

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|-----------------|---------------|----------------|--------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | Giro | 155.866 | 128.866 | 156.615 | 119.551 | (4.060) | (37.064) | (9.315) | -7,23% | (36.315) | -23,30% | 346.235 | 34,53% | (226.683) |
| 2 | Tabungan | 1.803.617 | 1.980.739 | 1.979.070 | 1.996.770 | 51.335 | 17.701 | 16.031 | 0,81% | 193.154 | 10,71% | 2.083.113 | 95,86% | (86.343) |
| 3 | Deposito | 681.198 | 762.342 | 740.608 | 741.987 | (32.431) | 1.379 | (20.356) | -2,67% | 60.789 | 8,92% | 699.248 | 106,11% | 42.739 |
| | Total | 2.640.681 | 2.871.948 | 2.876.293 | 2.858.308 | 14.844 | (17.985) | (13.639) | -0,47% | 217.627 | 8,24% | 3.128.596 | 91,36% | (270.288) |
| | CASA | 1.959.483 | 2.109.605 | 2.135.685 | 2.116.321 | 47.274 | (19.364) | 6.716 | 0,32% | 156.838 | 8,00% | 2.429.348 | 87,11% | (313.027) |
| | (%) CASA | 74,20% | 73,46% | 74,25% | 74,04% | | | | | | | | | |
| | FDR | 99,99% | 104,53% | 106,01% | 106,67% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-22 Dec'25) | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|---------|---------------|--------|---------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 65.610 | 82.670 | 86.429 | 87.169 | | 740 | 4.500 | 5,44% | 21.559 | 32,86% | 95.806 | 90,99% | (8.637) |
| 2 | Giro ISE | 23.758 | 19.536 | 23.191 | 23.084 | | (107) | 3.548 | 18,16% | (674) | -2,84% | 42.060 | 54,88% | (18.976) |
| 3 | Tabungan ISE | 30.646 | 53.467 | 53.570 | 54.418 | | 848 | 951 | 1,78% | 23.772 | 77,57% | 34.843 | 156,18% | 19.575 |
| 4 | Deposito ISE | 11.205 | 9.667 | 9.667 | 9.667 | | 0 | 0 | 0,00% | (1.538) | -13,73% | 18.904 | 51,14% | (9.236) |
| 5 | CIF ISE | 1.945 | 2.824 | 2.824 | 2.824 | | 0 | 0 | 0,00% | 879 | 45,19% | | 0,00% | 2.824 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YTD | | Posisi | Penc. | Gap |
| 1 | SME | 80.398 | 99.911 | 102.542 | 5.900 | 3.585 | (2.316) | 3.622 | 2.631 | 22.144 | 953 | 115.782 | 88,56% | (13.240) |
| | Linkage | 14.865 | 24.409 | 27.086 | - | 2.678 | 2.678 | 12.221 | - | - | - | 30.274 | 89,47% | (3.188) |
| | Non-Linkage | 65.533 | 75.502 | 75.456 | 5.900 | 907 | (4.993) | 3.623 | (46) | 9.922 | 953 | 85.508 | 88,24% | (10.052) |
| | • Local Champion | 62.373 | 72.430 | 72.431 | 5.900 | 907 | (4.993) | 3.655 | 1 | 10.058 | 906 | 71.843 | 100,82% | 588 |
| | • Value Chain | 3.160 | 3.072 | 3.025 | - | - | - | (32) | (47) | - | 47 | 13.665 | 22,14% | (10.640) |
| 2 | MBG | 368.059 | 388.843 | 391.441 | 8.675 | 10.321 | 1.646 | 2.543 | 2.597 | 23.382 | 7.724 | 422.292 | 92,69% | (30.851) |
| | KUR | 343.457 | 362.300 | 364.713 | 7.885 | 9.851 | 1.966 | 1.434 | 2.413 | 21.256 | 7.438 | 394.978 | 92,34% | (30.265) |
| | Non KUR | 24.602 | 26.544 | 26.728 | 790 | 470 | (320) | 1.108 | 184 | 2.126 | 286 | 27.314 | 79,85% | (586) |
| 3 | PWG | 200.888 | 356.932 | 378.772 | 56.396 | 57.201 | 805 | 19.828 | 21.839 | 177.883 | 35.362 | 371.423 | 101,98% | 7.349 |
| | Cilem | 92.590 | 195.267 | 210.837 | 20.857 | 23.196 | 2.339 | 15.699 | 15.570 | 118.246 | 7.626 | 231.018 | 91,26% | (20.182) |
| | Gadai | 108.298 | 161.666 | 167.935 | 35.539 | 34.005 | (1.534) | 4.129 | 6.270 | 59.637 | 27.735 | 140.405 | 119,61% | 27.530 |
| 4 | CFG | 1.991.066 | 2.156.369 | 2.176.339 | 33.571 | 50.522 | 16.951 | 11.052 | 19.970 | 185.273 | 30.552 | 2.211.667 | 98,40% | (35.328) |
| | CF 1 | 271.158 | 283.057 | 284.211 | 2.435 | 3.702 | 1.267 | 1.942 | 1.154 | 13.053 | 2.549 | 309.258 | 91,90% | (25.048) |
| | Total Griya | 236.939 | 232.575 | 233.800 | 160 | 2.488 | 2.327 | 0 | 1.225 | (3.139) | 1.263 | 255.971 | 91,34% | (22.171) |
| | • Total Non Program | 155.508 | 155.596 | 157.117 | - | 2.330 | 2.330 | (2.038) | 1.520 | 1.608 | 810 | 163.915 | 95,85% | (6.799) |
| | • Program | 81.431 | 76.979 | 76.684 | 160 | 158 | (3) | (302) | (295) | (4.747) | 453 | 92.056 | 83,30% | (15.372) |
| | Oto | 34.219 | 50.482 | 50.411 | 2.275 | 1.214 | (1.061) | 1.942 | (71) | 16.192 | 1.286 | 53.287 | 94,60% | (2.877) |
| | CF 2 | 1.719.908 | 1.873.311 | 1.892.128 | 31.136 | 46.820 | 15.684 | 9.111 | 18.816 | 172.220 | 28.004 | 1.902.409 | 99,46% | (10.281) |
| | Mitraguna & Others | 1.474.657 | 1.605.638 | 1.622.318 | 28.268 | 42.008 | 13.740 | 8.035 | 16.680 | 147.661 | 25.328 | 1.638.476 | 99,01% | (16.158) |
| | Pensiun | 245.250 | 267.674 | 269.810 | 2.868 | 4.812 | 1.944 | 1.076 | 2.136 | 24.560 | 2.676 | 263.933 | 102,23% | 5.877 |
| | Total Pembiayaan | 2.640.411 | 3.002.055 | 3.049.093 | 104.543 | 121.629 | 17.086 | 37.045 | 47.038 | 408.682 | 74.591 | 3.121.164 | 97,69% | (72.071) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | MtD | Net (UG) & DG | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|--------------|----------------|---------------|---------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | | | | | YTD | MtM | | % | Penc. | Gap |
| 1 | SME | - | - | - | 3.387 | 0,00% | 0,00% | 3.387 | 3,30% | 3.387 | 3.387 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | - | - | | |
| | Local Champion | - | - | - | 3.387 | 0,00% | 0,00% | 0,00% | 4,49% | 3.387 | 3.387 | | | |
| | Value Chain | - | - | - | 1.819 | 0,00% | 0,00% | 2.511 | 0,00% | (1.819) | - | - | | |
| 2 | MBG | 2.275 | 9.715 | 9.715 | 32.296 | 0,62% | 0,62% | 2.505 | 8,25% | 22.581 | 30.021 | 22.581 | | |
| | KUR | 1.785 | 8.311 | 8.311 | 27.974 | 0,52% | 0,52% | 2.295 | 7,67% | 19.663 | 26.189 | 19.663 | | |
| | Non KUR | 489 | 1.404 | 1.404 | 4.322 | 1,99% | 1,99% | 5,29% | 16,17% | 2.918 | 3.833 | 2.918 | | |
| 3 | PWG | 10 | - | - | 15.985 | 0,00% | 0,00% | 16,17% | 4,22% | 15.985 | 15.985 | 15.985 | | |
| | Cilem | 10 | - | - | 11.334 | 0,01% | 0,01% | 0,00% | 5,38% | 11.334 | 11.334 | 11.334 | | |
| | Gadai | - | - | - | 4.651 | 0,00% | 0,00% | 2.777 | 4,651 | - | - | 4.651 | | |
| 4 | CFG | 19.717 | 28.500 | 30.393 | 58.555 | 0,99% | 0,99% | 1.411 | 2,69% | 28.162 | 38.838 | 30.055 | | |
| | CF 1 | 13.249 | 16.070 | 16.284 | 26.254 | 0,89% | 0,89% | 5,75% | 9,24% | 9.971 | 13.005 | 10.184 | | |
| | Total Griya | 9.274 | 9.315 | 9.438 | 9.607 | 3,91% | 4,06% | 4,11% | 169 | 334 | 292 | | | |
| | Oto | 476 | 540 | 714 | 713 | 1,39% | 1,41% | 1,41% | (0) | 237 | 173 | | | |
| | CF 2 | 15.917 | 13.636 | 12.603 | 13.829 | 0,93% | 0,67% | 0,73% | 1.226 | (2.088) | 193 | | | |
| | Mitraguna & Others | 14.983 | 12.664 | 11.647 | 13.060 | 1,02% | 0,73% | 0,81% | 1.413 | (1.923) | 397 | | | |
| | Pensiun | 934 | 972 | 956 | 769 | 0,04% | 0,03% | 0,28% | (187) | (166) | (203) | | | |
| | Total Pembiayaan | 46.399 | 50.747 | 49.786 | 51.909 | 1,76% | 1,66% | 1,70% | 2.123 | 5.510 | 1.162 | 1,79% | -4,97% | 0,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth | PHR & Payroll | | | Kinerja | Target Dec'25 | | |
|-----|------------------|---------------|--------|--------|--------------|----------|---------------|--------|--------|---------|---------------|--------------|--|
| | | Oct-24 | Dec-24 | Oct-25 | | | Oct-24 | Sep-25 | Oct-25 | | Growth (Mtd) | Growth (Yoy) | |
| 1 | Asset (Retail) T | 2.522.835</td | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|-----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 26.005 | 24.180 | 24.604 | 24.644 | 2.218 | 40 | 464 | 1,92% | (1.361) | -5,23% | 42.690 | 57,73% | (18.046) |
| 2 | Tabungan | 211.719 | 211.403 | 223.038 | 223.610 | 4.525 | 572 | 12.208 | 5,77% | 11.891 | 5,62% | 235.399 | 94,99% | (11.789) |
| 3 | Deposito | 98.613 | 78.216 | 57.590 | 57.878 | (26.842) | 288 | (20.338) | -26,00% | (40.735) | -41,31% | 100.158 | 57,79% | (42.280) |
| | Total | 336.337 | 313.799 | 305.233 | 306.132 | (20.100) | 900 | (7.666) | -2,44% | (30.205) | -8,98% | 378.247 | 80,93% | (72.115) |
| | CASA | 237.724 | 235.583 | 247.642 | 248.255 | 6.742 | 612 | 12.672 | 5,38% | 10.531 | 4,43% | 278.089 | 89,27% | (29.835) |
| | (%) CASA | 70,68% | 75,07% | 81,13% | 81,09% | | | | | | | | | |
| | FDR | 113,34% | 133,66% | 140,79% | 140,38% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|-------|----------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 15.474 | 18.301 | 19.595 | 19.661 | | 67 | 1.360 | 7,43% | 4.187 | 27,06% | - | 0,00% | 19.661 |
| 2 | Giro ISE | 9.559 | 9.188 | 11.476 | 11.281 | | (196) | 2.093 | 22,78% | 1.721 | 18,01% | - | 0,00% | 11.281 |
| 3 | Tabungan ISE | 5.622 | 9.114 | 8.118 | 8.381 | | 262 | (733) | -8,04% | 2.759 | 49,07% | - | 0,00% | 8.381 |
| 4 | Deposito ISE | 293 | - | - | - | | 0 | 0 | #DIV/0! | (293) | -100,00% | - | 0,00% | 0 |
| 5 | CIF ISE | 427 | 449 | 449 | 449 | | 0 | 0 | 0,00% | 22 | 5,15% | - | 0,00% | 449 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 17.555 | 18.483 | 18.400 | 5.000 | - | -5.000 | 4.885 | -83 | 844 | 83 | 26.415 | 69,66% | (8.015) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.858 | 0,00% | (3.858) |
| | Non-Linkage | 17.555 | 18.483 | 18.400 | 5.000 | - | -5.000 | 4.885 | -83 | 844 | 83 | 22.557 | 81,57% | (4.157) |
| | • Local Champion | 16.779 | 17.786 | 17.710 | 5.000 | - | -5.000 | 4.892 | -76 | 931 | 76 | 19.150 | 92,48% | (1.440) |
| | • Value Chain | 777 | 697 | 690 | - | - | - | -8 | -8 | -87 | 8 | 3.407 | 20,24% | (2.717) |
| 2 | MBG | 48.456 | 40.571 | 40.409 | 300 | 670 | 370 | -629 | -162 | -8.047 | 832 | 53.547 | 75,47% | (13.138) |
| | KUR | 46.158 | 37.777 | 37.640 | 300 | 670 | 370 | -573 | -137 | -8.518 | 807 | 51.001 | 73,80% | (13.361) |
| | Non KUR | 2.298 | 2.794 | 2.769 | - | - | 0 | -56 | -25 | 471 | 25 | 2.546 | 108,77% | 223 |
| 3 | PWG | 20.904 | 27.647 | 29.522 | 2.963 | 4.416 | 1.452 | 840 | 1.875 | 8.617 | 2.541 | 36.253 | 81,43% | (6.731) |
| | Cilem | 9.146 | 13.553 | 14.770 | 357 | 1.634 | 1.276 | -228 | 1.217 | 5.624 | 416 | 21.665 | 68,17% | (6.895) |
| | Gadai | 11.759 | 14.094 | 14.752 | 2.606 | 2.782 | 1.76 | 1.067 | 657 | 2.993 | 2.125 | 14.588 | 101,12% | 164 |
| 4 | CFG | 294.292 | 332.720 | 341.412 | 6.075 | 16.961 | 10.886 | 2.166 | 8.692 | 47.120 | 8.269 | 310.587 | 109,92% | 30.825 |
| | CF 1 | 11.437 | 13.673 | 14.061 | - | 500 | 500 | 30 | 387 | 2.624 | 113 | 13.443 | 104,60% | 618 |
| | Total Griya | 7.624 | 9.813 | 10.272 | - | 500 | 500 | 0 | 458 | 2.648 | 42 | 8.137 | 126,24% | 2.135 |
| 4 | • Total Non Program | 7.624 | 9.813 | 10.272 | - | 500 | 500 | -285 | 458 | 2.648 | 42 | 8.137 | 126,24% | 2.135 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.813 | 3.860 | 3.789 | - | - | 0 | 30 | -71 | -24 | 71 | 5.306 | 71,41% | (1.517) |
| | CF 2 | 282.855 | 319.047 | 327.351 | 6.075 | 16.461 | 10.386 | 2.137 | 8.305 | 44.497 | 8.156 | 297.144 | 110,17% | 30.207 |
| | Mitraguna & Others | 252.904 | 279.776 | 285.003 | 5.488 | 13.112 | 7.624 | 1.839 | 5.227 | 32.099 | 7.885 | 265.729 | 107,25% | 19.274 |
| | Pensiun | 29.951 | 39.271 | 42.349 | 587 | 3.349 | 2.762 | 297 | 3.078 | 12.398 | 271 | 31.415 | 134,80% | 10.934 |
| | Total Pembiayaan | 381.208 | 419.421 | 429.743 | 14.338 | 22.047 | 7.708 | 7.261 | 10.322 | 48.534 | 11.725 | 426.801 | 100,69% | 2.942 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|--------------|------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 233 | 0,00% | 0,00% | 1,26% | 233 | 233 | 233 | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 233 | 0,00% | 0,00% | 1,26% | 233 | 233 | 233 | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 66 | 1.481 | 2.043 | 4.280 | | 0,14% | 5,03% | 10,59% | 2.238 | 4.214 | 2.800 | | | |
| | KUR | 66 | 1.317 | 1.944 | 4.181 | | 0,14% | 5,14% | 11,11% | 2.238 | 4.115 | 2.864 | | | |
| | Non KUR | - | 163 | 99 | 99 | | 0,00% | 3,54% | 3,58% | - | 99 | (64) | | | |
| 3 | PWG | - | - | - | - | 847 | 0,00% | 0,00% | 2,87% | 847 | 847 | 847 | | | |
| | Cilem | - | - | - | - | 277 | 0,00% | 0,00% | 1,88% | 277 | 277 | 277 | | | |
| | Gadai | - | - | - | - | 570 | 0,00% | 0,00% | 3,86% | 570 | 570 | 570 | | | |
| 4 | CFG | - | 2.414 | 1.589 | 3.482 | | 0,00% | 0,48% | 1,02% | 1.893 | 3.482 | 1.068 | | | |
| | CF 1 | - | 92 | 144 | 760 | | 0,00% | 1,05% | 5,41% | 617 | 760 | 668 | | | |
| | Total Griya | - | - | - | - | 271 | 0,00% | 0,00% | 2,64% | 271 | 271 | 271 | | | |
| | Oto | - | 92 | 144 | 489 | | 0,00% | 3,72% | 12,90% | 345 | 489 | 397 | | | |
| | CF 2 | - | 2.322 | 1.445 | 2.722 | | 0,00% | 0,45% | 0,83% | 1.276 | 2.722 | 400 | | | |
| | Mitraguna & Others | - | 1.933 | 838 | 2.046 | | 0,00% | 0,30% | 0,72% | 1.208 | 2.046 | 113 | | | |
| | Pensiun | - | 389 | 607 | 675 | | 0,00% | 1,55% | 1,59% | 68 | 675 | 287 | | | |
| | Total Pembiayaan | 2.371 | 6.021 | 6.182 | 6.681 | 0,62% | 1,47% | 1,55% | 499 | 4.310 | 660 | 0,70% | 55,28% | -0,9% | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----|-------|------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | 674 | 3.571 | 3.553 | 3.553 | | 3,84% | 19,23% | 19,31% | - | 2.879 | (18) | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 674 | 3.571 | 3.553 | 3.553 | | 3,84% | 19,23% | 19,31% | - | 2.879 | (18) | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 175 | 274 | | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|-----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 4.287 | 9.557 | 2.041 | 3.080 | 341 | 1.039 | (6.477) | -67,77% | (1.207) | -28,15% | 20.184 | 15,26% | (17.104) |
| 2 | Tabungan | 160.765 | 165.013 | 169.774 | 178.941 | (430) | 9.167 | 13.929 | 8,44% | 18.177 | 11,31% | 183.329 | 97,61% | (4.388) |
| 3 | Deposito | 65.984 | 39.292 | 38.683 | 38.663 | (2.258) | (20) | (628) | -1,60% | (27.321) | -41,41% | 67.399 | 57,36% | (28.736) |
| | Total | 231.036 | 213.861 | 210.499 | 220.685 | (2.347) | 10.186 | 6.823 | 3,19% | (10.351) | -4,48% | 270.912 | 81,46% | (50.227) |
| | CASA | 165.052 | 174.570 | 171.816 | 182.022 | (89) | 10.206 | 7.452 | 4,27% | 16.970 | 10,28% | 203.513 | 89,44% | (21.492) |
| | (%) CASA | 71,44% | 81,63% | 81,62% | 82,48% | | | | | | | | | |
| | FDR | 120,56% | 147,01% | 150,95% | 143,98% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.555 | 2.218 | 2.282 | 2.330 | 48 | 112 | 5,05% | 775 | 49,87% | - | 0,00% | 2.330 | |
| 2 | Giro ISE | - | 1 | 3 | 3 | 0 | 2 | 143,27% | 3 | #DIV/0! | - | 0,00% | 3 | |
| 3 | Tabungan ISE | 1.555 | 2.217 | 2.279 | 2.327 | 48 | 110 | 4,96% | 772 | 49,65% | - | 0,00% | 2.327 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 150 | 166 | 166 | 166 | 0 | 0 | 0,00% | 16 | 10,67% | - | 0,00% | 166 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 71 | 4.174 | 4.499 | - | 907 | 907 | -71 | 325 | 4.428 | 582 | 4.308 | 104,44% | 191 |
| | Linkage | 20 | - | - | - | - | - | 0 | 0 | -20 | - | 1.865 | 0,00% | (1.865) |
| | Non-Linkage | 51 | 4.174 | 4.499 | - | 907 | 907 | -71 | 325 | 4.448 | 582 | 2.443 | 184,16% | 2.056 |
| | • Local Champion | 51 | 4.174 | 4.499 | - | 907 | 907 | -71 | 325 | 4.448 | 582 | 1.185 | 379,59% | 3.314 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.258 | 0,00% | (1.258) |
| 2 | MBG | 14.646 | 19.841 | 19.704 | 340 | 100 | -240 | 275 | -136 | 5.059 | 236 | 18.040 | 109,22% | 1.664 |
| | KUR | 12.693 | 16.593 | 16.386 | 140 | - | -140 | -70 | -207 | 3.693 | 207 | 15.923 | 102,91% | 463 |
| | Non KUR | 1.952 | 3.247 | 3.318 | 200 | 100 | -100 | 345 | 71 | 1.366 | 29 | 2.117 | 156,72% | 1.201 |
| 3 | PWG | 16.365 | 27.522 | 28.348 | 2.946 | 3.264 | 318 | 1.216 | 826 | 11.983 | 2.439 | 30.835 | 91,93% | (2.487) |
| | Cilem | 8.190 | 16.328 | 17.506 | 1.413 | 1.516 | 103 | 1.079 | 1.178 | 9.316 | 337 | 19.829 | 88,29% | (2.323) |
| | Gadai | 8.175 | 11.195 | 10.842 | 1.534 | 1.749 | 215 | 137 | -353 | 2.667 | 2.102 | 11.006 | 98,51% | (164) |
| 4 | CFG | 247.446 | 262.863 | 265.193 | 3.429 | 6.052 | 2.623 | 1.576 | 2.330 | 17.747 | 3.722 | 264.150 | 100,39% | 1.043 |
| | CF 1 | 12.247 | 10.155 | 10.077 | - | - | 0 | -71 | -78 | -2.170 | 78 | 14.252 | 70,71% | (4.175) |
| | Total Griya | 9.062 | 7.492 | 7.486 | - | - | 0 | 0 | -6 | -1.576 | 6 | 9.532 | 78,54% | (2.046) |
| | • Total Non Program | 9.062 | 7.492 | 7.486 | - | - | 0 | 0 | -6 | -1.576 | 6 | 9.532 | 78,54% | (2.046) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 3.185 | 2.662 | 2.591 | - | - | 0 | -71 | -72 | -594 | 72 | 4.720 | 54,89% | (2.129) |
| | CF 2 | 235.199 | 252.708 | 255.116 | 3.429 | 6.052 | 2.623 | 1.648 | 2.408 | 19.918 | 3.644 | 249.898 | 102,09% | 5.218 |
| | Mitraguna & Others | 206.067 | 222.689 | 225.717 | 2.749 | 6.052 | 3.303 | 1.518 | 3.028 | 19.650 | 3.024 | 219.260 | 102,94% | 6.456 |
| | Pensiun | 29.132 | 30.019 | 29.399 | 680 | - | -680 | 130 | -620 | 267 | 620 | 30.638 | 95,96% | (1.238) |
| | Total Pembiayaan | 278.528 | 314.400 | 317.744 | 6.715 | 10.323 | 3.608 | 2.996 | 3.345 | 39.216 | 6.979 | 317.333 | 100,13% | 412 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|---------------|---------------|--------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 1.644 | 0,00% | 0,00% | 36,53% | 1.644 | 1.644 | 1.644 | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Local Champion | - | - | - | - | 1.644 | 0,00% | 0,00% | 36,53% | 1.644 | 1.644 | 1.644 | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | |
| 2 | MBG | - | 79 | 80 | 1.240 | 0,00% | 0,40% | 6,29% | 1.160 | 1.240 | 1.161 | | | |
| | KUR | - | 79 | 80 | 886 | 0,00% | 0,48% | 5,41% | 806 | 886 | 807 | | | |
| | Non KUR | - | - | - | - | 354 | 0,00% | 0,00% | 10,67% | 354 | 354 | 354 | | |
| 3 | PWG | - | - | - | - | 1.199 | 0,00% | 0,00% | 4,23% | 1.199 | 1.199 | 1.199 | | |
| | Cilem | - | - | - | - | 991 | 0,00% | 0,00% | 5,66% | 991 | 991 | 991 | | |
| | Gadai | - | - | - | - | 208 | 0,00% | 0,00% | 1,92% | 208 | 208 | 208 | | |
| 4 | CFG | 713 | 728 | 670 | 2.051 | 0,93% | 0,67% | 0,66% | (1) | (550) | (299) | | | |
| | CF 1 | 8 | 466 | 462 | 299 | 0,06% | 4,55% | 2,97% | (163) | 292 | (167) | | | |
| | Total Griya | - | 257 | 254 | 158 | 0,00% | 3,39% | 2,12% | (96) | 158 | (98) | | | |
| | Oto | 8 | 210 | 208 | 141 | 0,24% | 7,81% | 5,43% | (67) | 133 | (69) | | | |
| | CF 2 | 705 | 262 | 208 | 1.752 | 0,30% | 0,08% | 0,69% | 1.544 | 1.047 | 1.490 | | | |
| | Mitraguna & Others | 705 | 262 | 208 | 1.759 | 0,34% | 0,09% | 0,65% | 1.255 | 757 | 1.201 | | | |
| | Pensiun | - | - | - | - | 290 | 0,00% | 0,00% | 0,99% | 290 | 290 | 290 | | |
| | Total Pembiayaan | 2.309 | 2.059 | 1.761 | 1.759 | 0,83% | 0,56% | 0,55% | (1) | (550) | (299) | 5,87% | -959,59% | 5,3% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|---------------|--------|--------|--------------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (Mtd) | | | Oct-24 | Oct-25 | Oct-25 | Growth (Mtd) |
| 1 | Asset (Retail) T | 277.711 | 283.958 | 316.621 | 38.910 | | | 2,66 | 2,94 | 2,99 | 0,05 |
| 2 | Contribution Margin | 13.703 | 16.708 | 15.166 | 1.463 | -10,7% | | 3.777 | 3.979 | 4.088 | 109 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|----------------|---------------|--------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 27.417 | 28.877 | 29.148 | 29.790 | (952) | 642 | 914 | 3,16% | 2.373 | 8,66% | 37.560 | 79,31% | (7.770) |
| 2 | Tabungan | 55.536 | 64.217 | 62.120 | 62.019 | (4.016) | (101) | (2.199) | -3,42% | 6.482 | 11,67% | 70.166 | 88,39% | (8.147) |
| 3 | Deposito | 6.088 | 6.210 | 6.210 | 6.210 | (599) | 0 | 0 | 0,00% | 122 | 2,00% | 7.064 | 87,91% | (854) |
| | Total | 89.042 | 99.304 | 97.477 | 98.019 | (5.566) | 541 | (1.285) | -1,29% | 8.977 | 10,08% | 114.790 | 85,39% | (16.771) |
| | CASA | 82.953 | 93.094 | 91.268 | 91.809 | (4.967) | 541 | (1.285) | -1,38% | 8.856 | 10,68% | 107.726 | 85,22% | (15.917) |
| | (%) CASA | 93,16% | 93,75% | 93,63% | 93,66% | | | | | | | | | |
| | FDR | 82,33% | 98,54% | 104,01% | 103,44% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.118 | 1.122 | 1.115 | 1.136 | | 21 | 13 | 1,20% | (1.982) | -63,57% | - | 0,00% | 1.136 |
| 2 | Giro ISE | 560 | 497 | 465 | 465 | | 0 | (31) | -6,34% | (95) | -16,95% | - | 0,00% | 465 |
| 3 | Tabungan ISE | 2.557 | 626 | 650 | 671 | | 21 | 45 | 7,18% | (1.887) | -73,78% | - | 0,00% | 671 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 45 | 54 | 54 | 54 | | 0 | 0 | 0,00% | 9 | 20,00% | - | 0,00% | 54 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 3.229 | 2.132 | 2.132 | - | - | 0 | -472 | 0 | -1.097 | - | 3.229 | 66,03% | (1.097) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 3.229 | 2.132 | 2.132 | - | - | 0 | -472 | 0 | -1.097 | - | 3.229 | 66,03% | (1.097) |
| | • Local Champion | 3.229 | 2.132 | 2.132 | - | - | 0 | -472 | 0 | -1.097 | - | 3.229 | 66,03% | (1.097) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 17.821 | 17.735 | 18.013 | 300 | 790 | 490 | -51 | 277 | 191 | 513 | 22.370 | 80,52% | (4.357) |
| | KUR | 16.625 | 17.059 | 17.345 | 300 | 790 | 490 | -39 | 286 | 720 | 504 | 20.952 | 82,78% | (3.607) |
| | Non KUR | 1.196 | 676 | 668 | - | - | 0 | -12 | -8 | -529 | 8 | 1.417 | 47,11% | (750) |
| 3 | PWG | 2.171 | 7.816 | 8.377 | 1.560 | 1.132 | -428 | 1.321 | 562 | 6.206 | 570 | 8.900 | 94,12% | (523) |
| | Cilem | 2.171 | 7.816 | 8.377 | 1.560 | 1.132 | -428 | 1.321 | 562 | 6.206 | 570 | 8.900 | 94,12% | (523) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 50.087 | 70.171 | 72.867 | 1.721 | 3.663 | 1.942 | 666 | 2.697 | 22.781 | 966 | 64.162 | 113,57% | 8.706 |
| | CF 1 | 13.142 | 15.768 | 16.115 | 201 | 450 | 249 | 128 | 347 | 2.974 | 103 | 15.592 | 103,36% | 523 |
| | Total Griya | 12.152 | 13.369 | 13.751 | - | 450 | 450 | 0 | 382 | 1.599 | 68 | 13.324 | 103,21% | 428 |
| | • Total Non Program | 7.615 | 9.249 | 9.654 | - | 450 | 450 | -114 | 406 | 2.039 | 44 | 8.194 | 117,82% | 1.460 |
| | • Program | 4.537 | 4.121 | 4.097 | - | - | 0 | -42 | -23 | -440 | 23 | 5.130 | 79,88% | (1.032) |
| | Oto | 989 | 2.399 | 2.364 | 201 | - | -201 | 128 | -35 | 1.375 | 35 | 2.268 | 104,21% | 96 |
| | CF 2 | 36.945 | 54.402 | 56.752 | 1.520 | 3.213 | 1.693 | 538 | 2.350 | 19.807 | 863 | 48.570 | 116,85% | 8.182 |
| | Mitraguna & Others | 31.987 | 49.469 | 51.785 | 1.520 | 3.195 | 1.615 | 590 | 2.316 | 19.798 | 819 | 42.422 | 122,07% | 9.363 |
| | Pensiun | 4.958 | 4.933 | 4.967 | - | 78 | 78 | -52 | 34 | 9 | 44 | 6.147 | 80,79% | (1.181) |
| | Total Pembiayaan | 73.308 | 97.854 | 101.389 | 3.580 | 5.585 | 2.004 | 1.464 | 3.536 | 28.081 | 2.049 | 98.660 | 102,77% | 2.729 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|------------|------------|------------|-------------------|--------------|--------------|------------|----------------|--------------|--------------|---------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 249 | 1.229 | 1.738 | 1.638 | 1.40% | 9,80% | 9,09% | (100) | 1.389 | 409 | | | | |
| | KUR | 249 | 1.229 | 1.660 | 1.524 | 1.50% | 9,73% | 8,79% | (135) | 1.275 | 295 | | | | |
| | Non KUR | - | - | 79 | 114 | 0,00% | 11,62% | 17,05% | 35 | 114 | 114 | | | | |
| 3 | PWG | - | - | - | - | 68 | 0,00% | 0,00% | 0,81% | 68 | 68 | 68 | | | |
| | Cilem | - | - | - | - | 68 | 0,00% | 0,00% | 0,81% | 68 | 68 | 68 | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 1.001 | 789 | 700 | 1.687 | 2,00% | 1,00% | 2,31% | 986 | 686 | 898 | | | | |
| | CF 1 | 727 | 789 | 700 | 1.341 | 5,53% | 4,44% | 8,32% | 641 | 614 | 552 | | | | |
| | Total Griya | 727 | 789 | 700 | 90 | 5,98% | 5,24% | 5,78% | 94 | 68 | 6 | | | | |
| | Oto | - | - | - | 546 | 0,00% | 0,00% | 23,11% | 546 | 546 | 546 | | | | |
| | CF 2 | 274 | - | - | 345 | 0,74% | 0,00% | 0,61% | 345 | 71 | 345 | | | | |
| | Mitraguna & Others | 274 | - | - | 345 | 0,86% | 0,00% | 0,67% | 345 | 71 | 345 | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 1.814 | 929 | 581 | 756 | 2,47% | 0,59% | 0,75% | 175 | (1.058) | (173) | 0,74% | 0,63% | 0,0% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|--------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 25.718 | 17.228 | 61.442 | 21.179 | 2.186 | (40.264) | 3.951 | 22,93% | (4.540) | -17,65% | 36.162 | 58,57% | (14.983) |
| 2 | Tabungan | 122.400 | 140.636 | 142.278 | 144.059 | 2.338 | 1.780 | 3.423 | 2,43% | 21.659 | 17,70% | 137.421 | 104,83% | 6.638 |
| 3 | Deposito | 49.497 | 49.561 | 50.050 | 50.000 | (2.738) | (50) | 439 | 0,89% | 502 | 1,01% | 50.468 | 99,07% | (469) |
| | Total | 197.616 | 207.425 | 253.770 | 215.237 | 1.785 | (38.533) | 7.812 | 3,77% | 17.621 | 8,92% | 224.051 | 96,07% | (8.814) |
| | CASA | 148.118 | 157.864 | 203.721 | 165.237 | 4.523 | (38.483) | 7.373 | 4,67% | 17.119 | 11,56% | 173.583 | 95,19% | (8.345) |
| | (%) CASA | 74,95% | 76,11% | 80,28% | 76,77% | | | | | | | | | |
| | FDR | 74,94% | 87,70% | 72,95% | 86,01% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|---------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 9.383 | 13.140 | 14.097 | 14.085 | | (12) | 945 | 7,19% | 4.702 | 50,11% | - | 0,00% | 14.085 |
| 2 | Giro ISE | 3.509 | 2.112 | 2.791 | 2.844 | | 53 | 732 | 34,67% | (665) | -18,96% | - | 0,00% | 2.844 |
| 3 | Tabungan ISE | 5.874 | 11.028 | 11.306 | 11.241 | | (65) | 213 | 1,93% | 5.367 | 91,37% | - | 0,00% | 11.241 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 100 | 122 | 122 | 122 | | 0 | 0 | 0,00% | 22 | 22,00% | - | 0,00% | 122 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|---------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | 215 | 2.851 | 2.836 | 700 | - | -700 | 685 | -16 | 2.621 | 16 | 215 | 1317,13% | 2.621 | |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Non-Linkage | 215 | 2.851 | 2.836 | 700 | - | -700 | 685 | -16 | 2.621 | 16 | 215 | 1317,13% | 2.621 | |
| | • Local Champion | 215 | 2.851 | 2.836 | 700 | - | -700 | 685 | -16 | 2.621 | 16 | 215 | 1317,13% | 2.621 | |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| 2 | MBG | 34.901 | 40.556 | 40.711 | 880 | 630 | -250 | -332 | 155 | 5.810 | 475 | 39.101 | 104,12% | 1.610 | |
| | KUR | 33.390 | 38.124 | 38.294 | 860 | 630 | -230 | -355 | 170 | 4.904 | 460 | 37.386 | 102,43% | 908 | |
| | Non KUR | 1.512 | 2.432 | 2.417 | 20 | - | -20 | 23 | -14 | 906 | 14 | 1.716 | 140,88% | 701 | |
| 3 | PWG | 20.337 | 37.095 | 39.704 | 5.287 | 6.013 | 726 | 1.166 | 2.609 | 19.367 | 3.403 | 33.298 | 119,24% | 6.406 | |
| | Cilem | 6.847 | 17.994 | 19.218 | 896 | 1.868 | 971 | 245 | 1.225 | 12.371 | 643 | 16.729 | 114,88% | 2.489 | |
| | Gadai | 13.490 | 19.101 | 20.486 | 4.390 | 4.145 | -245 | 921 | 1.384 | 6.996 | 2.761 | 16.568 | 123,64% | 3.917 | |
| 4 | CFG | 92.645 | 101.402 | 101.878 | 687 | 1.180 | 493 | 711 | 476 | 9.233 | 704 | 103.901 | 98,05% | (2.024) | |
| | CF 1 | 21.426 | 20.084 | 20.293 | 109 | 350 | 241 | -11 | 209 | -1.133 | 140 | 22.810 | 88,97% | (2.516) | |
| | Total Griya | 17.556 | 15.276 | 15.219 | - | - | 0 | 0 | -57 | -2.337 | 57 | 17.910 | 84,98% | (2.691) | |
| | • Total Non Program | 17.556 | 15.276 | 15.219 | - | - | 0 | 0 | -239 | -57 | -2.337 | 57 | 17.910 | 84,98% | (2.691) |
| | • Program | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0,00% | 0 | |
| | Oto | 3.870 | 4.807 | 5.074 | 109 | 350 | 241 | -11 | 266 | 1.204 | 83 | 4.900 | 103,55% | 174 | |
| | CF 2 | 71.219 | 81.318 | 81.585 | 578 | 830 | 252 | 722 | 267 | 10.366 | 563 | 81.092 | 100,61% | 493 | |
| | Mitraguna & Others | 67.517 | 77.732 | 78.042 | 578 | 830 | 252 | 759 | 310 | 10.524 | 520 | 76.380 | 102,18% | 1.662 | |
| | Pensiun | 3.701 | 3.586 | 3.543 | - | - | 0 | -37 | -43 | -159 | 43 | 4.712 | 75,19% | (1.169) | |
| | Total Pembiayaan | 148.099 | 181.904 | 185.129 | 7.554 | 7.822 | 269 | 2.231 | 3.225 | 37.030 | 4.597 | 176.516 | 104,88% | 8.613 | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|------------|--------------|------------|------------|-------------------|--------------|--------------|-----------|------------|--------------|--------------|-----------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 131 | 106 | 189 | 5.935 | 0,38% | 0,47% | 14,58% | 5.746 | 5.803 | 5.829 | | | | |
| | KUR | 131 | 106 | 189 | 4.684 | 0,39% | 0,50% | 12,23% | 4.496 | 4.553 | 4.578 | | | | |
| | Non KUR | - | - | - | 1.250 | 0,00% | 0,00% | 51,73% | 1.250 | 1.250 | 1.250 | | | | |
| 3 | PWG | - | - | - | - | 1.105 | 0,00% | 0,00% | 0,00% | 2,78% | 1.105 | 1.105 | | | |
| | Cilem | - | - | - | - | 864 | 0,00% | 0,00% | 0,00% | 4.500 | 864 | 864 | | | |
| | Gadai | - | - | - | - | 241 | 0,00% | 0,00% | 0,00% | 1,18% | 241 | 241 | | | |
| 4 | CFG | 616 | 1.495 | 1.745 | 2.411 | 0,67% | 1,72% | 2,37% | 666 | 1.794 | 916 | | | | |
| | CF 1 | 588 | 325 | 659 | 1.661 | 2,74% | 3,28% | 8,19% | 1.002 | 1.074 | 1.336 | | | | |
| | Total Griya | 688 | 202 | 535 | 975 | 3,35% | 3,50% | 6,41% | 440 | 388 | 773 | | | | |
| | Oto | - | 122 | 123 | 686 | 0,00% | 2,57% | 13,52% | 562 | 686 | 563 | | | | |
| | CF 2 | 28 | 1.170 | 1.086 | 749 | 0,04% | 1,34% | 0,92% | (337) | 721 | (420) | | | | |
| | Mitraguna & Others | 28 | 1.170 | 1.086 | 749 | 0,04% | 1,40% | 0,96% | (337) | 721 | (420) | | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 780 | 1.275 | 916 | 916 | 0,53% | 0,50% | 0,49% | - | 135 | (359) | 1,62% | -227,06% | 1,1% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|--------------|---------------|-----------------|----------------|---------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 420 | 182 | 196 | 197 | (34) | 1 | 15 | 8,39% | (223) | -53,10% | 10.045 | 1,96% | (9.848) |
| 2 | Tabungan | 44.796 | 53.465 | 52.894 | 53.047 | 1.206 | 153 | (418) | -0,78% | 8.251 | 18,42% | 58.577 | 90,56% | (5.530) |
| 3 | Deposito | 28.737 | 5.996 | 6.194 | 6.194 | (136) | 0 | 198 | 3,31% | (22.543) | -78,44% | 29.575 | 20,94% | (23.380) |
| | Total | 73.953 | 59.643 | 59.284 | 59.438 | 1.037 | 154 | (205) | -0,34% | (14.515) | -19,63% | 98.196 | 60,53% | (38.758) |
| | CASA | 45.216 | 53.647 | 53.090 | 53.244 | 1.173 | 154 | (403) | -0,75% | 8.028 | 17,75% | 68.621 | 77,59% | (15.378) |
| | (%) CASA | 61,14% | 89,95% | 89,55% | 89,58% | | | | | | | | | |
| | FDR | 129,31% | 186,39% | 191,55% | 191,05% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 907 | 2.219 | 1.885 | 2.148 | 263 | (72) | -3,23% | 1.240 | 136,68% | - | 0,00% | 2.148 | |
| 2 | Giro ISE | 390 | 176 | 189 | 189 | 0 | 13 | 7,14% | (201) | -51,51% | - | 0,00% | 189 | |
| 3 | Tabungan ISE | 518 | 2.043 | 1.696 | 1.959 | 263 | (84) | -4,13% | 1.441 | 278,26% | - | 0,00% | 1.959 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 140 | 152 | 152 | 152 | 0 | 0 | 0,00% | 12 | 8,57% | - | 0,00% | 152 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | | |
|-----|-------------------------|---------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | - | 733 | 733 | - | - | 0 | -5 | 0 | 733 | - | 0 | 0,00% | 733 | |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Non-Linkage | - | 733 | 733 | - | - | 0 | -5 | 0 | 733 | - | 0 | 0,00% | 733 | |
| | • Local Champion | - | 733 | 733 | - | - | 0 | -5 | 0 | 733 | - | 0 | 0,00% | 733 | |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| 2 | MBG | 19.772 | 19.233 | 19.556 | 200 | 700 | 500 | -363 | 323 | -216 | 377 | 23.156 | 84,45% | (3.600) | |
| | KUR | 19.175 | 18.331 | 18.662 | 200 | 700 | 500 | -552 | 331 | -513 | 369 | 22.394 | 83,33% | (3.733) | |
| | Non KUR | 597 | 902 | 895 | - | - | 0 | 189 | -8 | 298 | 8 | 762 | 117,43% | 133 | |
| 3 | PWG | 2.596 | 8.106 | 9.960 | 507 | 2.661 | 2.155 | 270 | 1.854 | 7.364 | 808 | 9.570 | 104,08% | 390 | |
| | Cilem | 2.069 | 5.806 | 7.333 | 108 | 1.769 | 1.662 | -159 | 1.526 | 5.264 | 243 | 7.446 | 98,49% | (113) | |
| | Gadai | 527 | 2.300 | 2.627 | 399 | 892 | 493 | 429 | 327 | 2.100 | 565 | 2.124 | 123,68% | 503 | |
| 4 | CFG | 73.258 | 83.093 | 83.307 | 1.826 | 995 | -831 | 1.084 | 214 | 10.049 | 781 | 84.432 | 98,67% | (1.125) | |
| | CF 1 | 2.294 | 4.232 | 4.182 | 660 | - | -660 | 608 | -50 | 1.888 | 50 | 3.672 | 113,88% | 510 | |
| | Total Griya | 712 | 1.588 | 1.576 | - | - | 0 | 0 | -13 | 864 | 13 | 1.065 | 147,95% | 511 | |
| | • Total Non Program | 712 | 1.588 | 1.576 | - | - | 0 | 0 | -23 | -13 | 864 | 13 | 1.065 | 147,95% | 511 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| | Oto | 1.583 | 2.643 | 2.606 | 660 | - | -660 | 608 | -37 | 1.023 | 37 | 2.607 | 99,97% | (1) | |
| | CF 2 | 70.963 | 78.861 | 79.125 | 1.166 | 995 | -171 | 476 | 264 | 8.162 | 731 | 80.759 | 97,98% | (1.634) | |
| | Mitraguna & Others | 52.047 | 61.433 | 61.556 | 1.004 | 705 | -299 | 625 | 123 | 9.509 | 582 | 60.842 | 101,17% | 714 | |
| | Pensiun | 18.916 | 17.428 | 17.569 | 162 | 290 | 128 | -149 | 141 | -1.347 | 149 | 19.917 | 88,21% | (2.348) | |
| | Total Pembiayaan | 95.626 | 111.165 | 113.557 | 2.533 | 4.356 | 1.824 | 986 | 2.391 | 17.931 | 1.965 | 117.158 | 96,93% | (3.601) | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|------------|------------|------------|---------------|-----------------|-------------|---------------|---------|---------|---------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | | | |
| 2 | MBG | 67 | 314 | 347 | 1.687 | 0,34% | 1,80% | 8,63% | 1.340 | 1.620 | 1.373 | - | - | - | | | | | |
| | KUR | 67 | 286 | 321 | 1.687 | 0,35% | 1,75% | 9,04% | 1.366 | 1.620 | 1.401 | - | - | - | | | | | |
| | Non KUR | - | 28 | 26 | - | 0,00% | 2,91% | 0,00% | (26) | - | (28) | - | - | - | | | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | 2,93% | 292 | 292 | 292 | 292 | 292 | 292 | 292 | 292 | 292 | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | 3,98% | 292 | 292 | 292 | 292 | 292 | 292 | 292 | 292 | 292 | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - | - | - | - | |
| 4 | CFG | - | 1 | 2.308 | 1.642 | 2.187 | 0,00% | 1,98% | 2.63% | 545 | 2.186 | (121) | - | - | - | | | | |
| | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | 9,94% | 416 | 416 | 416 | 416 | 416 | 416 | 416 | 416 | 416 | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | 14,53% | 229 | 229 | 229 | 229 | 229 | 229 | 229 | 229 | 229 | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | 7,17% | 187 | 187 | 187 | 187 | 187 | 187 | 187 | 187 | 187 | |
| | CF 2 | - | 1 | 2.308 | 1.642 | 1.772 | 0,00% | 2,08% | 2.24% | 130 | 1.771 | (537) | - | - | - | | | | |
| | Mitraguna & Others | - | 1 | 2.308 | 1.370 | 1.599 | 0,00% | 2,23% | 2.60% | 229 | 1.598 | (709) | - | - | - | | | | |
| | Pensiun | - | - | 272 | 145 | 145 | 0,00% | 1,56% | 0,98% | (100) | 172 | 172 | 172 | 172 | 172 | 172 | 172 | 172 | 172 |
| | Total Pembiayaan | 181 | 473 | 488 | 952 | 0,19% | 0,44% | 0,84% | 464 | 771 | 479 | 8,57% | -922,26% | 7,7% | | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|-----|---------------|-------|-----|---------------|--|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | | | MtD | YtD | MtM | % | Penc. | Gap | | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 2 | MBG | 181 | 120 | 135 | 336 | | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 38.579 | 21.023 | 12.585 | 12.427 | (958) | (159) | (8.596) | -40,89% | (26.152) | -67,79% | 54.014 | 23,01% | (41.587) |
| 2 | Tabungan | 168.056 | 194.347 | 177.068 | 178.128 | 20.638 | 1.060 | (16.220) | -8,35% | 10.072 | 5,99% | 190.494 | 93,51% | (12.366) |
| 3 | Deposito | 55.027 | 66.644 | 66.244 | 66.709 | (946) | 465 | 64 | 0,10% | 11.682 | 21,23% | 56.479 | 118,11% | 10.230 |
| | Total | 261.662 | 282.015 | 255.897 | 257.263 | 18.734 | 1.366 | (24.751) | -8,78% | (4.398) | -1,68% | 300.987 | 85,47% | (43.724) |
| | CASA | 206.634 | 215.370 | 189.653 | 190.554 | 19.680 | 901 | (24.816) | -11,52% | (16.080) | -7,78% | 244.508 | 77,93% | (53.954) |
| | (%) CASA | 78,97% | 76,37% | 74,11% | 74,07% | | | | | | | | | |
| | FDR | 64,72% | 70,65% | 79,74% | 79,32% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.039 | 3.494 | 4.531 | 4.635 | 104 | 1.142 | 32,68% | 1.596 | 52,50% | - | 0,00% | 4.635 | |
| 2 | Giro ISE | 335 | 359 | 237 | 237 | 0 | (123) | -34,18% | (98) | -29,33% | - | 0,00% | 237 | |
| 3 | Tabungan ISE | 2.705 | 3.134 | 4.294 | 4.399 | 104 | 1.264 | 40,34% | 1.694 | 62,63% | - | 0,00% | 4.399 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 146 | 164 | 164 | 164 | 0 | 0 | 0,00% | 18 | 12,33% | - | 0,00% | 164 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 24.774 | 24.985 | 25.031 | - | - | 0 | -242 | 46 | 257 | (46) | 32.098 | 77,98% | (7.067) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.190 | 0,00% | (3.190) |
| | Non-Linkage | 24.774 | 24.985 | 25.031 | - | - | 0 | -242 | 46 | 257 | (46) | 28.908 | 86,59% | (3.878) |
| | • Local Champion | 24.387 | 24.639 | 24.685 | - | - | 0 | -238 | 46 | 298 | (46) | 26.347 | 93,69% | (1.662) |
| | • Value Chain | 387 | 346 | 346 | - | - | - | -4 | 0 | -41 | - | 2.561 | 13,51% | (2.215) |
| 2 | MBG | 21.941 | 25.041 | 26.246 | 760 | 1.750 | 990 | 743 | 1.205 | 4.305 | 545 | 25.317 | 103,67% | 929 |
| | KUR | 20.349 | 23.692 | 24.910 | 760 | 1.750 | 990 | 772 | 1.219 | 4.561 | 531 | 23.561 | 105,73% | 1.349 |
| | Non KUR | 1.592 | 1.349 | 1.336 | - | - | 0 | -29 | -14 | -256 | 14 | 1.756 | 76,06% | (420) |
| 3 | PWG | 23.945 | 38.099 | 40.077 | 7.412 | 7.084 | -328 | 1.696 | 1.978 | 16.132 | 5.106 | 38.282 | 104,69% | 1.795 |
| | Cilem | 8.631 | 16.931 | 18.712 | 1.503 | 2.601 | 1.098 | 1.195 | 1.780 | 10.081 | 821 | 20.185 | 92,70% | (1.474) |
| | Gadai | 15.314 | 21.168 | 21.366 | 5.909 | 4.482 | -1.426 | 501 | 198 | 6.052 | 4.285 | 18.097 | 118,06% | 3.268 |
| 4 | CFG | 98.692 | 111.123 | 112.711 | 2.399 | 2.410 | 11 | 1.111 | 1.588 | 14.019 | 822 | 115.254 | 97,79% | (2.543) |
| | CF 1 | 13.574 | 20.547 | 21.044 | 607 | 630 | 23 | 453 | 497 | 7.470 | 133 | 15.606 | 134,85% | 5.439 |
| | Total Griya | 9.477 | 14.186 | 14.797 | - | 630 | 630 | 0 | 611 | 5.320 | 19 | 9.997 | 148,01% | 4.800 |
| 4 | • Total Non Program | 9.477 | 14.186 | 14.797 | - | 630 | 630 | 157 | 611 | 5.320 | 19 | 9.997 | 148,01% | 4.800 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 4.097 | 6.361 | 6.247 | 607 | - | -607 | 453 | -115 | 2.150 | 115 | 5.608 | 111,38% | 638 |
| | CF 2 | 85.118 | 90.576 | 91.667 | 1.792 | 1.780 | -12 | 658 | 1.092 | 6.550 | 688 | 99.648 | 91,99% | (7.981) |
| | Mitraguna & Others | 51.909 | 56.147 | 57.421 | 1.492 | 1.750 | 258 | 757 | 1.273 | 5.511 | 477 | 64.959 | 88,40% | (7.538) |
| | Pensiun | 33.208 | 34.428 | 34.247 | 300 | 30 | -270 | -99 | -182 | 1.038 | 212 | 34.690 | 98,72% | (443) |
| | Total Pembiayaan | 169.351 | 199.247 | 204.065 | 10.571 | 11.244 | 673 | 3.308 | 4.817 | 34.714 | 6.426 | 210.951 | 96,74% | (6.886) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|---------------|---------------|---------------|--------------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | 113 | 71 | 435 | 924 | 0,51% | 1,74% | 3,52% | 489 | 811 | 854 | - | - | - |
| | KUR | 113 | 11 | 213 | 715 | 0,55% | 0,90% | 2,87% | 502 | 602 | 704 | - | - | - |
| | Non KUR | - | 60 | 222 | 209 | 0,00% | 16,47% | 15,66% | (13) | 209 | 149 | - | - | - |
| 3 | PWG | - | - | - | - | 1.748 | 0,00% | 0,00% | 489 | 1.748 | 1.748 | - | - | - |
| | Cilem | - | - | - | - | 1.180 | 0,00% | 0,00% | 1.180 | 1.180 | 1.180 | - | - | - |
| | Gadai | - | - | - | - | 568 | 0,00% | 0,00% | 568 | 568 | 568 | - | - | - |
| 4 | CFG | 211 | 851 | 488 | 1.665 | 0,21% | 0,44% | 1,49% | 1.195 | 1.472 | 832 | - | - | - |
| | CF 1 | - | 505 | 348 | 1.035 | 0,00% | 1,70% | 4,92% | 687 | 1.035 | 531 | - | - | - |
| | Total Griya | - | 349 | 348 | 379 | 0,00% | 2,46% | 2,56% | 31 | 379 | 31 | - | - | - |
| | Oto | - | 156 | - | 656 | 0,00% | 0,00% | 10,50% | 656 | 656 | 500 | - | - | - |
| | CF 2 | 211 | 347 | 140 | 648 | 0,25% | 0,15% | 0,71% | 508 | 436 | 301 | - | - | - |
| | Mitraguna & Others | 211 | 13 | 13 | 521 | 0,41% | 0,02% | 0,91% | 508 | 310 | 508 | - | - | - |
| | Pensiun | - | 334 | 127 | 127 | 0,00% | 0,37% | 0,37% | - | 127 | (207) | - | - | - |
| | Total Pembiayaan | 2.169 | 4.466 | 4.652 | 4.652 | 0,28% | 2,34% | 2,28% | 2.484 | 187 | 1.28% | 43,99% | -1,0% | - |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | |
|-----|---------------------|---------|---------|---------|---------|--------------|----------|---------------|--------|--------|--------|
| | | Oct-24 | Dec-24 | Oct-25 | Oct-25 | | | Posisi | Oct-24 | Oct-25 | Oct-25 |
| 1 | Asset (Retail) T | 242.347 | 261.587 | 263.207 | 263.207 | 20.860 | | PHR | 2.40 | 2.62 | 2.65 |
| 2 | Contribution Margin | 9.072 | 12.167 | 9.857 | 9.857 | 785 | -8,7% | CIF Payroll | 1.726 | 1.821 | 1.790 |

Kineria Pendanaan

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|------|----------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.583 | 1.380 | 1.518 | 1.518 | (0) | 138 | 9,99% | (65) | -4,12% | - | 0,00% | 1.518 |
| 2 | Giro ISE | 116 | 4 | 155 | 155 | 0 | 150 | 3456,59% | 39 | 33,72% | | 0,00% | 155 |
| 3 | Tabungan ISE | 1.468 | 1.376 | 1.364 | 1.363 | (0) | (12) | -0,89% | (104) | -7,10% | | 0,00% | 1.363 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 122 | 137 | 137 | 137 | 0 | 0 | 0,00% | 15 | 12,30% | | 0,00% | 137 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-------------------------|---------------------|----------------|----------------|----------------|----------------------------|----------------------------|------------------|----------------------|----------------------|---------------|-------------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 39.654 | 40.666 | 40.474 | 500 | 530 | 30 | -445 | -193 | 820 | 723 | 42.833 | 94,49% | (2.359) |
| | KUR | 35.878 | 37.940 | 37.769 | 500 | 530 | 30 | -396 | -171 | 1.891 | 701 | 38.902 | 97,09% | (1.134) |
| | Non KUR | 3.776 | 2.727 | 2.705 | - | - | 0 | -49 | -22 | -1.071 | 22 | 3.930 | 68,82% | (1.225) |
| 3 | PWG | 12.336 | 26.900 | 27.476 | 5.176 | 4.179 | -997 | 289 | 576 | 15.140 | 3.603 | 22.523 | 121,99% | 4.953 |
| | Cilem | 3.767 | 9.204 | 9.433 | 854 | 471 | -383 | 743 | 229 | 5.666 | 242 | 9.302 | 101,41% | 131 |
| 4 | Gadai | 8.569 | 17.696 | 18.042 | 4.322 | 3.708 | -614 | -454 | 346 | 9.474 | 3.361 | 13.221 | 136,47% | 4.822 |
| | CFG | 84.451 | 92.273 | 92.195 | 1.546 | 817 | -729 | 1.205 | -78 | 7.744 | 895 | 96.059 | 95,98% | (3.865) |
| | CF 1 | 4.785 | 7.190 | 7.309 | - | 158 | 158 | -8 | 119 | 2.524 | 38 | 6.182 | 118,24% | 1.128 |
| 1 | Total Griya | 4.537 | 6.323 | 6.448 | - | 158 | 158 | 0 | 125 | 1.911 | 33 | 4.928 | 130,85% | 1.520 |
| | • Total Non Program | 4.383 | 5.674 | 5.644 | - | - | 0 | -46 | -30 | 1.261 | 30 | 4.754 | 118,72% | 890 |
| | • Program | 154 | 649 | 804 | - | 158 | 158 | -3 | 155 | 650 | 3 | 174 | 461,89% | 630 |
| | Oto | 248 | 867 | 861 | - | - | 0 | -8 | -6 | 613 | 6 | 1.253 | 68,69% | (392) |
| CF 2 | CF 2 | 79.665 | 85.083 | 84.886 | 1.546 | 659 | -887 | 1.213 | -197 | 5.220 | 856 | 89.878 | 94,45% | (4.992) |
| | Mitraguna & Others | 63.755 | 66.325 | 66.248 | 1.546 | 659 | -887 | 997 | -77 | 2.492 | 736 | 72.922 | 90,85% | (6.674) |
| | Pensiun | 15.910 | 18.758 | 18.638 | - | - | 0 | 216 | -120 | 2.728 | 120 | 16.956 | 109,92% | 1.682 |
| Total Pembiayaan | | 136.441 | 159.840 | 160.144 | 7.222 | 5.525 | -1.696 | 1.049 | 305 | 23.704 | 5.221 | 161.415 | 99,21% | (1.271) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|--------------|------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 187 | 302 | 661 | 3.793 | 0,47% | 1,63% | 9,37% | 3.132 | 3.606 | 3.491 | | | |
| | KUR | 48 | 302 | 528 | 2.890 | 0,13% | 1,39% | 7,65% | 2.361 | 2.842 | 2.588 | | | |
| | Non KUR | 140 | - | 133 | 904 | 3,70% | 4,88% | 33,41% | 771 | 764 | 904 | | | |
| 3 | PWG | - | - | - | 910 | 0,00% | 0,00% | 3,31% | 910 | 910 | 910 | | | |
| | Cilem | - | - | - | 466 | 0,00% | 0,00% | 4,94% | 466 | 466 | 466 | | | |
| | Gadai | - | - | - | 444 | 0,00% | 0,00% | 2,46% | 444 | 444 | 444 | | | |
| 4 | CFG | 1.300 | 445 | 814 | 3.300 | 1,54% | 0,88% | 3,58% | 2.486 | 2.000 | 2.856 | | | |
| | CF 1 | - | - | 371 | 771 | 0,00% | 5,16% | 10,54% | 399 | 771 | 771 | | | |
| | Total Griya | - | - | - | 252 | 0,00% | 0,00% | 3,91% | 252 | 252 | 252 | | | |
| | Oto | - | - | 371 | 519 | 0,00% | 42,84% | 60,22% | 147 | 519 | 519 | | | |
| | CF 2 | 1.300 | 445 | 443 | 2.530 | 1,63% | 0,52% | 2,98% | 2.087 | 1.229 | 2.085 | | | |
| | Mitraguna & Others | 1.135 | 445 | 443 | 2.530 | 1,78% | 0,67% | 3,82% | 2.087 | 1.394 | 2.085 | | | |
| | Pensiun | 165 | - | - | - | 1,04% | 0,00% | 0,00% | - | (165) | - | | | |
| | Total Pembiayaan | 1.487 | 747 | 1.475 | 8.003 | 1,09% | 0,92% | 5,00% | 6.528 | 6.516 | 7.257 | 0,50% | 89,93% | -4,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|---------------|-------------|--------------|---------------|----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | - | 442 | 232 | 306 | 0,00% | 0,57% | 0,76% | 74 | 306 | (136) | | | |
| | KUR | - | 238 | 159 | 233 | 0,00% | 0,42% | 0,62% | 74 | 233 | (5) | | | |
| | Non KUR | - | 204 | 73 | 73 | 0,00% | 2,68% | 2,70% | - | 73 | (131) | | | |
| | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CFG | 643 | 445 | 282 | 282 | 0,76% | 0,31% | 0,31% | - | (361) | (163) | | | |
| 4 | CF 1 | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 643 | 445 | 282 | 282 | 0,81% | 0,33% | 0,33% | - | (361) | (163) | | | |
| 5 | Mitraguna & Others | 643 | 283 | 282 | 282 | 1,01% | 0,43% | 0,43% | - | (361) | (1) | | | |
| | Pensiun | - | 162 | - | - | 0,00% | 0,00% | 0,00% | - | - | (162) | | | |
| | Total Pembiayaan | 643 | 887 | 514 | 588 | 0,47% | 0,32% | 0,37% | 74 | (55) | (299) | 0,59% | -61,66% | 0,2% |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 4.381 | 4.017 | 4.634 | 4.309 | (1.873) | (326) | 291 | 7,25% | (72) | -1,64% | 14.235 | 30,27% | (9.927) |
| 2 | Tabungan | 121.239 | 138.582 | 133.028 | 134.346 | 11.673 | 1.318 | (4.237) | -3,06% | 13.107 | 10,81% | 135.409 | 99,22% | (1.063) |
| 3 | Deposito | 26.839 | 21.172 | 21.513 | 21.513 | (118) | 0 | 341 | 1,61% | (5.326) | -19,84% | 27.773 | 77,46% | (6.259) |
| | Total | 152.459 | 163.772 | 159.175 | 160.168 | 9.683 | 992 | (3.604) | -2,20% | 7.709 | 5,06% | 177.417 | 90,28% | (17.249) |
| | CASA | 125.619 | 142.600 | 137.662 | 138.654 | 9.801 | 992 | (3.945) | -2,77% | 13.035 | 10,38% | 149.644 | 92,66% | (10.989) |
| | (%) CASA | 82,40% | 87,07% | 86,48% | 86,57% | | | | | | | | | |
| | FDR | 80,08% | 78,58% | 81,40% | 80,90% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.251 | 3.178 | 3.679 | 3.663 | | (16) | 485 | 15,27% | 412 | 12,68% | - | 0,00% | 3.663 |
| 2 | Giro ISE | 1.707 | 1.640 | 1.739 | 1.778 | | 39 | 138 | 8,44% | 71 | 4,19% | - | 0,00% | 1.778 |
| 3 | Tabungan ISE | 1.544 | 1.538 | 1.940 | 1.885 | | (55) | 347 | 22,54% | 341 | 22,07% | - | 0,00% | 1.885 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 155 | 168 | 168 | 168 | | 0 | 0 | 0,00% | 13 | 8,39% | - | 0,00% | 168 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 14.885 | 14.601 | 14.579 | - | - | 0 | -3 | -22 | -307 | 22 | 14.885 | 97,94% | (307) |
| | Linkage | 10.703 | 10.703 | 10.703 | - | - | - | 0 | 0 | 0 | - | 10.703 | 100,00% | 0 |
| | Non-Linkage | 4.183 | 3.898 | 3.876 | - | - | 0 | -3 | -22 | -307 | 22 | 4.183 | 92,67% | (307) |
| | • Local Champion | 2.186 | 2.080 | 2.077 | - | - | 0 | -3 | -3 | -110 | 3 | 2.186 | 94,99% | (110) |
| | • Value Chain | 1.997 | 1.819 | 1.800 | - | - | - | 0 | -19 | -197 | 19 | 1.997 | 90,13% | (197) |
| 2 | MBG | 31.186 | 29.188 | 29.268 | 550 | 450 | -100 | 1.444 | 79 | -1.919 | 371 | 34.587 | 84,62% | (5.320) |
| | KUR | 27.378 | 26.486 | 26.587 | 550 | 450 | -100 | 1.513 | 101 | -791 | 349 | 30.615 | 86,84% | (4.028) |
| | Non KUR | 3.809 | 2.702 | 2.681 | - | - | 0 | -69 | -21 | -1.128 | 21 | 3.973 | 67,49% | (1.292) |
| 3 | PWG | 1.449 | 5.298 | 5.432 | 622 | 373 | -250 | 309 | 134 | 3.982 | 239 | 7.317 | 74,23% | (1.885) |
| | Cilem | 1.449 | 5.298 | 5.432 | 622 | 373 | -250 | 309 | 134 | 3.982 | 239 | 7.317 | 74,23% | (1.885) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 74.563 | 79.599 | 80.294 | 705 | 1.794 | 1.089 | -144 | 694 | 5.731 | 1.100 | 88.282 | 90,95% | (7.989) |
| | CF 1 | 26.770 | 24.458 | 24.190 | - | - | 0 | -85 | -268 | -2.580 | 268 | 28.904 | 83,69% | (4.713) |
| | Total Griya | 26.477 | 21.402 | 21.212 | - | - | 0 | 0 | -190 | -5.265 | 190 | 27.398 | 77,42% | (6.186) |
| 4 | • Total Non Program | 23.147 | 18.529 | 18.366 | - | - | 0 | -264 | -163 | -4.781 | 163 | 23.633 | 77,71% | (5.267) |
| | • Program | 3.330 | 2.873 | 2.846 | - | - | 0 | -40 | -27 | -484 | 27 | 3.765 | 75,60% | (919) |
| | Oto | 293 | 3.056 | 2.978 | - | - | 0 | -85 | -78 | 2.685 | 78 | 1.506 | 197,82% | 1.473 |
| | CF 2 | 47.792 | 55.141 | 56.103 | 705 | 1.794 | 1.089 | -59 | 963 | 8.311 | 831 | 59.379 | 94,48% | (3.275) |
| | Mitraguna & Others | 41.537 | 46.597 | 47.551 | 610 | 1.734 | 1.124 | -97 | 954 | 6.014 | 780 | 51.936 | 91,56% | (4.385) |
| | Pensiun | 6.255 | 8.544 | 8.553 | 95 | 60 | -35 | 38 | 9 | 2.297 | 51 | 7.443 | 114,91% | 1.110 |
| | Total Pembiayaan | 122.084 | 128.687 | 129.572 | 1.877 | 2.617 | 739 | 1.607 | 885 | 7.488 | 1.732 | 145.072 | 89,32% | (15.500) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|-------------------|---------------|---------------|------------|--------------|------------|--------------|---------------|---------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | 1.819 | - | 0 | 0,00% | 87,44% | 0,00% | (1.819) | - | - | | | |
| 2 | MBG | 83 | 713 | 1.083 | 2.708 | 1.279 | 2,79% | 3,71% | 9,25% | 1.625 | 2.624 | 1.995 | | | |
| | KUR | 83 | 159 | 731 | 2.269 | 1.279 | 0,30% | 2,76% | 8,54% | 1.538 | 2.186 | 2.111 | | | |
| | Non KUR | - | 554 | 352 | 438 | 1.279 | 0,00% | 13,01% | 16,35% | 87 | 438 | (116) | | | |
| 3 | PWG | 10 | - | - | 159 | 1.279 | 0,69% | 0,00% | 2,93% | 159 | 149 | 159 | | | |
| | Cilem | 10 | - | - | 159 | 1.279 | 0,69% | 0,00% | 2,93% | 159 | 149 | 159 | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 1.636 | 3.103 | 3.335 | 2.700 | 1.365 | 2,19% | 4,19% | 3,36% | (635) | 1.064 | (402) | | | |
| | CF 1 | 1.522 | 2.499 | 2.687 | 2.031 | 1.118 | 5,68% | 10,99% | 8,40% | (656) | 509 | (469) | | | |
| | Total Griya | 1.522 | 2.499 | 2.687 | 1.935 | 1.118 | 5,75% | 12,56% | 9,12% | (752) | 413 | (564) | | | |
| | Oto | - | - | - | 96 | 1.118 | 0,00% | 0,00% | 3,22% | 96 | 96 | 96 | | | |
| | CF 2 | 114 | 603 | 648 | 669 | 1.118 | 0,24% | 1,18% | 1,19% | 21 | 555 | 66 | | | |
| | Mitraguna & Others | 114 | 603 | 648 | 484 | 1.118 | 0,27% | 1,39% | 1,02% | (164) | 370 | (119) | | | |
| | Pensiun | - | - | - | 186 | 1.118 | 0,00% | 0,00% | 2,17% | 186 | 186 | 186 | | | |
| | Total Pembiayaan | 13.825 | 14.880 | 15.230 | 15.522 | 11.32% | 11,83% | 11,98% | 292 | 1.697 | 641 | 1,27% | 89,40% | -10,7% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 5.919 | 2.826 | 2.825 | 2.787 | (595) | (38) | (38) | -1,35% | (3.132) | -52,91% | 16.485 | 16,91% | (13.698) |
| 2 | Tabungan | 49.567 | 51.826 | 53.656 | 53.743 | (1.999) | 87 | 1.917 | 3,70% | 4.176 | 8,43% | 64.759 | 82,99% | (11.016) |
| 3 | Deposito | 19.983 | 50.082 | 52.946 | 52.952 | (145) | 6 | 2.870 | 5,73% | 32.969 | 164,98% | 20.965 | 252,57% | 31.987 |
| | Total | 75.469 | 104.733 | 109.427 | 109.483 | (2.739) | 55 | 4.749 | 4,53% | 34.013 | 45,07% | 102.209 | 107,12% | 7.274 |
| | CASA | 55.486 | 54.651 | 56.481 | 56.530 | (2.594) | 49 | 1.879 | 3,44% | 1.044 | 1,88% | 81.244 | 69,58% | (24.713) |
| | (%) CASA | 73,52% | 52,18% | 51,62% | 51,63% | | | | | | | | | |
| | FDR | 164,25% | 131,16% | 126,97% | 126,90% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.169 | 851 | 1.704 | 1.705 | | 1 | 854 | 100,38% | 536 | 45,84% | - | 0,00% | 1.705 |
| 2 | Giro ISE | 176 | 1 | 1 | 1 | | 0 | 0 | 0,00% | (175) | -99,42% | | 0,00% | 1 |
| 3 | Tabungan ISE | 994 | 700 | 1.553 | 1.554 | | 1 | 854 | 122,04% | 560 | 56,41% | | 0,00% | 1.554 |
| 4 | Deposito ISE | - | 150 | 150 | 150 | | 0 | 0 | 0,00% | 150 | #DIV/0! | | 0,00% | 150 |
| 5 | CIF ISE | 25 | 30 | 30 | 30 | | 0 | 0 | 0,00% | 5 | 20,00% | | 0,00% | 30 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 14 | - | - | - | - | 0 | 0 | 0 | 0 | -14 | - | 96,00% | (96) |
| | KUR | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non KUR | 14 | - | - | - | - | 0 | 0 | 0 | 0 | -14 | - | 96,00% | (96) |
| 3 | PWG | 2.503 | 4.911 | 5.200 | 861 | 496 | -365 | 587 | 289 | 2.698 | 207 | 9.300 | 55,92% | (4.100) |
| | Cilem | 2.503 | 4.911 | 5.200 | 861 | 496 | -365 | 587 | 289 | 2.698 | 207 | 9.300 | 55,92% | (4.100) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 121.441 | 132.460 | 133.734 | 2.076 | 2.033 | -43 | 173 | 1.274 | 12.294 | 759 | 134.385 | 99,52% | (650) |
| | CF 1 | 4.796 | 5.941 | 5.896 | 111 | - | -111 | 83 | -45 | 1.100 | 45 | 6.387 | 92,30% | (492) |
| | Total Griya | 4.549 | 4.720 | 4.707 | - | - | 0 | 0 | -14 | 157 | 14 | 4.956 | 94,97% | (249) |
| 4 | • Total Non Program | 4.549 | 4.720 | 4.707 | - | - | 0 | 0 | -44 | 157 | 14 | 4.956 | 94,97% | (249) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 246 | 1.220 | 1.189 | 111 | - | -111 | 83 | -31 | 943 | 31 | 1.431 | 83,06% | (242) |
| | CF 2 | 116.645 | 126.519 | 127.839 | 1.965 | 2.033 | 68 | 90 | 1.320 | 11.194 | 713 | 127.997 | 99,88% | (158) |
| | Mitraguna & Others | 110.497 | 118.905 | 120.294 | 1.965 | 2.033 | 68 | 160 | 1.389 | 9.798 | 644 | 120.687 | 99,67% | (393) |
| | Pensiun | 6.148 | 7.615 | 7.545 | - | - | 0 | -71 | -70 | 1.396 | 70 | 7.311 | 103,20% | 234 |
| | Total Pembiayaan | 123.957 | 137.371 | 138.935 | 2.937 | 2.529 | -408 | 760 | 1.564 | 14.977 | 965 | 143.781 | 96,63% | (4.847) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | % Relatif | | MtD | YtD | MtM | Target Dec'25 | | | | |
|-----|-------------------------|--------------|-----------|-----------|-----------|--------------|--------------|--------------|-----------|----------------|------------|--------------|-----------------|---------------|-------|-----|--|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | | | MtD | YtD | | | | % | Penc. | Gap | | |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| 2 | MBG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | (14) | - | - | | | | | |
| | KUR | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | Non KUR | 14 | - | - | - | 100,00% | 0,00% | 0,00% | - | - | (14) | - | - | | | | | |
| 3 | PWG | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | Cilem | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| 4 | CFG | 2.522 | 69 | 68 | 68 | 2,08% | 0,05% | 0,05% | - | - | (2.453) | (0) | | | | | | |
| | CF 1 | 65 | 54 | 54 | 54 | 1,36% | 0,91% | 0,91% | - | - | (12) | (0) | | | | | | |
| | Total Griya | 65 | 54 | 54 | 54 | 1,44% | 1,14% | 1,14% | - | - | (12) | (0) | | | | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | CF 2 | 2.456 | 15 | 15 | 15 | 2,11% | 0,01% | 0,01% | - | - | (2.442) | - | | | | | | |
| | Mitraguna & Others | 2.456 | 15 | 15 | 15 | 2,22% | 0,01% | 0,01% | - | - | (2.442) | - | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | | | | | |
| | Total Pembiayaan | 2.536 | 69 | 68 | 68 | 2,05% | 0,05% | 0,05% | - | (2.467) | (0) | 0,52% | -965,30% | 0,5% | | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.601 | 2.661 | 1.774 | 1.966 | 771 | 193 | (695) | -26,11% | 366 | 22,85% | 16.568 | 11,87% | (14.601) |
| 2 | Tabungan | 117.228 | 124.352 | 129.601 | 129.703 | (5.693) | 103 | 5.351 | 4,30% | 12.475 | 10,64% | 138.543 | 93,62% | (8.840) |
| 3 | Deposito | 47.162 | 44.209 | 41.748 | 41.798 | (74) | 50 | (2.412) | -5,46% | (5.365) | -11,38% | 48.540 | 86,11% | (6.743) |
| | Total | 165.991 | 171.222 | 173.122 | 173.467 | (4.996) | 345 | 2.245 | 1,31% | 7.476 | 4,50% | 203.651 | 85,18% | (30.183) |
| | CASA | 118.829 | 127.013 | 131.374 | 131.670 | (4.922) | 295 | 4.657 | 3,67% | 12.841 | 10,81% | 155.111 | 84,89% | (23.441) |
| | (%) CASA | 71,59% | 74,18% | 75,89% | 75,90% | | | | | | | | | |
| | FDR | 85,30% | 89,69% | 89,37% | 89,19% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.067 | 4.575 | 3.360 | 3.697 | 337 | (878) | -19,19% | 630 | 20,55% | - | 0,00% | 3.697 | |
| 2 | Giro ISE | 515 | 1.528 | 921 | 906 | (14) | (621) | -40,67% | 392 | 76,10% | - | 0,00% | 906 | |
| 3 | Tabungan ISE | 2.552 | 3.048 | 2.440 | 2.791 | 351 | (257) | -8,42% | 239 | 9,35% | - | 0,00% | 2.791 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 109 | 122 | 122 | 122 | 0 | 0 | 0,00% | 13 | 11,93% | - | 0,00% | 122 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 21 | - | - | - | - | 0 | 0 | 0 | -21 | - | 21 | 0,00% | (21) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 21 | - | - | - | - | 0 | 0 | 0 | -21 | - | 21 | 0,00% | (21) |
| | • Local Champion | 21 | - | - | - | - | 0 | 0 | 0 | -21 | - | 21 | 0,00% | (21) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 23.548 | 26.617 | 26.856 | 200 | 730 | 530 | -287 | 240 | 3.308 | 490 | 26.741 | 100,43% | 116 |
| | KUR | 22.685 | 26.059 | 26.101 | 200 | 530 | 330 | -266 | 42 | 3.416 | 488 | 25.722 | 101,47% | 379 |
| | Non KUR | 863 | 558 | 755 | - | 200 | 200 | -21 | 198 | -108 | 2 | 1.019 | 74,13% | (264) |
| 3 | PWG | 16.913 | 31.730 | 34.010 | 5.611 | 5.334 | -277 | 2.791 | 2.279 | 17.096 | 3.055 | 31.322 | 108,58% | 2.688 |
| | Cilem | 9.701 | 21.303 | 23.053 | 3.407 | 2.669 | -738 | 2.741 | 1.749 | 13.352 | 919 | 21.277 | 108,35% | 1.776 |
| | Gadai | 7.212 | 10.427 | 10.957 | 2.204 | 2.666 | 462 | 50 | 530 | 3.745 | 2.136 | 10.045 | 109,08% | 912 |
| 4 | CFG | 101.109 | 95.227 | 93.846 | 413 | 1.126 | 713 | -999 | -1.380 | -7.263 | 2.506 | 115.283 | 81,40% | (21.437) |
| | CF 1 | 13.632 | 14.370 | 14.965 | - | 697 | 697 | 307 | 595 | 1.333 | 101 | 15.375 | 97,34% | (409) |
| | Total Griya | 12.067 | 11.849 | 11.795 | - | 0 | 0 | 0 | -54 | -272 | 54 | 12.512 | 94,27% | (718) |
| | • Total Non Program | 12.067 | 11.849 | 11.795 | - | 0 | 0 | 0 | -54 | -272 | 54 | 12.512 | 94,27% | (718) |
| | • Program | - | - | - | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 1.565 | 2.521 | 3.171 | - | 697 | 697 | 307 | 650 | 1.605 | 47 | 2.863 | 110,76% | 308 |
| | CF 2 | 87.476 | 80.857 | 78.881 | 413 | 429 | 16 | -1.306 | -1.976 | -8.595 | 2.405 | 99.908 | 78,95% | (21.027) |
| | Mitraguna & Others | 79.108 | 72.826 | 70.915 | - | 429 | 429 | -1.610 | -1.911 | -8.193 | 2.340 | 90.268 | 78,56% | (19.353) |
| | Pensiun | 8.368 | 8.031 | 7.966 | 413 | - | -413 | 304 | -64 | -402 | 64 | 9.641 | 82,63% | (1.674) |
| | Total Pembiayaan | 141.591 | 153.573 | 154.712 | 6.224 | 7.190 | 966 | 1.505 | 1.139 | 13.122 | 6.051 | 173.366 | 89,24% | (18.654) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|------------|--------------|------------|------------|-------------------|--------------|--------------|--------------|--------------|--------------|-----------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 190 | - | 679 | 1.522 | 0,81% | 2,55% | 5,67% | 842 | 1.332 | 1.522 | | | | |
| | KUR | - | - | 679 | 1.438 | 0,00% | 2,61% | 5,51% | 759 | 1.438 | 1.438 | | | | |
| | Non KUR | 190 | - | - | 83 | 21,98% | 0,00% | 11,01% | 83 | (107) | 83 | | | | |
| 3 | PWG | - | - | - | 1.536 | 0,00% | 0,00% | 4,52% | 1.536 | 1.536 | 1.536 | | | | |
| | Cilem | - | - | - | 1.393 | 0,00% | 0,00% | 6,04% | 1.393 | 1.393 | 1.393 | | | | |
| | Gadai | - | - | - | 142 | 0,00% | 0,00% | 1,30% | 142 | 142 | 142 | | | | |
| 4 | CFG | 854 | 82 | 883 | 2.055 | 0,84% | 0,93% | 2,19% | 1.172 | 1.201 | 1.974 | | | | |
| | CF 1 | - | 82 | 227 | 251 | 0,00% | 1,58% | 1,68% | 24 | 251 | 169 | | | | |
| | Total Griya | - | 70 | 216 | 231 | 0,00% | 1,82% | 1,96% | 15 | 231 | 161 | | | | |
| | Oto | - | 11 | 11 | 19 | 0,00% | 0,42% | 0,61% | 9 | 19 | 8 | | | | |
| | CF 2 | 854 | - | 657 | 1.805 | 0,98% | 0,81% | 2,29% | 1.148 | 950 | 1.805 | | | | |
| | Mitraguna & Others | 854 | - | 657 | 1.805 | 1,08% | 0,90% | 2,54% | 1.148 | 950 | 1.805 | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | | | |
| | Total Pembiayaan | 671 | 1.073 | 177 | 177 | 0,47% | 0,12% | 0,11% | (494) | (896) | 0,84% | -638,39% | 0,7% | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|--------|
| | | Oct-24 | Dec-24 | Oct-25 | | | Oct-24 | Oct-25 | Oct-25 |
| 1 | Asset (Retail) T | 168.239 | 165.991 | 176.218 | 7.979 | | 2,89 | 2,99 | 3,01 |
| 2 | Contribution Margin | 6.452 | 8.178 | 7.599 | 1.147 | -17,8% | 928 | 1.012 | 1.023 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 6.062 | 3.954 | 2.578 | 2.413 | (318) | (165) | (1.541) | -38,98% | (3.649) | -60,20% | 20.486 | 11,78% | (18.073) |
| 2 | Tabungan | 115.416 | 132.994 | 128.123 | 127.346 | 5.618 | (777) | (5.647) | -4,25% | 11.930 | 10,34% | 135.976 | 93,65% | (8.630) |
| 3 | Deposito | 39.351 | 38.307 | 40.709 | 40.964 | 1.801 | 255 | 2.658 | 6,94% | 1.614 | 4,10% | 40.694 | 100,66% | 270 |
| | Total | 160.829 | 175.254 | 171.410 | 170.723 | 7.101 | (687) | (4.531) | -2,59% | 9.895 | 6,15% | 197.156 | 86,59% | (26.433) |
| | CASA | 121.478 | 136.948 | 130.701 | 129.759 | 5.300 | (942) | (7.188) | -5,25% | 8.281 | 6,82% | 156.462 | 82,93% | (26.703) |
| | (%) CASA | 75,53% | 78,14% | 76,25% | 76,01% | | | | | | | | | |
| | FDR | 76,61% | 86,29% | 89,41% | 89,77% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|------|----------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.481 | 3.254 | 2.543 | 2.361 | (183) | (894) | (27,46%) | 879 | 59,38% | - | 0,00% | 2.361 | |
| 2 | Giro ISE | 43 | 228 | 4 | 4 | 0 | (224) | (98,29%) | (39) | (90,88%) | - | 0,00% | 4 | |
| 3 | Tabungan ISE | 1.438 | 3.026 | 2.540 | 2.357 | (183) | (670) | (22,12%) | 918 | 63,83% | - | 0,00% | 2.357 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 458 | 474 | 474 | 474 | 0 | 0 | 0,00% | 16 | 3,49% | - | 0,00% | 474 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 373 | 1.457 | 1.449 | 200 | - | -200 | 184 | -8 | 1.076 | 8 | 373 | 388,12% | 1.076 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 373 | 1.457 | 1.449 | 200 | - | -200 | 184 | -8 | 1.076 | 8 | 373 | 388,12% | 1.076 |
| | • Local Champion | 373 | 1.457 | 1.449 | 200 | - | -200 | 184 | -8 | 1.076 | 8 | 373 | 388,12% | 1.076 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 8.334 | 9.310 | 9.073 | - | - | 0 | -263 | -237 | 739 | 237 | 10.980 | 82,63% | (1.907) |
| | KUR | 8.171 | 9.135 | 8.903 | - | - | 0 | -258 | -232 | 732 | 232 | 10.688 | 83,30% | (1.785) |
| | Non KUR | 163 | 175 | 170 | - | - | 0 | -5 | -5 | 6 | 5 | 292 | 58,19% | (122) |
| 3 | PWG | 22.470 | 33.523 | 34.979 | 5.392 | 3.888 | -1.503 | 1.078 | 1.457 | 12.509 | 2.431 | 36.072 | 96,97% | (1.092) |
| | Cilem | 8.736 | 16.980 | 18.055 | 1.751 | 1.613 | -138 | 1.241 | 1.074 | 9.319 | 539 | 19.753 | 91,40% | (1.699) |
| | Gadai | 13.734 | 16.542 | 16.925 | 3.640 | 2.275 | -1.366 | -163 | 382 | 3.191 | 1.892 | 16.319 | 103,71% | 606 |
| 4 | CFG | 92.027 | 106.936 | 107.756 | 2.421 | 2.020 | -401 | 1.273 | 821 | 15.729 | 1.199 | 104.206 | 103,41% | 3.550 |
| | CF 1 | 36.305 | 37.194 | 36.994 | 160 | - | -160 | 123 | -201 | 689 | 201 | 37.801 | 97,86% | (808) |
| | Total Griya | 33.468 | 33.428 | 33.307 | 160 | - | -160 | 0 | -120 | -161 | 120 | 33.850 | 98,40% | (543) |
| | • Total Non Program | 33.468 | 31.094 | 30.980 | - | - | 0 | -80 | -113 | -2.488 | 113 | 33.850 | 91,52% | (2.870) |
| | • Program | - | 2.334 | 2.327 | 160 | - | -160 | 332 | -7 | 2.327 | 7 | 0 | 0,00% | 2.327 |
| | Oto | 2.837 | 3.766 | 3.686 | - | - | 0 | 123 | -80 | 850 | 80 | 3.951 | 93,30% | (265) |
| | CF 2 | 55.722 | 69.741 | 70.763 | 2.261 | 2.020 | -241 | 1.150 | 1.021 | 15.041 | 999 | 66.405 | 106,56% | 4.358 |
| | Mitraguna & Others | 47.599 | 56.199 | 57.101 | 2.261 | 1.820 | -441 | 849 | 902 | 9.502 | 918 | 57.188 | 99,85% | (87) |
| | Pensiun | 8.123 | 13.543 | 13.662 | - | 200 | 200 | 301 | 119 | 5.539 | 81 | 9.216 | 148,23% | 4.445 |
| | Total Pembiayaan | 123.205 | 151.225 | 153.257 | 8.013 | 5.908 | -2.105 | 2.272 | 2.033 | 30.053 | 3.875 | 151.631 | 101,07% | 1.627 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|-------------|--------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | - | 94 | 244 | 1.446 | 0 | 0,00% | 2,62% | 15,94% | 1.202 | 1.446 | 1.352 | | | |
| | KUR | - | 94 | 244 | 1.446 | 0 | 0,00% | 2,67% | 16,24% | 1.202 | 1.446 | 1.352 | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | - | 1.635 | 0,00% | 0,00% | 4,67% | 1.635 | 1.635 | 1.635 | | | |
| | Cilem | - | - | - | - | 985 | 0,00% | 0,00% | 5,46% | 985 | 985 | 985 | | | |
| | Gadai | - | - | - | - | 650 | 0,00% | 0,00% | 3,84% | 650 | 650 | 650 | | | |
| 4 | CFG | 1.195 | 701 | 288 | 2.484 | 0 | 1.30% | 0,27% | 2,30% | 2.195 | 1.288 | 1.782 | | | |
| | CF 1 | 69 | 536 | 95 | 1.508 | 0 | 0,19% | 0,25% | 4,08% | 1.414 | 1.440 | 972 | | | |
| | Total Griya | 69 | 536 | 95 | 1.508 | 0 | 0,21% | 0,28% | 4,53% | 1.414 | 1.440 | 972 | | | |
| | Oto | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 1.127 | 165 | 194 | 975 | 0 | 2,02% | 0,28% | 1,38% | 782 | (151) | 810 | | | |
| | Mitraguna & Others | 1.127 | 165 | 194 | 753 | 0 | 2,37% | 0,34% | 1,32% | 560 | (373) | 588 | | | |
| | Pensiun | - | - | - | - | 222 | 0,00% | 0,00% | 1,62% | 222 | 222 | 222 | | | |
| | Total Pembiayaan | 1.175 | 1.286 | 1.318 | 1.160 | 0,95% | 0,87% | 0,76% | (159) | (16) | (127) | 0,08% | 89,77% | -0,7% | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 6.729 | 4.938 | 6.784 | 6.661 | (610) | (123) | 1.723 | 34,90% | (68) | -1,01% | 22.902 | 29,09% | (16.240) |
| 2 | Tabungan | 220.302 | 240.640 | 238.894 | 242.549 | 4.326 | 3.655 | 1.909 | 0,79% | 22.247 | 10,10% | 243.291 | 99,69% | (742) |
| 3 | Deposito | 143.210 | 175.577 | 172.990 | 173.025 | 3.891 | 35 | (2.552) | -1,45% | 29.815 | 20,82% | 144.726 | 119,55% | 28.299 |
| | Total | 370.242 | 421.155 | 418.669 | 422.236 | 7.607 | 3.567 | 1.081 | 0,26% | 51.994 | 14,04% | 410.919 | 102,75% | 11.317 |
| | CASA | 227.032 | 245.578 | 245.678 | 249.211 | 3.716 | 3.532 | 3.632 | 1,48% | 22.179 | 9,77% | 266.193 | 93,62% | (16.982) |
| | (%) CASA | 61,32% | 58,31% | 58,68% | 59,02% | | | | | | | | | |
| | FDR | 58,19% | 64,52% | 66,78% | 66,22% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|-------|--------|---------------|-------|--------|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 20.511 | 22.373 | 23.696 | 23.976 | | 281 | 1.603 | 7,17% | 3.465 | 16,89% | - | 0,00% | 23.976 |
| 2 | Giro ISE | 3.669 | 2.672 | 4.195 | 4.150 | | (45) | 1.478 | 55,31% | 481 | 13,11% | | 0,00% | 4.150 |
| 3 | Tabungan ISE | 6.637 | 10.184 | 9.983 | 10.309 | | 325 | 125 | 1,23% | 3.672 | 55,33% | | 0,00% | 10.309 |
| 4 | Deposito ISE | 10.205 | 9.517 | 9.517 | 9.517 | | 0 | 0 | 0,00% | (688) | -6,74% | | 0,00% | 9.517 |
| 5 | CIF ISE | 142 | 177 | 177 | 177 | | 0 | 0 | 0,00% | 35 | 24,65% | | 0,00% | 177 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 28 | 12.164 | 14.802 | - | 2.678 | 2.678 | -1.028 | 2.639 | 14.774 | 39 | 11.017 | 134,36% | 3.785 |
| | Linkage | - | 9.568 | 12.245 | - | 2.678 | 2.678 | -1 | 2.678 | 12.245 | - | 4.785 | 255,88% | 7.460 |
| | Non-Linkage | 28 | 2.596 | 2.557 | - | - | 0 | -1.027 | -39 | 2.529 | 39 | 6.232 | 41,04% | (3.674) |
| | • Local Champion | 28 | 2.386 | 2.368 | - | - | 0 | -1.007 | -18 | 2.339 | 18 | 2.969 | 79,73% | (602) |
| | • Value Chain | - | 210 | 190 | - | - | - | -20 | -20 | 190 | 20 | 3.262 | 5,82% | (3.073) |
| 2 | MBG | 7.817 | 12.945 | 12.825 | 380 | - | -380 | 870 | -120 | 5.008 | 120 | 12.716 | 100,86% | 109 |
| | KUR | 7.418 | 12.544 | 12.425 | 380 | - | -380 | 876 | -119 | 5.007 | 119 | 12.079 | 102,86% | 346 |
| | Non KUR | 399 | 401 | 400 | - | - | 0 | -6 | -2 | 1 | 2 | 637 | 62,76% | (237) |
| 3 | PWG | 19.390 | 36.456 | 39.723 | 7.520 | 6.738 | -782 | 4.588 | 3.267 | 20.333 | 3.471 | 33.462 | 118,71% | 6.261 |
| | Cilem | 9.334 | 18.717 | 20.578 | 3.637 | 2.841 | -796 | 3.910 | 1.861 | 11.244 | 980 | 20.079 | 102,48% | 499 |
| | Gadai | 10.057 | 17.739 | 19.146 | 3.883 | 3.897 | 14 | 678 | 1.407 | 9.089 | 2.490 | 13.383 | 143,06% | 5.763 |
| 4 | CFG | 188.225 | 210.165 | 212.256 | 5.797 | 4.711 | -1.086 | 1.935 | 2.091 | 24.031 | 2.620 | 203.074 | 104,52% | 9.182 |
| | CF 1 | 13.467 | 13.402 | 13.922 | - | 750 | 750 | -139 | 520 | 456 | 230 | 15.350 | 90,70% | (1.428) |
| | Total Griya | 8.915 | 8.509 | 9.108 | - | 750 | 750 | 0 | 599 | 192 | 151 | 9.380 | 97,10% | (272) |
| | • Total Non Program | 8.915 | 8.509 | 9.108 | - | 750 | 750 | -264 | 599 | 192 | 151 | 9.380 | 97,10% | (272) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 4.551 | 4.894 | 4.814 | - | - | 0 | -139 | -79 | 263 | 79 | 5.970 | 80,64% | (1.156) |
| | CF 2 | 174.758 | 196.763 | 198.333 | 5.797 | 3.961 | -1.836 | 2.074 | 1.571 | 23.575 | 2.390 | 187.724 | 105,65% | 10.610 |
| | Mitraguna & Others | 169.164 | 191.102 | 192.432 | 5.797 | 3.685 | -2.112 | 2.115 | 1.330 | 23.267 | 2.355 | 180.802 | 106,43% | 11.630 |
| | Pensiun | 5.594 | 5.661 | 5.902 | - | 276 | 276 | -42 | 241 | 308 | 35 | 6.922 | 85,26% | (1.020) |
| | Total Pembiayaan | 215.460 | 271.730 | 279.606 | 13.697 | 14.127 | 430 | 6.365 | 7.876 | 64.146 | 6.250 | 260.269 | 107,43% | 19.337 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|------------|------------|------------|------------|--------------|--------------|--------------|-----------|-----------|------------|--------------|--------------|-------------|---------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | | | |
| 2 | MBG | 181 | 66 | 66 | 755 | 2.32% | 0,51% | 5.88% | 688 | 573 | 689 | | | | | | |
| | KUR | 181 | - | - | 688 | 2,44% | 0,00% | 5,54% | 688 | 507 | 688 | | | | | | |
| | Non KUR | - | 66 | 66 | 66 | 0,00% | 0,00% | 16,52% | 66 | 0 | 0 | | | | | | |
| 3 | PWG | - | - | - | 1.804 | 0,00% | 0,00% | 4,54% | 1.804 | 1.804 | 1.804 | | | | | | |
| | Cilem | - | - | - | 1.246 | 0,00% | 0,00% | 6,06% | 1.246 | 1.246 | 1.246 | | | | | | |
| | Gadai | - | - | - | 558 | 0,00% | 0,00% | 2,92% | 558 | 558 | 558 | | | | | | |
| 4 | CFG | 461 | - | - | 1.593 | 0,24% | 0,00% | 0,75% | 1.593 | 1.132 | 1.593 | | | | | | |
| | CF 1 | 356 | - | - | 682 | 2,64% | 0,00% | 4,90% | 682 | 326 | 682 | | | | | | |
| | Total Griya | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Oto | 48 | - | - | - | 1,05% | 0,00% | 0,00% | - | (48) | - | | | | | | |
| | CF 2 | 30 | 147 | 146 | 146 | 0,02% | 0,07% | 0,07% | - | 117 | (1) | | | | | | |
| | Mitraguna & Others | 30 | 147 | 146 | 146 | 0,02% | 0,08% | 0,08% | - | 117 | (1) | | | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Total Pembiayaan | 112 | 147 | 146 | 146 | 0,05% | 0,05% | 0,05% | - | 34 | (1) | 1,18% | ##### | 1,1% | | | |

Asset & Contribution Margin

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

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3.62 | 3.65 | 3.58 | (0,06) | (0,03) |
| CIF Payroll | 936 | 1.137 | 1.204 | 67 | 268 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|----------------|----------------|----------------|----------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 145 | 4.654 | 4.297 | 6.372 | (5.987) | 2.075 | 1.718 | 36,91% | 6.227 | 4280,98% | 5.050 | 126,18% | 1.322 |
| 2 | Tabungan | 93.148 | 116.881 | 117.974 | 118.935 | 2.876 | 961 | 2.054 | 1,76% | 25.787 | 27,68% | 107.697 | 110,43% | 11.238 |
| 3 | Deposito | 25.397 | 122.898 | 122.631 | 122.981 | 849 | 350 | 82 | 0,07% | 97.584 | 384,23% | 26.335 | 466,99% | 96.646 |
| | Total | 118.690 | 244.434 | 244.902 | 248.288 | (2.262) | 3.386 | 3.854 | 1,58% | 129.598 | 109,19% | 139.082 | 178,52% | 109.206 |
| | CASA | 93.293 | 121.536 | 122.272 | 125.307 | (3.111) | 3.035 | 3.772 | 3,10% | 32.014 | 34,32% | 112.747 | 111,14% | 12.560 |
| | (%) CASA | 78,60% | 49,72% | 49,93% | 50,47% | | | | | | | | | |
| | FDR | 96,89% | 56,70% | 57,53% | 56,75% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 817 | 2.071 | 1.876 | 1.903 | 27 | (168) | -8,11% | 1.086 | 132,83% | - | 0,00% | 1.903 | |
| 2 | Giro ISE | 33 | 60 | 60 | 60 | 0 | 0 | 0,81% | 27 | 80,62% | 0 | 0,00% | 60 | |
| 3 | Tabungan ISE | 784 | 2.012 | 1.816 | 1.843 | 27 | (168) | -8,37% | 1.059 | 135,04% | 0 | 0,00% | 1.843 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 | |
| 5 | CIF ISE | 70 | 83 | 83 | 83 | 0 | 0 | 0,00% | 13 | 18,57% | 0 | 0,00% | 83 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Local Champion | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 29.770 | 35.479 | 35.676 | 1.995 | 1.105 | -890 | 855 | 198 | 5.907 | 907 | 33.908 | 105,22% | 1.768 |
| | KUR | 28.200 | 33.600 | 33.846 | 1.995 | 1.105 | -890 | 932 | 246 | 5.646 | 859 | 32.137 | 105,32% | 1.709 |
| | Non KUR | 1.570 | 1.879 | 1.830 | - | - | 0 | -77 | -49 | 260 | 49 | 1.771 | 103,34% | 59 |
| 3 | PWG | 4.527 | 10.075 | 10.314 | 695 | 553 | -142 | 381 | 240 | 5.788 | 313 | 11.726 | 87,96% | (1.412) |
| | Cilem | 4.527 | 10.075 | 10.314 | 695 | 553 | -142 | 381 | 240 | 5.788 | 313 | 11.727 | 87,96% | (1.412) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | -0 | 0,00% | 0 |
| 4 | CFG | 80.701 | 93.041 | 94.902 | 1.357 | 4.077 | 2.720 | -86 | 1.861 | 14.202 | 2.216 | 93.904 | 101,06% | 999 |
| | CF 1 | 1.386 | 8.677 | 8.768 | 588 | 168 | -420 | 787 | 91 | 7.382 | 77 | 3.013 | 290,98% | 5.755 |
| | Total Griya | 404 | 3.742 | 3.735 | - | - | 0 | 0 | -7 | 3.331 | 7 | 820 | 455,23% | 2.914 |
| 4 | • Total Non Program | 404 | 3.742 | 3.735 | - | - | 0 | 0 | -10 | 3.331 | 7 | 820 | 455,23% | 2.914 |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 982 | 4.935 | 5.033 | 588 | 168 | -420 | 787 | 98 | 4.051 | 70 | 2.193 | 229,53% | 2.840 |
| | CF 2 | 79.315 | 84.364 | 86.135 | 769 | 3.909 | 3.140 | -872 | 1.770 | 6.820 | 2.139 | 90.890 | 94,77% | (4.756) |
| | Mitraguna & Others | 60.800 | 65.509 | 67.179 | - | 3.709 | 2.940 | -349 | 1.670 | 6.379 | 2.039 | 71.191 | 94,36% | (4.012) |
| | Pensiun | 18.515 | 18.855 | 18.956 | - | 200 | 200 | -524 | 101 | 441 | 99 | 19.699 | 96,22% | (744) |
| | Total Pembiayaan | 114.997 | 138.594 | 140.893 | 4.047 | 5.735 | 1.688 | 1.150 | 2.299 | 25.896 | 3.436 | 139.538 | 100,97% | 1.355 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|-----------|--------------|---------------|--------------|---------------|---------------|--------------|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | 214 | 349 | 1.169 | 780 | 0,72% | 3,30% | 2,19% | (389) | 566 | 430 | 212 | 349 | 1.169 | 2.216 | 1.768 | | |
| | KUR | 129 | 349 | 935 | 547 | 0,46% | 2,78% | 1,62% | (388) | 418 | 198 | 129 | 349 | 935 | 1.709 | | | |
| | Non KUR | 85 | - | 234 | 233 | 5,40% | 12,46% | 12,71% | (1) | 148 | 233 | 85 | - | - | | | | |
| 3 | PWG | - | - | - | 220 | 0,00% | 0,00% | 0,00% | 220 | 220 | 220 | 214 | 349 | 1.169 | 1.676 | | | |
| | Cilem | - | - | - | 220 | 0,00% | 0,00% | 0,00% | 220 | 220 | 220 | 214 | 349 | 1.169 | 1.676 | | | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | 0 | - | - | | | | |
| 4 | CFG | 3 | 467 | 1.692 | 2.143 | 0,00% | 1,82% | 2,26% | (111) | 290 | 290 | 290 | 290 | 1.692 | 1.676 | | | |
| | CF 1 | - | 177 | - | 290 | 0,00% | 0,00% | 0,00% | 290 | 290 | 290 | 177 | 467 | 1.692 | 1.676 | | | |
| | Total Griya | - | - | - | 29 | 0,00% | 0,00% | 0,00% | - | - | - | 23 | - | - | | | | |
| | Oto | - | 177 | - | 290 | 0,00% | 0,00% | 0,00% | 290 | 290 | 290 | 113 | 467 | 1.692 | 1.676 | | | |
| | CF 2 | 3 | 289 | 1.692 | 1.852 | 0,00% | 2,01% | 3,15% | (2) | 160 | 1.849 | 1.563 | 2.503 | 2.754 | 2.888 | 1.676 | | |
| | Mitraguna & Others | 3 | 289 | 1.527 | 1.528 | 0,01% | 2,33% | 2,27% | (2) | 1 | 1.524 | 1.238 | 2.503 | 2.754 | 2.888 | 1.676 | | |
| | Pensiun | - | - | 214 | 214 | 0,00% | 0,88% | 1,71% | (2) | 159 | 325 | 325 | 214 | 214 | 214 | 1.676 | | |
| | Total Pembiayaan | 2.715 | 2.873 | 3.005 | 2.892 | 2,36% | 2,17% | 2,05% | (113) | 177 | 20 | 0,09% | 95,41% | -2,0% | 0,09% | 95,41% | -2,0% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth | PHR & Payroll | | | |
|-----|---------------------|---------|---------|---------|--------------|--------------|----------|---------------|--------|--------|--------------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (Mtd) | | | Oct-24 | Dec-24 | Oct-25 | Growth (YoY) |
| 1 | Asset (Retail) T | 119.405 | 122.107 | 246.696 | 127.291 | | | 2.81 | 3.01 | 3.04 | 0,04 |
| 2 | Contribution Margin | 4.766 | 6.210 | 4.736 | (30) | 0,6% | | 1.058 | 947 | 933 | (14) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.456 | 2.734 | 1.853 | 1.903 | 864 | 49 | (831) | -30,40% | (1.553) | -44,94% | 18.681 | 10,19% | (16.778) |
| 2 | Tabungan | 145.385 | 157.293 | 161.138 | 159.811 | 6.451 | (1.327) | 2.518 | 1,60% | 14.425 | 9,92% | 166.928 | 95,74% | (7.117) |
| 3 | Deposito | 14.811 | 12.473 | 12.222 | 12.222 | (133) | 0 | (251) | -2,01% | (2.589) | -17,48% | 16.208 | 75,41% | (3.986) |
| | Total | 163.652 | 172.500 | 175.213 | 173.936 | 7.182 | (1.277) | 1.436 | 0,83% | 10.283 | 6,28% | 201.817 | 86,18% | (27.881) |
| | CASA | 148.841 | 160.027 | 162.991 | 161.714 | 7.315 | (1.277) | 1.687 | 1,05% | 12.872 | 8,65% | 185.609 | 87,13% | (23.895) |
| | (%) CASA | 90,95% | 92,77% | 93,02% | 92,97% | | | | | | | | | |
| | FDR | 119,93% | 124,79% | 123,96% | 124,87% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.534 | 2.214 | 2.658 | 2.756 | 99 | 542 | 24,48% | 223 | 8,78% | - | 0,00% | 2.756 | |
| 2 | Giro ISE | 1.520 | 841 | 773 | 828 | 55 | (13) | -1,57% | (691) | -45,50% | - | 0,00% | 828 | |
| 3 | Tabungan ISE | 1.014 | 1.373 | 1.885 | 1.928 | 44 | 555 | 40,45% | 914 | 90,12% | - | 0,00% | 1.928 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 275 | 295 | 295 | 295 | 0 | 0 | 0,00% | 20 | 7,27% | - | 0,00% | 295 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap | |
| 1 | SME | 4.568 | 4.223 | 4.223 | - | - | 0 | -17 | 0 | -344 | - | 4.568 | 92,46% | (344) | |
| | Linkage | 4.142 | 4.138 | 4.138 | - | - | - | - | -0 | 0 | -4 | - | 4.142 | 99,91% | (4) |
| | Non-Linkage | 426 | 85 | 85 | - | - | 0 | -16 | 0 | -340 | - | 426 | 20,00% | (340) | |
| | • Local Champion | 426 | 85 | 85 | - | - | 0 | -16 | 0 | -340 | - | 426 | 20,00% | (340) | |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 | |
| 2 | MBG | 35.924 | 37.914 | 38.646 | 1.620 | 1.681 | 61 | 701 | 732 | 2.722 | 949 | 40.296 | 95,91% | (1.650) | |
| | KUR | 33.748 | 34.564 | 35.173 | 1.300 | 1.511 | 211 | 468 | 609 | 1.425 | 902 | 37.907 | 92,79% | (2.734) | |
| | Non KUR | 2.176 | 3.350 | 3.473 | 320 | 170 | (150) | 233 | 123 | 1.296 | 47 | 2.389 | 145,38% | 1.084 | |
| 3 | PWG | 12.551 | 26.160 | 28.046 | 4.592 | 4.811 | 219 | 2.174 | 1.886 | 15.496 | 2.925 | 26.104 | 107,44% | 1.942 | |
| | Cilem | 6.245 | 14.255 | 15.191 | 1.223 | 1.513 | 290 | 854 | 936 | 8.946 | 577 | 17.229 | 88,17% | (2.038) | |
| | Gadai | 6.305 | 11.905 | 12.855 | 3.368 | 3.298 | (70) | 1.320 | 950 | 6.550 | 2.348 | 8.875 | 144,84% | 3.980 | |
| 4 | CFG | 143.228 | 146.957 | 146.286 | 1.593 | 720 | (873) | 636 | (671) | 3.059 | 1.391 | 160.820 | 90,96% | (14.534) | |
| | CF 1 | 29.589 | 26.185 | 25.930 | - | - | 0 | (145) | -254 | -3.659 | 254 | 34.824 | 74,46% | (8.894) | |
| | Total Griya | 26.165 | 23.465 | 23.307 | - | - | 0 | 0 | (158) | -2.858 | 158 | 30.110 | 77,41% | (6.803) | |
| 1 | • Total Non Program | 3.355 | 2.399 | 2.378 | - | - | 0 | (40) | -21 | -977 | 21 | 4.324 | 55,00% | (1.946) | |
| | • Program | 22.810 | 21.066 | 20.929 | - | - | 0 | (169) | -137 | -1.881 | 137 | 25.786 | 81,16% | (4.857) | |
| | Oto | 3.424 | 2.720 | 2.623 | - | - | 0 | (145) | -97 | -801 | 97 | 4.714 | 55,65% | (2.091) | |
| | CF 2 | 113.639 | 120.772 | 120.356 | 1.593 | 720 | (873) | 781 | (416) | 6.717 | 1.136 | 125.996 | 95,52% | (5.640) | |
| | Mitraguna & Others | 94.023 | 97.434 | 97.190 | 1.163 | 720 | (443) | 125 | (244) | 3.167 | 964 | 105.113 | 92,46% | (7.923) | |
| | Pensiun | 19.615 | 23.338 | 23.166 | 430 | - | (430) | 657 | (173) | 3.550 | 173 | 20.882 | 110,93% | 2.283 | |
| | Total Pembiayaan | 196.270 | 215.255 | 217.202 | 7.805 | 7.212 | (593) | 3.495 | 1.947 | 20.932 | 5.265 | 231.787 | 93,71% | (14.585) | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 635 | 91 | 422 | 2.307 | 1.776 | 1.111 | 5.97% | 1.885 | 1.672 | 2.216 | | | | |
| | KUR | 580 | 91 | 417 | 2.271 | 1.722 | 1.211 | 6.46% | 1.854 | 1.691 | 2.180 | | | | |
| | Non KUR | 55 | - | 5 | 36 | 2.54% | 0,15% | 1,05% | 31 | (19) | 36 | | | | |
| 3 | PWG | - | - | - | - | 2.075 | 0,00% | 0,00% | 7,40% | 2.075 | 2.075 | 2.075 | | | |
| | Cilem | - | - | - | - | 1.637 | 0,00% | 0,00% | 10,78% | 1.637 | 1.637 | 1.637 | | | |
| | Gadai | - | - | - | - | 438 | 0,00% | 0,00% | 3,41% | 438 | 438 | 438 | | | |
| 4 | CFG | 3.895 | 3.612 | 3.411 | 4.137 | 2.722 | 2.322 | 2,38% | 2.83% | 726 | 242 | 525 | | | |
| | CF 1 | 3.671 | 2.934 | 3.216 | 4.084 | 12,41% | 12,28% | 12,41% | 15,75% | 868 | 413 | 1.150 | | | |
| | Total Griya | 3.671 | 2.934 | 3.216 | 4.084 | 14,03% | 13,71% | 17,52% | 17,52% | 868 | 413 | 1.150 | | | |
| | Oto | - | - | - | - | 0,00% | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | CF 2 | 224 | 678 | 194 | 53 | 0,20% | 0,16% | 0,04% | (141) | (171) | (625) | | | | |
| | Mitraguna & Others | 224 | 678 | 194 | 53 | 0,24% | 0,20% | 0,05% | (141) | (171) | (625) | | | | |
| | Pensiun | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 8.066 | 7.740 | 7.833 | 7.556 | 4,11% | 3,64% | 3,48% | (277) | (510) | (184) | 3,61% | -3,63% | 0,1% | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-------|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | 4.142 | 4.139 | 4.138 | 4.138 | 90,68% | 97,98% | 97,98% | - | (4) | (0) | | | | |
| | Linkage | 4.142 | 4.139 | 4.138 | 4.138 | 100,00% | 100,00% | 100,00% | - | (4) | (0) | | | | |
| | Non-Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 2 | MBG | 334 | 199 | 194 | 194 | 0,93% | 0,51% | 0,50% | (1) | (140) | (6) | | | | |
| | KUR | 146 | 145 | 143 | 143 | 0,43% | 0,41% | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|--------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 540 | 1.212 | 999 | 969 | 766 | (31) | (243) | -20,06% | 429 | 79,34% | 16.705 | 5,80% | (15.737) |
| 2 | Tabungan | 125.992 | 136.380 | 135.029 | 135.331 | 2.634 | 302 | (1.049) | -0,77% | 9.340 | 7,41% | 148.828 | 90,93% | (13.496) |
| 3 | Deposito | 49.100 | 43.473 | 42.563 | 42.563 | (4.993) | 0 | (910) | -2,09% | (6.537) | -13,31% | 50.576 | 84,16% | (8.013) |
| | Total | 175.632 | 181.065 | 178.592 | 178.863 | (1.593) | 272 | (2.202) | -1,22% | 3.232 | 1,84% | 216.109 | 82,77% | (37.246) |
| | CASA | 126.532 | 137.592 | 136.028 | 136.300 | 3.400 | 272 | (1.292) | -0,94% | 9.769 | 7,72% | 165.533 | 82,34% | (29.233) |
| | (%) CASA | 72,04% | 75,99% | 76,17% | 76,20% | | | | | | | | | |
| | FDR | 182,36% | 177,72% | 180,94% | 180,67% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-22 Dec'25) | Growth (1-22 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 21-Dec-25 | 22-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.252 | 2.138 | 1.744 | 1.449 | (295) | (689) | -32,24% | 196 | 15,68% | - | 0,00% | 1.449 | |
| 2 | Giro ISE | 222 | 228 | 183 | 183 | 0 | (45) | -19,92% | (39) | -17,64% | - | 0,00% | 183 | |
| 3 | Tabungan ISE | 1.030 | 1.910 | 1.561 | 1.266 | (295) | (644) | -33,72% | 235 | 22,85% | - | 0,00% | 1.266 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 195 | 223 | 223 | 223 | 0 | 0 | 0,00% | 28 | 14,36% | - | 0,00% | 223 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-23 Nov'25) | Pencairan (1-23 Dec'25) | Pencairan MtM | MtD (1-23 Nov'25) | Growth (1-23 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 14.678 | 14.108 | 13.858 | - | - | 0 | -293 | -250 | -820 | 250 | 18.653 | 74,29% | (4.796) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.731 | 0,00% | (1.731) |
| | Non-Linkage | 14.678 | 14.108 | 13.858 | - | - | 0 | -293 | -250 | -820 | 250 | 16.922 | 81,89% | (3.064) |
| | • Local Champion | 14.678 | 14.108 | 13.858 | - | - | 0 | -293 | -250 | -820 | 250 | 15.742 | 88,03% | (1.884) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.180 | 0,00% | (1.180) |
| 2 | MBG | 34.274 | 33.748 | 33.984 | 650 | 1.185 | 535 | 24 | 236 | -290 | 949 | 38.605 | 88,03% | (4.621) |
| | KUR | 31.590 | 30.397 | 30.672 | 400 | 1.185 | 785 | -618 | 275 | -918 | 910 | 35.711 | 85,89% | (5.040) |
| | Non KUR | 2.684 | 3.351 | 3.312 | 250 | - | (250) | 642 | -39 | 629 | 39 | 2.894 | 114,47% | 419 |
| 3 | PWG | 22.430 | 35.595 | 37.603 | 5.254 | 6.261 | 1.007 | 1.123 | 2.009 | 15.173 | 4.252 | 36.459 | 103,14% | 1.144 |
| | Cilem | 9.274 | 16.096 | 17.665 | 1.970 | 2.149 | 179 | 1.481 | 1.569 | 8.390 | 580 | 20.279 | 87,11% | (2.615) |
| | Gadai | 13.156 | 19.499 | 19.939 | 3.284 | 4.112 | 828 | -358 | 440 | 6.783 | 3.672 | 16.180 | 123,23% | 3.759 |
| 4 | CFG | 248.904 | 238.340 | 237.701 | 1.527 | 1.964 | 437 | -257 | -639 | -11.203 | 2.603 | 273.169 | 87,02% | (35.469) |
| | CF 1 | 66.307 | 61.181 | 60.464 | - | - | 0 | -118 | -716 | -5.843 | 716 | 76.049 | 79,51% | (15.585) |
| | Total Griya | 63.771 | 57.411 | 57.080 | - | - | 0 | 0 | -332 | -6.691 | 332 | 72.051 | 79,22% | (14.971) |
| | • Total Non Program | 13.172 | 11.476 | 11.400 | - | - | 0 | -233 | -76 | -1.772 | 76 | 14.850 | 76,77% | (3.450) |
| | • Program | 50.599 | 45.935 | 45.680 | - | - | 0 | -380 | -255 | -4.919 | 255 | 57.201 | 79,86% | (11.521) |
| | Oto | 2.536 | 3.769 | 3.385 | - | - | 0 | -118 | -385 | 848 | 385 | 3.998 | 84,66% | (613) |
| | CF 2 | 182.596 | 177.159 | 177.236 | 1.527 | 1.964 | 437 | -139 | 77 | -5.360 | 1.887 | 197.121 | 89,91% | (19.884) |
| | Mitraguna & Others | 145.742 | 143.496 | 143.885 | 1.326 | 1.635 | 309 | -245 | 389 | -1.857 | 1.246 | 158.776 | 90,62% | (14.891) |
| | Pensiun | 36.854 | 33.663 | 33.351 | 201 | 329 | 128 | 106 | -312 | -3.503 | 641 | 38.344 | 86,98% | (4.993) |
| | Total Pembiayaan | 320.285 | 321.790 | 323.145 | 7.431 | 9.410 | 1.979 | 597 | 1.355 | 2.860 | 8.055 | 366.886 | 88,08% | (43.741) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | 1.510 | 0 | 0,00% | 0,00% | 10,90% | 1.510 | 1.510 | 1.510 | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | 1.510 | 0 | 0,00% | 0,00% | 10,90% | 1.510 | 1.510 | 1.510 | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 158 | 548 | 559 | 3.282 | 0 | 0,46% | 1,66% | 9,66% | 2.723 | 3.123 | 2.734 | | | |
| | KUR | 138 | 452 | 371 | 2.746 | 0 | 0,44% | 1,22% | 8,95% | 2.375 | 2.608 | 2.295 | | | |
| | Non KUR | 20 | 96 | 187 | 535 | 0 | 0,75% | 5,59% | 16,16% | 348 | 515 | 439 | | | |
| 3 | PWG | - | - | - | 2.370 | 0 | 0,00% | 0,00% | 6,30% | 2.370 | 2.370 | 2.370 | | | |
| | Cilem | - | - | - | 1.538 | 0 | 0,00% | 0,00% | 8,71% | 1.538 | 1.538 | 1.538 | | | |
| | Gadai | - | - | - | 832 | 0 | 0,00% | 0,00% | 4,17% | 832 | 832 | 832 | | | |
| 4 | CFG | 7.829 | 9.999 | 9.690 | 23.710 | 0 | 3,15% | 4,07% | 9,97% | 14.020 | 15.881 | 13.711 | | | |
| | CF 1 | 6.309 | 7.665 | 7.244 | 10.882 | 0 | 9,51% | 11,84% | 18,00% | 3.637 | 4.573 | 3.216 | | | |
| | Total Griya | 6.204 | 7.665 | 7.165 | 10.442 | 0 | 9,73% | 12,48% | 18,29% | 3.277 | 4.238 | 2.777 | | | |
| | Oto | 105 | - | 79 | 440 | 0 | 4,15% | 2,10% | 12,99% | 360 | 334 | 440 | | | |
| | CF 2 | 1.520 | 2.334 | 2.446 | 12.828 | 0 | 0,83% | 1,38% | 7,24% | 10.382 | 11.308 | 10.495 | | | |
| | Mitraguna & Others | 1.215 | 1.695 | 2.002 | 11.713 | 0 | 0,83% | 1,39% | 8,14% | 9.711 | 10.497 | 10.018 | | | |
| | Pensiun | 477 | 145 | 332 | 145 | 0 | 0,15% | 0,10% | 0,44% | (187) | (332) | (0) | | | |
| | Total Pembiayaan | 7.031 | 6.570 | 6.915 | 8.083 | 0 | 2,20% | 2,15% | 2,50% | 1.169 | 1.052 | 1.513 | 0,30% | 88,06% | -2,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-23 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----|-----|-----|---------------|-------|------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 23-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 23-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | 263 | 263 | 263 | 263 | 0 | 1,79% | 1,86% | 1,90% | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 263 | 263 | 263 | 263 | 0 | 1,79% | 1,86% | 1,90% | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | </td |