                       | -791          | 906               | -48                  | 2.297         | 48             | 3.209         | 146,75%        | 1.500         |
|     | CF 2                    | 18.689        | 38.021        | 38.159        | 2.252                   | 1.478                   | -774          | 779               | 138                  | 19.470        | 1.340          | 26.601        | 143,45%        | 11.558        |
|     | Mitraguna & Others      | 17.983        | 37.214        | 37.356        | 2.165                   | 1.478                   | -687          | 681               | 142                  | 19.373        | 1.336          | 25.135        | 148,62%        | 12.221        |
|     | Pensiun                 | 705           | 807           | 803           | 87                      | -                       | -87           | 99                | -4                   | 97            | 4              | 1.466         | 54,75%         | (663)         |
|     | <b>Total Pembiayaan</b> | <b>27.031</b> | <b>56.814</b> | <b>58.381</b> | <b>4.313</b>            | <b>3.894</b>            | <b>-419</b>   | <b>2.043</b>      | <b>1.567</b>         | <b>31.350</b> | <b>2.326</b>   | <b>36.708</b> | <b>159,04%</b> | <b>21.673</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi    |           |           |           | MtD (1-25 Oct'25) | % Relatif    |              |              | Net (UG) & DG | Target Nov'25 |          |              |                |              |
|-----|-------------------------|-----------|-----------|-----------|-----------|-------------------|--------------|--------------|--------------|---------------|---------------|----------|--------------|----------------|--------------|
|     |                         | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 25-Nov-25 |                   | 31-Dec-24    | 31-Oct-25    | 25-Nov-25    |               | %             | Penc.    | Gap          |                |              |
| 1   | SME                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -            |                |              |
|     | Linkage                 | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -            |                |              |
|     | Local Champion          | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -            |                |              |
|     | Value Chain             | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -            |                |              |
| 2   | MBG                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -            |                |              |
|     | KUR                     | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -            |                |              |
|     | Non KUR                 | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        | -            |                |              |
| 3   | PWG                     | -         | -         | -         | -         | 985               | 0,00%        | 0,00%        | 0,49%        | 985           | 985           | 985      |              |                |              |
|     | Cilem                   | -         | -         | -         | -         | 985               | 0,00%        | 0,00%        | 0,49%        | 985           | 985           | 985      |              |                |              |
|     | Gadai                   | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        |              |                |              |
| 4   | CFG                     | -         | -         | -         | -         | 714               | 0,00%        | 0,00%        | 0,00%        | 714           | 714           | 714      |              |                |              |
|     | CF 1                    | -         | -         | -         | -         | 140               | 0,00%        | 0,00%        | 0,00%        | 140           | 140           | 140      |              |                |              |
|     | Total Griya             | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        |              |                |              |
|     | Oto                     | -         | -         | -         | -         | 140               | 0,00%        | 0,00%        | 0,00%        | 140           | 140           | 140      |              |                |              |
|     | CF 2                    | -         | -         | -         | -         | 574               | 0,00%        | 0,00%        | 0,00%        | 574           | 574           | 574      |              |                |              |
|     | Mitraguna & Others      | -         | -         | -         | -         | 574               | 0,00%        | 0,00%        | 0,00%        | 574           | 574           | 574      |              |                |              |
|     | Pensiun                 | -         | -         | -         | -         | 0                 | 0,00%        | 0,00%        | 0,00%        | -             | -             | -        |              |                |              |
|     | <b>Total Pembiayaan</b> | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>0,00%</b>      | <b>0,00%</b> | <b>0,00%</b> | <b>0,00%</b> | <b>-</b>      | <b>-</b>      | <b>-</b> | <b>0,00%</b> | <b>100,00%</b> | <b>-2,9%</b> |

## Kualitas Pembiayaan (NPF)

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

## Kinerja Pendanaan

| No. | Segmen/Produk | Posisi       |               |               |               | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |              |              |              |                | Target Nov'25 |               |                |
|-----|---------------|--------------|---------------|---------------|---------------|-------------------|----------------------|--------------|--------------|--------------|----------------|---------------|---------------|----------------|
|     |               | 31-Dec-24    | 31-Oct-25     | 24-Nov-25     | 25-Nov-25     |                   | DtD                  | MtD          | %MtD         | YtD          | %YtD           | Posisi        | Penc.         | Gap            |
| 1   | Giro          | -            | -             | -             | -             | 0                 | 0                    | 0            | #DIV/0!      | 0            | #DIV/0!        | 6.752         | 0,00%         | (6.752)        |
| 2   | Tabungan      | 2.113        | 10.577        | 12.048        | 11.968        | (1.709)           | (80)                 | 1.391        | 13,15%       | 9.855        | 466,48%        | 13.107        | 91,31%        | (1.139)        |
| 3   | Deposito      | 750          | 1.116         | 802           | 802           | 1                 | 0                    | (314)        | -28,12%      | 52           | 6,96%          | 1.367         | 58,67%        | (565)          |
|     | <b>Total</b>  | <b>2.863</b> | <b>11.693</b> | <b>12.851</b> | <b>12.770</b> | <b>(1.708)</b>    | <b>(80)</b>          | <b>1.077</b> | <b>9,21%</b> | <b>9.908</b> | <b>346,09%</b> | <b>21.226</b> | <b>60,16%</b> | <b>(8.456)</b> |
|     | CASA          | 2.113        | 10.577        | 12.048        | 11.968        | (1.709)           | (80)                 | 1.391        | 13,15%       | 9.855        | 466,48%        | 19.859        | 60,27%        | (7.891)        |
|     | (%) CASA      | 73,80%       | 90,46%        | 93,76%        | 93,72%        |                   |                      |              |              |              |                |               |               |                |
|     | FDR           | 44,75%       | 142,80%       | 133,69%       | 134,53%       |                   |                      |              |              |              |                |               |               |                |

## Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-23 Nov'25) |      |         |      |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 22-Nov-25 | 23-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | -         | 135       | 86        | 86        |  | 0                    | (49) | -36,31% | 86   | #DIV/0! | -             | 0,00% | 86  |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0    | #DIV/0! |               | 0,00% | 0   |
| 3   | Tabungan ISE  | -         | 135       | 86        | 86        |  | 0                    | (49) | -36,31% | 86   | #DIV/0! |               | 0,00% | 86  |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0    | #DIV/0! |               | 0,00% | 0   |
| 5   | CIF ISE       | 89        | 3         | 3         | 3         |  | 0                    | 0    | 0,00%   | (86) | -96,63% |               | 0,00% | 3   |

## Kinerja Pembiayaan

| No. | Segmen/Produk           | Posisi       |               |               | Pencairan (1-25 Oct'25) | Pencairan (1-25 Nov'25) | Pencairan MtM | MtD (1-25 Oct'25) | Growth (1-25 Nov'25) |               | Run Off Nov'25 | Target Nov'25 |               |                |
|-----|-------------------------|--------------|---------------|---------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|---------------|----------------|
|     |                         | 31-Dec-24    | 31-Oct-25     | 25-Nov-25     |                         |                         |               |                   | MtD                  | YtD           |                | Posisi        | Penc.         | Gap            |
| 1   | SME                     | -            | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | Linkage                 | -            | -             | -             | -                       | -                       | -             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | Non-Linkage             | -            | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | • Local Champion        | -            | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | • Value Chain           | -            | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
| 2   | MBG                     | -            | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | KUR                     | -            | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | Non KUR                 | -            | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
| 3   | PWG                     | 1.201        | 11.296        | 11.838        | 2.137                   | 1.833                   | -304          | 909               | 542                  | 10.637        | 1.291          | 8.970         | 131,97%       | 2.868          |
|     | Cilem                   | 1.026        | 8.054         | 8.578         | 858                     | 1.291                   | 433           | 195               | 524                  | 7.552         | 767            | 6.281         | 136,57%       | 2.297          |
|     | Gadai                   | 175          | 3.242         | 3.260         | 1.280                   | 542                     | -738          | 714               | 18                   | 3.085         | 524            | 2.689         | 121,23%       | 571            |
| 4   | CFG                     | 80           | 5.403         | 5.343         | 50                      | -                       | -50           | -10               | -60                  | 5.263         | 60             | 9.385         | 56,93%        | (4.043)        |
|     | CF 1                    | -            | 2.553         | 2.523         | -                       | -                       | 0             | -31               | -30                  | 2.523         | 30             | 1.107         | 227,91%       | 1.416          |
|     | Total Griya             | -            | 1.031         | 1.021         | -                       | -                       | 0             | 0                 | -10                  | 1.021         | 10             | 268           | 381,00%       | 753            |
|     | • Total Non Program     | -            | 1.031         | 1.021         | -                       | -                       | 0             | 0                 | -10                  | 1.021         | 10             | 268           | 381,00%       | 753            |
|     | • Program               | -            | -             | -             | -                       | -                       | 0             | 0                 | 0                    | 0             | -              | 0             | 0,00%         | 0              |
|     | Oto                     | -            | 1.522         | 1.502         | -                       | -                       | 0             | -31               | -20                  | 1.502         | 20             | 839           | 179,02%       | 663            |
|     | CF 2                    | 80           | 2.849         | 2.820         | 50                      | -                       | -50           | 21                | -30                  | 2.740         | 30             | 8.278         | 34,06%        | (5.459)        |
|     | Mitraguna & Others      | 80           | 2.577         | 2.550         | -                       | -                       | 0             | -27               | -28                  | 2.470         | 28             | 7.607         | 33,52%        | (5.058)        |
|     | Pensiun                 | -            | 272           | 270           | 50                      | -                       | -50           | 48                | -2                   | 270           | 2              | 671           | 40,21%        | (401)          |
|     | <b>Total Pembiayaan</b> | <b>1.281</b> | <b>16.698</b> | <b>17.180</b> | <b>2.187</b>            | <b>1.833</b>            | <b>-354</b>   | <b>899</b>        | <b>482</b>           | <b>15.899</b> | <b>1.351</b>   | <b>18.355</b> | <b>93,60%</b> | <b>(1.175)</b> |

## Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk           | Posisi    |           |           |            |  | % Relatif    |              |              |            | Net (UG) & DG |            |              | Target Nov'25  |             |     |
|-----|-------------------------|-----------|-----------|-----------|------------|--|--------------|--------------|--------------|------------|---------------|------------|--------------|----------------|-------------|-----|
|     |                         | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 25-Nov-25  |  | 31-Dec-24    | 31-Oct-25    | 25-Nov-25    |            | MtD           | YtD        | MtM          | %              | Penc.       | Gap |
| 1   | SME                     | -         | -         | -         | -          |  | 0,00%        | 0,00%        | 0,00%        | -          | -             | -          | -            |                |             |     |
|     | Linkage                 | -         | -         | -         | -          |  | 0,00%        | 0,00%        | 0,00%        | -          | -             | -          | -            |                |             |     |
|     | Local Champion          | -         | -         | -         | -          |  | 0,00%        | 0,00%        | 0,00%        | -          | -             | -          | -            |                |             |     |
|     | Value Chain             | -         | -         | -         | -          |  | 0,00%        | 0,00%        | 0,00%        | -          | -             | -          | -            |                |             |     |
| 2   | MBG                     | -         | -         | -         | -          |  | 0,00%        | 0,00%        | 0,00%        | -          | -             | -          | -            |                |             |     |
|     | KUR                     | -         | -         | -         | -          |  | 0,00%        | 0,00%        | 0,00%        | -          | -             | -          | -            |                |             |     |
|     | Non KUR                 | -         | -         | -         | -          |  | 0,00%        | 0,00%        | 0,00%        | -          | -             | -          | -            |                |             |     |
| 3   | PWG                     | -         | 35        | -         | 961        |  | 0,00%        | 0,00%        | 8,12%        | 961        | 961           | 926        |              |                |             |     |
|     | Cilem                   | -         | -         | -         | 949        |  | 0,00%        | 0,00%        | 11,06%       | 949        | 949           | 949        |              |                |             |     |
|     | Gadai                   | -         | 35        | -         | 12         |  | 0,00%        | 0,00%        | 0,37%        | 12         | 12            | (23)       |              |                |             |     |
| 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%        | -          | -             | -          |              |                |             |     |
|     | <b>Total Pembiayaan</b> | <b>-</b>  | <b>35</b> | <b>-</b>  | <b>961</b> |  | <b>0,00%</b> | <b>0,00%</b> | <b>5,59%</b> | <b>961</b> | <b>961</b>    | <b>926</b> | <b>1,22%</b> | <b>#DIV/0!</b> | <b>1,2%</b> |     |

## Kualitas Pembiayaan (NPF)

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